



2023 Individual and Family Plans Overview



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***Blue Cross Blue Shield of Michigan PPO & Blue Care Network
HMO are the only Health Insurance Marketplace carriers with
four star rated plans!***



**CMS scores qualified health plans (QHPs) offered through the Exchanges using the Quality Rating System (QRS) based on third-party validated clinical measure data and QHP Enrollee Survey responses. CMS calculates ratings yearly on a 5-star scale. Ratings may change from year to year.*



IBU's product portfolio will expand to 48 plans

- IBU's product portfolio will expand from 30 plans in 2022 to 48 plans in 2023 as **new, innovative plan designs** are added to give members more choices
- The **new Blue Cross Local HMO narrow network in Metro Detroit** with Ascension and Trinity health systems
- IBU will launch the new **BCN Virtual Primary Care plans**, which will offer members a virtual primary care-first option
- New **standardized plan designs** have been added to the portfolio per CMS draft regulations
- For plan specific copays please refer to the 2023 Individual and Family Product Training – Additional Resources PDF available in the Library tab within Agent Community

New Local HMO - Network 3 Counties	Metro Detroit HMO 3 Counties	Select HMO 20 Counties	Preferred HMO Statewide * Not sold in UP	Premier PPO Statewide *Not sold in UP
			New Gold Extra (STD)	New Gold Extra (STD)
			Gold	Gold
New Silver Extra to (STD)	Silver Extra to (STD)	Silver Extra to (STD)	Silver Extra to (STD)	Silver Extra to (STD)
New Silver	Silver	Silver	Silver*	Silver*
New Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt
New Silver Saver	Silver Saver	Silver Saver	Silver Saver	Silver Saver HSA
			New Virtual Primary Care Silver	
New Bronze Extra (Expanded STD)	New Bronze Extra (Expanded STD)	New Bronze Extra (Expanded STD)	New Bronze Extra (Expanded STD)	Bronze Extra (Expanded STD)
New Bronze	Bronze	Bronze	Bronze	Bronze HSA
New Bronze Saver HSA	Bronze Saver HSA	Bronze Saver HSA	Bronze Saver HSA	Bronze Saver to Bronze Secure (STD)
New Bronze Secure (STD)	New Bronze Secure (STD)	New Bronze Secure (STD)	New Bronze Secure (STD)	
			New Virtual Primary Care Bronze	
		Value	Value 63 rural counties	Value

NEW! IBU Blue Cross Local HMO Network Plans



- BCN will offer **eight plans** with the required ACA essential health benefits on the new local HMO Detroit network.
- The eight plans will consist of **four Silver plans and four Bronze plans** containing the CMS required Standard plan (STD) designs and non-Standard plan designs to meet different consumer's needs shown below (cost-sharing is subject to change).
 - New Local HMO Network
 - **Silver Plans**
 - Silver Extra (STD)
 - Silver
 - Silver Off-Marketplace
 - Silver Saver
 - **Bronze**
 - Bronze Extra (STD)
 - Bronze
 - Bronze Saver HSA
 - Bronze Secure (STD)
- The new Local HMO network will **appeal to price sensitive shoppers** and/or members who receive care from **Ascension and Trinity hospital systems**.
- The new network will be available in **Wayne, Oakland and Macomb counties**
- Members need to **select a PCP and have all care provided** within the **new Local HMO network**

Product Design Strategy:

- **BCN fully insured individual products**
- Plan designs were based on popular metal levels, sales and agent feedback and member testing
- Objective is to provide low copay for virtual primary care visit and the same copay for in-person PCP & behavioral health in-person or virtual as the other IBU HMO plans to ensure compliance with Mental Health Parity regulations

Individual:

- 1/1/2023 Launch Date
- Two plan options: silver (with cost-sharing variations) and bronze metal tiers
- Affordable- Members 18 and over in these plans will be assigned a Doctor on Demand virtual primary care provider. Virtual primary care visits are \$1. Once members register with Doctor on Demand then the member can select a virtual primary care provider (by education, gender, ethnicity, language spoken)
- Convenient- Schedule virtual primary care visits from anywhere, urgent care visits available 24/7
- Members under 18 need to select a BCN PCP for in-person care, no referral needed.
- Women can continue to see a BCN OB/GYN for in-person care, no referral needed.
- No referrals needed for behavioral health visits
- Referrals required for specialist and in-person PCP visits
- Confident -Utilizes the Preferred network for all other services for example pharmacy, urgent care, retail health clinics, specialists and facilities

NEW! Virtual Primary Care Referral Process



Members will require a referral in the following instances:

1. When a specialist evaluation is required and deemed appropriate by the Virtual PCP.
2. When an in-person evaluation is deemed needed by the Virtual PCP to complete the evaluation of a non-urgent complaint. The Virtual PCP will then refer the member to:
 - a. An urgent care or retail clinic
 - b. A network PCP
 - c. If neither a nor b are available, then IH will collaborate with BCN to coordinate care for the member.

Referrals are not required for Urgent Care or Emergency visits, behavioral health, or women's health services.

- In this instance, the urgent care or ED visits are for urgent concerns that require immediate evaluation.

2023 Shared Benefits (All Plans)

- \$0 Annual Visit
- \$0 Wellness Visits for Kids
- \$0 Vaccinations
- \$0 Diabetes Test Strips, Lancets and Connected Devices with Diabetes, Pre-Diabetes & Hypertension Management Programs
- \$0 myStrength by Livongo a behavioral health app
- \$0 Maternity & Family Planning Program
- BCBSM App offers access to cost and transparency tools
- Discounts at Gyms
- Blue 365 Discounts on Vitamins, Food, Retailers, etc.
- \$0 24-hour nurse hotline to get medical advice from registered nurse
- \$0 Blue Cross Health & Wellness services and programs powered by WebMD
- Nationwide coverage Blue Cross Online Visits and Prescriptions
- Nationwide Urgent Care visits



Key 2023 Plan Benefits

HMO Non-HSA plans

- \$0 Laboratory and Pathology Tests (HMO Bronze plans laboratory and pathology tests have a \$10 copay. The HMO Extra plans apply deductible & coinsurance to laboratory services)
- Some insulins moved to Tier 1A
- \$0 Blue Cross Online Medical Visits (available nationwide)
- \$0 Blue Cross Personalized Medicine
- Primary and Mental Health Office Visits including Virtual Visits with a copay before deductible
- Retail Health Visit with a copay before deductible (same as Primary Office Visit copay)
- Urgent Care with a copay before deductible (available nationwide)

PPO & HMO HSA plans

- \$0 Health Savings Accounts (HSAs) with Health Equity
- \$0 Online Visits after deductible (available nationwide)
- \$0 Blue Cross Personalized Medicine (HMO plans only)
- Access to Virtual Visits and Retail Health Clinics

PPO non-HSA plans

- \$0 Blue Cross Online Visits (available nationwide)
- Urgent Care with a copay, before deductible (available nationwide)
- Access to Virtual Visits and Retail Health Clinics



2023 Networks

BCBSM Premier PPO Network -

- **Broad choice of providers**
- **Statewide coverage**
- **Out-of-network coverage**

BCN Network: Preferred HMO -

- Broad choice of providers
- Statewide coverage
- In-network coverage

BCN Network: Select HMO -

- Localized PCP network
- Available in 20 counties
- In-network coverage

BCN Network: Metro Detroit HMO -

- Localized network
- 3 counties in SE Michigan
- In-network coverage

BCN Network: Local HMO -

- **Ascension & Trinity Health Systems**
- **3 counties in SE Michigan**
- **In-network coverage**

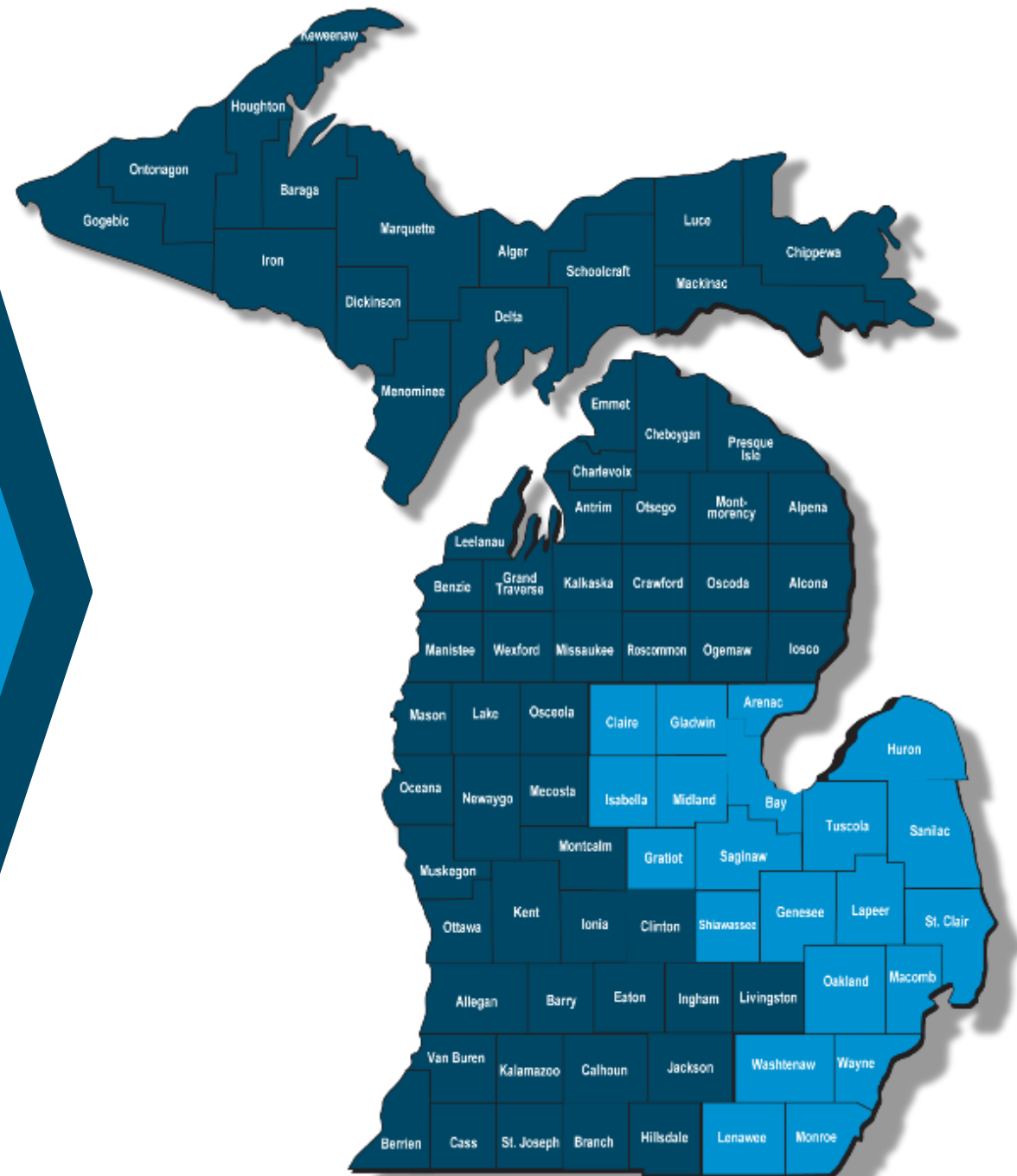


***Dark Blue counties where New Preferred Value plan is available**

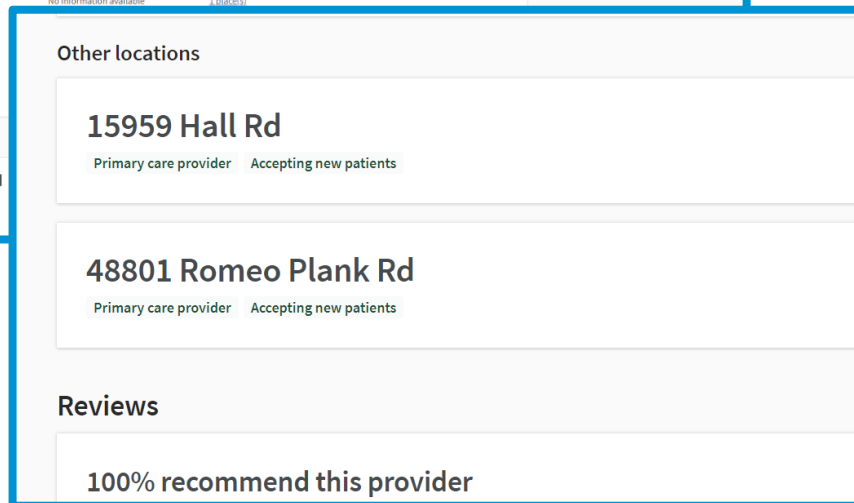
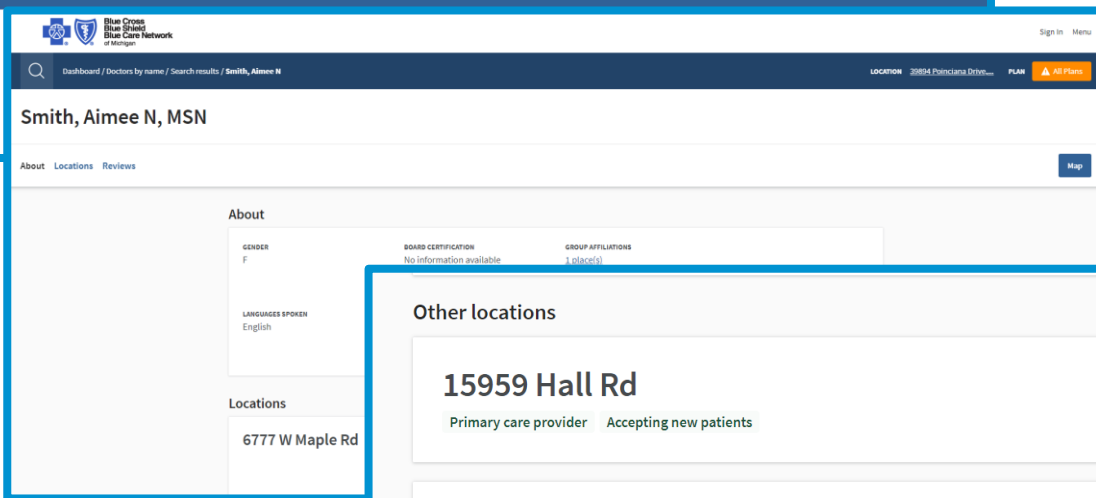
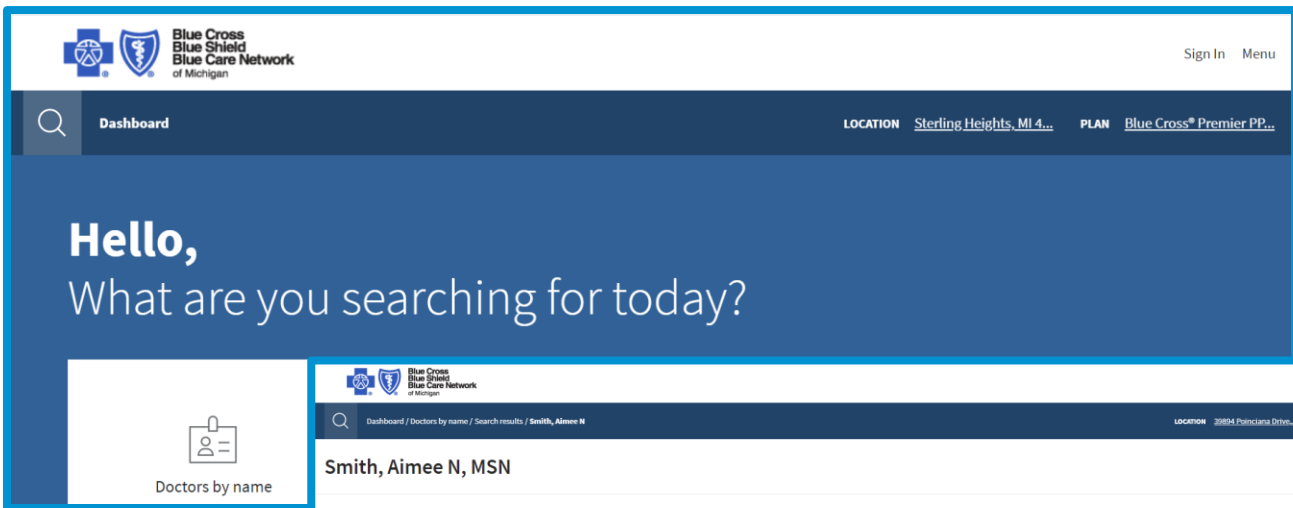
BCN Preferred HMO & BCN Select HMO Referrals

BCN Preferred HMO and BCN Select HMO plans do not require written referrals to in-network specialists except in specific counties in SE Michigan and the Thumb:

Arenac	Midland
Bay	Monroe
Clare	Oakland
Genesee	Saginaw
Gladwin	Sanilac
Gratiot	Shiawassee
Huron	St. Clair
Isabella	Tuscola
Lapeer	Washtenaw
Lenawee	Wayne
Macomb	



Find A Doctor/Cost Estimator Tool



- Search for doctors in network
- Find out if they are accepting new patients
- Select Primary Care Physician
- Cost Calculator to research medical procedures and estimated cost
- Directory reflects current participation not future participation by providers

We make reasonable effort to make sure the information displayed here is accurate but use of this tool is for reference purposes only. From time-to-time doctors move in and out of networks, affecting the accuracy of the directory at any given moment, and we do not update the search tool in real time. In addition, there are hospitals and doctors who are not included in every plan.

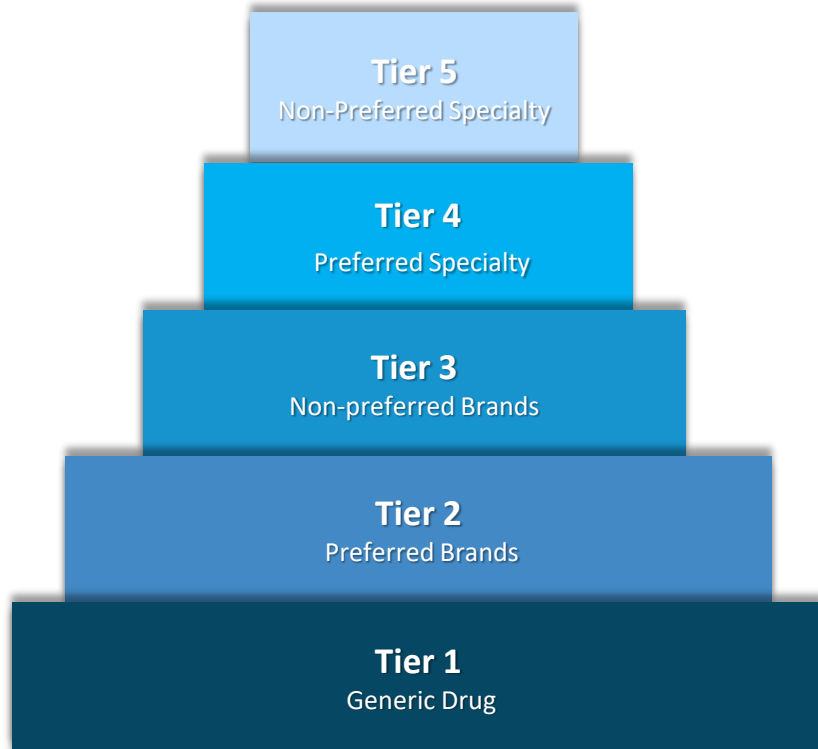
Please make sure that you search the proper network for the most accurate results.

You should contact the provider directly to confirm that they are in your plan network and that the desired service is covered by your plan.

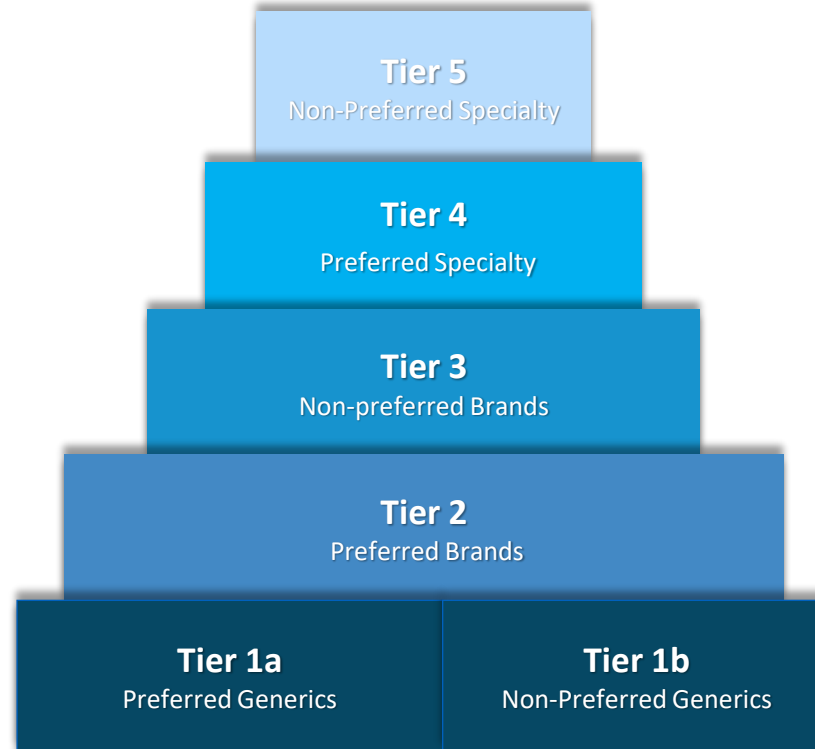
Pharmacy & Prescription Overview



PPO



HMO



- All plans have an integrated medical and prescription deductible
- Tier 1, 2 & 3 drugs have a 30-day supply limit in November and December
- Exclusive agreement with AllianceRx Walgreens Prime for specialty drugs
- Optum RX has
 - Single sign-on from member portal
 - Drug price check and out-of-pocket accumulator
 - Improved prescription order tracking
 - Ability to change home delivery dates
 - Notifications for drug price changes and recalls
 - Self-service tools

For a complete list please visit:

IBU PPO <https://www.bcbsm.com/2023-select-ppo-druglist>

IBU HMO <https://www.bcbsm.com/2023-select-hmo-druglist>

Plans	BLUE DENTAL PPO+	BLUE DENTAL PPO				BLUE DENTAL EPO
	Standard 80/60/50	Standard 80/50/50	Pediatric 80/50/50	Standard 100/70/50	Standard 100/50/50	Standard 80/50/50
Deductible: (1P,2P/3P+)						
In-Network	\$75/\$150/\$225	\$25/\$50/\$75	\$25/\$50/\$75	\$0/\$0/\$0	\$25/\$50/\$75	\$25/\$50/\$75
Out-Of-Network	\$75/\$150/\$225	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150	\$50/\$100/\$150	Not Covered
Co-Insurance: (Class I/II/III)						
In-Network	80%/60%/50%	80%/50%/50%	80%/50%/50%	100%/70%/50%	100%/50%/50%	80%/50%/50%
Out-Of-Network	80%/60%/50%	50%/50%/50%	50%/50%/50%	80%/60%/50%	50%/50%/50%	0%/0%/0%
Kids Annual Max: (1p/2p+)						
In-Network	\$375/\$750	\$375/\$750	\$375/\$750	\$375/\$750	\$375/\$750	\$375/\$750
Out-Of-Network	N/A	N/A	N/A	N/A	N/A	N/A
Adults Annual Maximum						
In-Network	\$1,000	\$1,200	N/A	\$1,200	\$1,200	\$1,200
Out-Of-Network	\$1,000	\$800	N/A	\$1,000	\$800	Not Covered

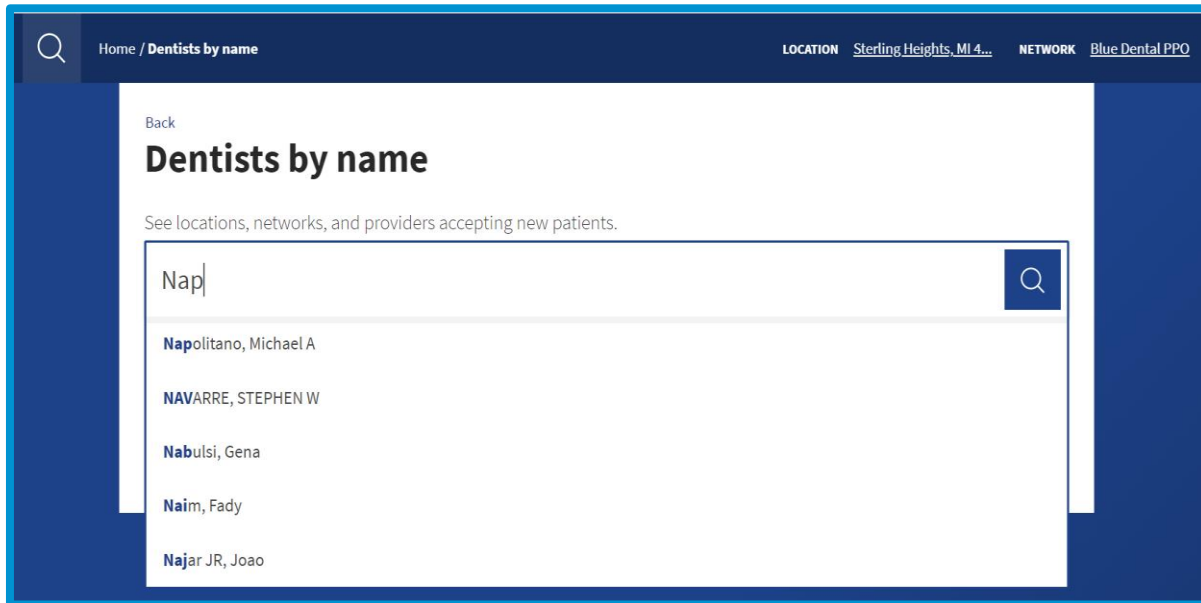
2023 Dental & Vision Plans

**Year-round
enrollment for
stand-alone
dental and
vision plans**



**3-year rule:
removed**

Find A Dentist Search Tips



To search for an in network dentist go to: www.MiBlueDentist.com

- When you land on the page you will be prompted to “Choose a plan.”
 - **Blue Dental PPO** (Individual Under 65 and Medicare Supplemental) – To search only those dentists who are in network.
 - **Blue Par Select Arrangement** – are dentists who accept our dental insurance but who are not In-Network. Out-of-Network benefit/cost sharing structure applies
- When searching for a prospective member’s dentist, use the **Blue Dental PPO** network to start. If unable to locate prospective member’s preferred dental provider in the appropriate category, select **Blue Par Select Arrangement** option. Out-of-Network cost sharing will apply
- It is not recommended to search for facilities as opposed to specific dental providers
- The search tool will indicate whether a provider is accepting new patients at a particular location
- Accessibility information, such as whether the provider’s location is wheelchair accessible, is also provided

Vision At-A-Glance



	Package Adult Vision Benefits Benefits you receive if you Purchase vision coverage as a package with dental	Stand-Alone adult Vision Benefits Benefits you receive if you purchase the Blue Cross Vision for Adults stand alone plan
Eligibility	Non-pediatric members, 19 or older, have coverage on the plan start date	Non-pediatric members, 19 or older, have coverage on the plan start date
Benefits	<ul style="list-style-type: none"> Exams every 12 months Lenses every 12 months Frames every 24 Months 	<ul style="list-style-type: none"> Exams every 12 months Lenses every 12 months Frames every 12 Months
Allowance	\$130 allowance for frames or elective contact lenses	\$150 allowance for frames or elective contact lenses
Copayments	\$10 exam, \$25 Materials	\$15 exam, \$25 Materials
Network	VSP Choice	VSP Choice
Notes	When purchasing a package, canceling dental will also cancel adult vision coverage and vice versa	Stand alone adult vision offers two premium payment options, monthly and annual

***Auto pay is no longer available for annual vision plans.**



Value Added Services



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Blue Cross Online VisitsSM

Sign Up Now:

Mobile – Download the BCBSM Online Visits App

Web – Go to bcbsmonlinevisits.com

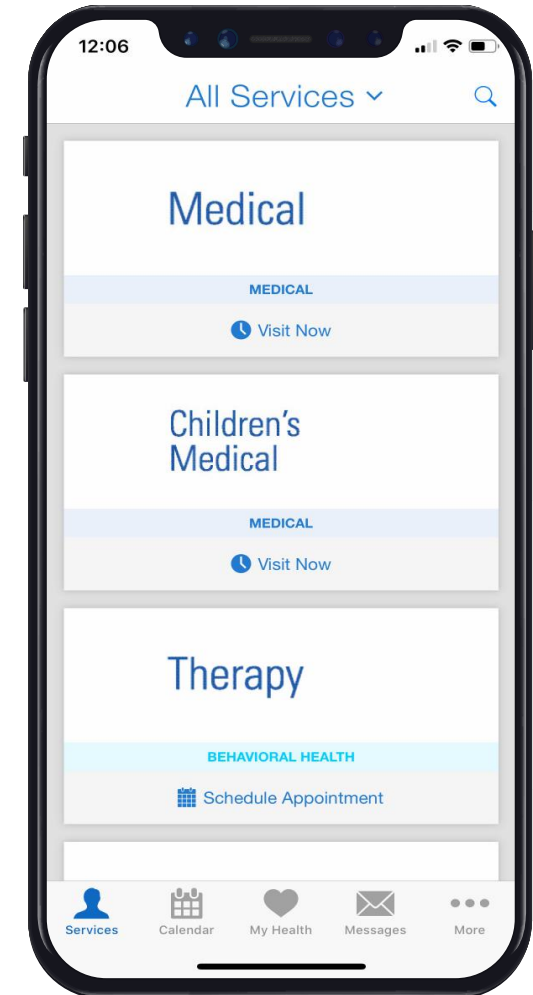
Phone – Call 1-844-606-1608

Add your Blue Cross or Blue Care Network health care plan information



- Virtual medical urgent care visits
- Use for common illnesses
- Short wait times, as little as 3 minutes
- \$0 copay except for HSA plans*
- Providers available 24/7
- Use for adults and children
- Included with all IBU plan

*HSA plans have a \$0 copay for online visits after deductible



Online Behavioral Health



BlueCross
BlueShield
of Michigan



- Licensed Physicians
- Specialties in Child/Adolescent, addiction medicine, Geriatric Psychiatry
- Provide medication evaluation, medication management, assessment & counseling



- Licensed Clinical Psychologists (Ph.D. or Psy. D. level)
- Provides Psychological testing
- Can also provide individual, family and group therapy



- Licensed Masters & Doctoral Level Clinicians
- Clinicians can provide counseling and assessment
- Typically provides individual, Family and group therapy

Behavioral health online visits subject to PCP copays

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Health Assessment

Complete your health assessment to find out your personal health risks and what you can do to improve your health



Symptom Checker

Use this interactive tool to help you determine what to do about your symptoms



My Health Assistant

After you take your health assessment, the *My Health Assistant* page recommends the Digital Health Assistant programs that are best for you. The following Digital Health Assistant programs are available:

- Conquer Stress
- Eat Better
- Enjoy Exercise
- Lose Weight
- Quit Tobacco
- Feel Happier



My Pregnancy Assistant

If you're pregnant, plan to become pregnant or are supporting someone who's pregnant, this is a helpful tool. It contains a dashboard of quizzes, checklists, articles, videos, activities and images of the stages of fetal development that you can click on for more information



Mental health podcasts

Listen to engaging podcasts on a variety of mental health topics, such as stress, anxiety, insomnia and suicide



Recipes

Find more than 400 tasty and healthy recipes that can help you meet your nutritional needs

All Blue Cross Blue Shield of Michigan health care plans include a variety of programs designed to help you improve well-being. These programs are available at no additional cost.

Well-Being Programs



Health Record

Store, maintain, track and manage your health information in one centralized, private and secure location



Health Trackers

Chart your measurements over time. There are trackers for exercise, steps, diet, sleep, mood, pain, and tobacco use



Document Library

Easily upload and store your health care documents



Message Board Exchanges

Connect with others who have the same interests in health concerns as you, ask questions and find answers in these professionally monitored message boards



WebMD Video

Watch more than 1,000 video about a variety of health topics and trends



Device and App Connection Center

Sync more than 200 **of** your favorite fitness and medical devices and health-specific mobile apps so you have all your information in one location



WebMD Health Topics

This valuable resource allows you to search for a variety of health topics categorized by conditions, general health and procedures and surgeries



Medical Encyclopedia

This complete health encyclopedia includes a searchable database of health topics, medical tests, procedures, drugs and more



WebMD Interactives

Find calculators, guides, quizzes, slide shows and other health information you may need

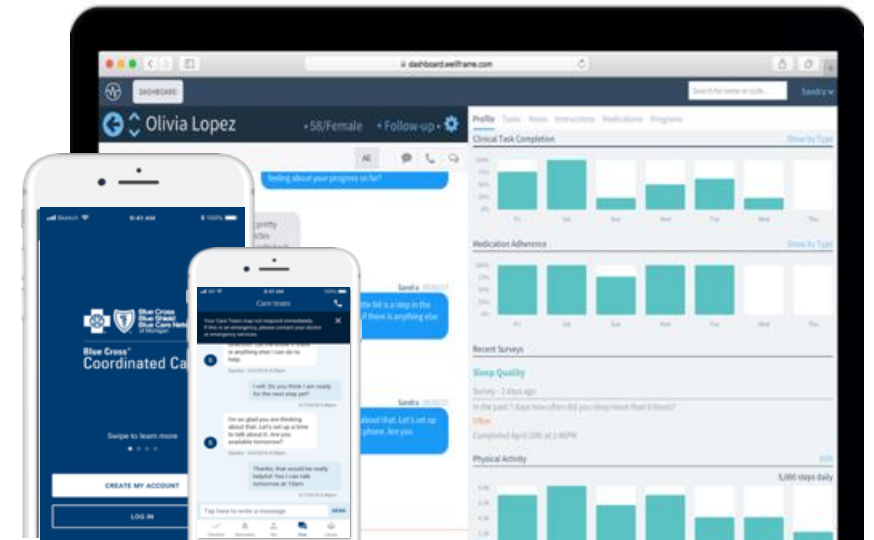
BCBSM Coordinated Care App connects your members and their family members to care

Our care management program is focused on supporting members and their family members with complex needs and chronic conditions.



This interactive platform connects members with their care teams through two-way communication and engagement. Features include:

- **Easy two-way communication** between your members, their family members and the care team
- **Mobile app** for members and their family members and a web-based **dashboard** for care management teams
- **Personalized content** that includes educational materials, survey questions and simple tasks
- **Daily health checklists** and tasks for your members and their family members
- **BCBSM Coordinated Care Nurses** will reach out to members that meet criteria for the program



The Family Building and Maternity Support Solution offers comprehensive, personalized digital care navigation that provides a multi-channel clinical support and educational app that will guide members through the entire journey from fertility, pregnancy, postpartum, parenting and return-to-work.

Maternity Foundation

- Pregnancy + 3 months postpartum
 - Pre- and post-natal support
 - NICU support
 - High-risk pregnancy management
- The Maternity program supports expecting mothers and fathers for up to 12 months —during pregnancy and for three months after birth through the postpartum and return-to-work periods. The program includes pregnancy, partner and loss tracks. A participant may move from one track to another within the same pregnancy. The program provides high-risk management and holistic support to optimize outcomes and promote reductions in preterm births, low birth weight and C-sections. It also includes curated weekly content to support members for motherhood and fatherhood, integrated return-to-work curriculum, professional coaches introduced in first trimester, pre- and post-natal support, and support for parents with an infant in the NICU. As soon as the member enrolls in the program, support tools are available through the duration of the maternity journey, and content is calibrated to specific week of gestation.
 - Education and support tools are provided through three key pillars:
 - Dedicated care advocacy
 - Specialized virtual care
 - Content and community

Free for all IBU PPO/HMO members.

- The Blue Cross Personalized MedicineSM is an end-to-end precision medicine program aimed to optimize the medical benefits of specific therapies for individuals based on their genetics, lifestyle, and environmental factors.
- Pharmacogenomics, also referred to as PGx, is a subgroup of precision medicine that uses an individual's unique genetic makeup to guide medication treatment options rather than using a "one-drug-fits-all" approach with therapies used to treat an entire population.
- Blue Care Network has partnered with OneOme to facilitate this new program leveraging the RightMed Test.

[The RightMed[®] Test for Blue Cross Blue Shield of Michigan - OneOme.com](#) or by calling **844-663-6635**.

- This new program may help your healthcare providers make more informed medication decisions for you.
- The RightMed Test is a genetic test that analyzes genes that may have an effect on how your body responds to certain medications, including those prescribed for cardiovascular disease, psychiatric conditions, pain, oncology support, and more.
- THE RIGHTMED TEST HAS MANY BENEFITS, INCLUDING THE POTENTIAL TO HELP YOUR DOCTORS:
 - Save you time and money by reducing medication trial and error
 - Make more informed medication decisions, including if you are on multiple medications
 - Decrease risk of medication side effects

Free for all IBU HMO members only.



Three new solutions—each characterized by an anchor condition—offer a better, more effective way to manage multiple health challenges.

DIABETES SOLUTION

- Hypertension
- Dyslipidemia
- Weight Management
- Mental Health

PREDIABETES SOLUTION

- Hypertension
- Dyslipidemia
- Weight Management
- Mental Health

CARDIOVASCULAR SOLUTION

- Dyslipidemia
- Weight Management
- Mental Health

\$0

Per month



For Members

Personalized, actionable and timely support across multiple conditions

- Lifestyle behavior change tools
- Medication optimization
- Expert health coaching
- Provider coordination
- Cellular-connected devices
- Personalized plans for reaching health goals

Enroll Today

hi.livongo.com/BLUECROSSMI



Blue Cross Blue Shield of Michigan (IBU) is offering Livongo for Behavioral Health by myStrength to members at no charge **started** 1/1/21. A digital resilience and behavioral health solution that provides members with self-guided tools and video modules.

Key Elements of the myStrength Offering

Blue Cross is committed to giving our Members the tools they need to deal with daily life's stressors. myStrength's data-driven approach provides Blue Cross Members with personalized, actionable and timely support that helps deliver lasting outcomes.



Connected Technology

- ✓ A multisurface, multimodal experience for resilience and clinical conditions
- ✓ Self-monitoring to track mood, sleep, stress, and goals



Personalized Health Signals

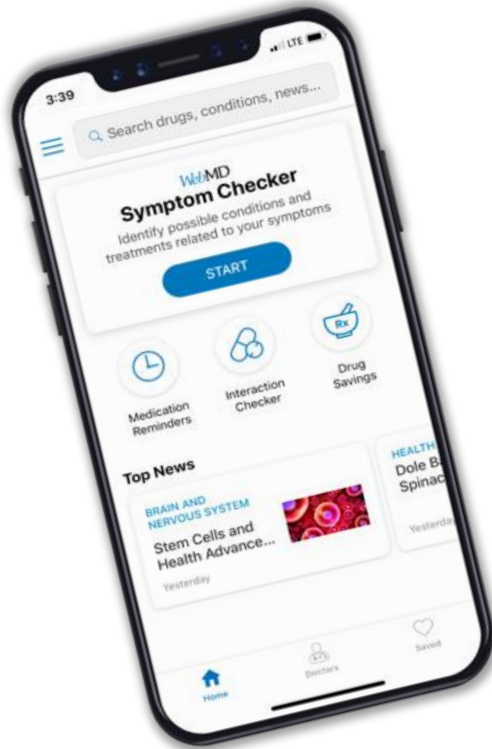
- ✓ Interactive, self-paced programs matched to Members' preferences
- ✓ In-the-moment tools for coping in daily situations



Human-Centered Approach

- ✓ Expert coaches trained in behavioral health engagement
- ✓ Asynchronous, text-based one-on-one coaching
- ✓ Coordination across conditions to optimize care

BCBSM Digital Tools with Benefits



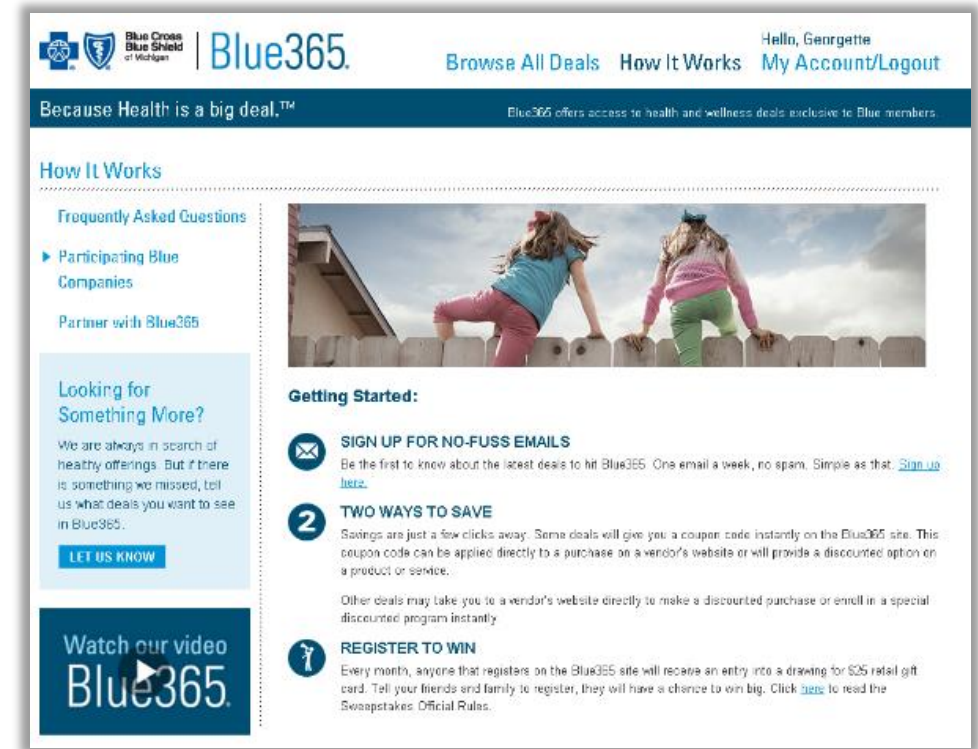
WebMD® Wellness App

- Schedule lifestyle coaching
- Read articles on current health topics
- Access Maps showing current outbreaks of cold & flu
- Set reminders for staying active & eating healthy



BCBSM Mobile App

- View deductibles & other plan balances
- Check Claims & explanation of benefits
- See & search for plan services
- View & share plan ID cards
- Find doctors & Hospitals
- Find & use Blue365 discounts



Blue 365®

Discounts and Savings

- \$29 gym membership
- Weight loss programs
- Cookbooks
- Sporting goods
- Health food stores

Health Savings Account




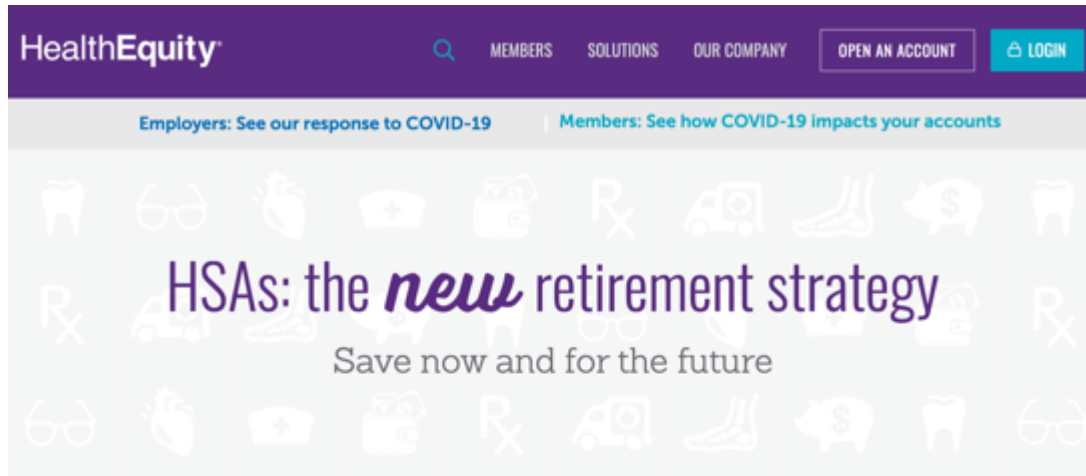
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Eligible HSA Plans PPO: Bronze, Silver Saver (70, 73) **HMO:** Bronze Saver

A health savings account is a tax advantaged account that taxpayers may contribute to if enrolled in a high deductible health plan. The funds deposited into the account are not subject to federal income tax at the time of deposit and are not subject to taxes if used for qualified medical expenses.

High Deductible Health Plan					
	2022		2023		Change
	Min Deductible	Max Out of Pocket	Min Deductible	Max Out of Pocket	Max out of Pocket
Individual	\$1,400	\$7,050	\$1,500	\$7,500	+ \$450
Family	\$2,800	\$14,100	\$3,000	\$15,000	+ \$900
HSA Annual Contribution Limit					
	2022		2023		Change
Individual	\$3,650		\$3,850		+ \$200
Family	\$7,300		\$7,750		+ \$450
Age 55 & older Catch-up Contribution	\$1,000		\$1,000		No Change



HealthEquity is **FREE** for IBU consumers in HSA-eligible plans & can be added after enrollment utilizing the methods below:



Member
Portal



Forms



Customer
Service

Important Reminders



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Phone

Phone—Payments can be made over the phone with Customer Service.
BCBSM Customer Service 888-288-2738
BCN Customer Service 888-227-2345
Text To Pay—via bill due reminder on ACI portal



Mail

Mail—Payments can be mailed in via monthly bill



Online

Online—Payments can be paid via the Member Portal found at www.bcbsm.com

Eligibility Guide

Our Individual Business Off-Market Eligibility Guide dictates all of our Off-Marketplace business rules and can be a great tool for agents to use and reference

The Eligibility Guide is updated semi-annual (or as needed) and can be found utilizing the steps below:

1. Login to Agent Community via the Agent Portal
2. Click the Libraries tab and click on Policy and Procedures folder, click on Individual



Totals Carryover

- IBU is required to carryover totals within the same QHP within the same metal tier and issuer
- Totals will automatically carryover between BCBSM IBU plans
- Totals can carryover between BCBSM and BCN IBU plans by request
- Totals can carryover from BCBSM Group plans to BCBSM & BCN IBU plans by request
- Totals can carryover from BCN Group plans to BCBSM IBU plans by request
- Totals automatically carryover between all BCN plans IBU and Group
- No fourth quarter carryovers*
- Totals do not carryover from different issuers

***Fourth quarter carryover – Totals do not carryover from one year to the next**

Carryover – The money paid toward the out-of-pocket cost that is transferred from one plan to the next

Commissions Guidelines

Blue Cross and BCN will pay commission to agents based on the size of their active medical, Under 65 book of business as well as their open enrollment and special enrollment period submissions.

Member Type	1-74 Members	75+ Members (HMO)	75+ Members (PPO)
New to Blue (year 1)	2%	6%	4%
Retention (year 2+)	2%	3%	2%

To be considered for the 75+ member commission tier, you must have had 75 or more active Under 65 medical members on your personal book of business as of July 31, 2022.

Agents must be certified by the Marketplace prior to the sale or engagement of any qualified health plan (QHP) enrollment

Registration and training:

- [Log In](#) to the CMS Enterprise Portal (or register if first time user)
- Update your information on your Marketplace Learning Management System (MLMS) agent/broker profile
- Complete the Marketplace training requirement
- Read and accept the applicable Marketplace Agreement(s)
- Confirm your registration by using the [Registration Completion List](#)

Throughout the registration process, you can use the [Marketplace Registration Tracker](#) to track your progress.

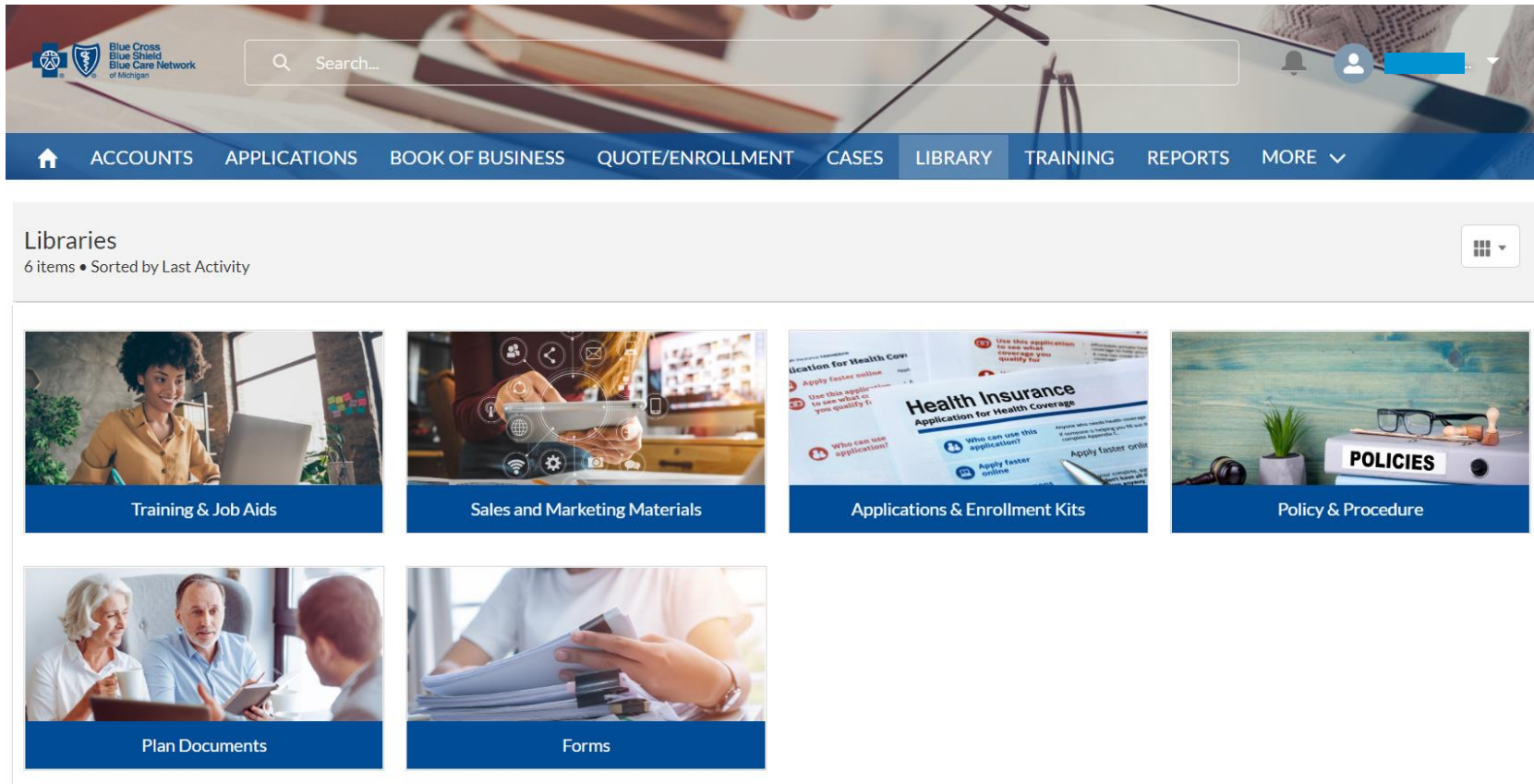
Have questions about Marketplace registration and training? Check out these [registration and training frequently asked questions](#).

Need additional help? Contact the Marketplace Service Desk at 1-855-267-1515 Monday to Friday from 8:00 AM–8:00 PM ET.

If the agent is found not to be Marketplace certified by the receipt date of the QHP application, that agent will not be eligible for commission payments on affected enrollments for the calendar year

- Access your book of business, including late payor reporting
- Quote and enroll your current and prospective members, both on and off marketplace
- Log into the BCBSM.com Agent Portal, click on the button to log in to Individual Business Agent Community
- View your Sales Consultant contact info by clicking on the drop down arrow next to your name in the upper right hand corner and going to your profile

- Many additional training resources are available for you in Agent Community – Library





LifeSecure™ & GeoBlue®



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Hospital Recovery



Accident



Critical Illness



Specialty Benefits: Accident

- Assists w/ personal living costs during recovery for an accident
- 24-7 on the job and off the job coverage
- Does not coordinate benefits with any other insurance in force
- Is not a scheduled benefit program, is a reimbursement model
- Accidental Death Benefit included
- \$0 deductible options for first dollar benefits
- Pays 'in addition' to any other insurance in force
- \$10,000 Accidental Life Benefit on primary and spouse/ \$5,000 on each child

Specialty Benefits: Hospital Recovery

- Covers some unexpected costs of an inpatient hospitalization
- Covers 4 days of observation
- Eligible ages 18-85. Policy is guaranteed renewable for life
- Applicants ages 64.5-65.5 guaranteed issue. All other ages simplified underwriting
- Benefit payout goes directly to customer
- Daily amount chosen by customer
- Benefits available up to 35 days per calendar year
- Benefit bank resets on Jan 1st





Specialty Benefits:

Critical illness

- Benefits from \$5,000 - \$50,000
- Age ranges from 18-70, renewably to age 75
- Children automatically included at \$2,500 per head
- Return of premium upon death embedded into the policy
- Covers 9 different critical illnesses and will pay out on all 9
- Unlimited reoccurrence benefits embedded into the policy



Meet GeoBlue

Global specialty health services, technology and international insurance provider.

- **The international solution** for the Blue Cross and Blue Shield Companies – pairing the leading domestic brand with the leading international brand
- **Leader** in helping international employees, students and travelers to identify, access, & pay for **quality healthcare** anywhere in the world.

OUR SOLUTIONS ARE DESIGNED TO SIMPLIFY INTERNATIONAL HEALTHCARE AND PROVIDE MEMBERS WITH A SIMILAR CARE EXPERIENCE LIKE THEY GET AT HOME

SHORT-TERM TRAVEL MEDICAL PLANS	LONG-TERM MEDICAL PLANS FOR U.S. EXPATS AND FOREIGN NATIONALS LIVING IN THE U.S. (INPATS)
<p>GeoBlue Voyager Single Trip: Coverage for travel up to 182 days per trip, for US Citizens/Residents traveling outside the US</p> <ul style="list-style-type: none"> ✓ Guaranteed issue, available up to age 95 ✓ Covers acute sickness, accidents, injuries, including illness and injury due to terrorism ✓ Coverage options for pre-existing conditions available ✓ No excluded countries ✓ Premium based off age and length of trip ✓ Includes testing & treatment for COVID19 	<p>GeoBlue Xplorer: Comprehensive coverage for international living</p> <ul style="list-style-type: none"> ✓ Available to US Citizens/Residents, Foreign Nationals, up to age 74 ✓ Primary, comprehensive medical plan ✓ Unlimited lifetime max ✓ Options for no, basic, or comprehensive U.S. coverage ✓ Unlimited lifetime max, 3 tier coinsurance ✓ Medically Underwritten: approved, rate up, decline ✓ Includes testing & treatment for COVID19
<p>GeoBlue Trekker Multi-trip: Annual trip insurance for frequent travelers, outside the US</p> <ul style="list-style-type: none"> ✓ Unlimited trips per year (70 days max per trip) ✓ Guaranteed issue, available up to age 95 ✓ Annual premiums from \$150-\$265 ✓ US health plan required ✓ Includes testing & treatment for COVID19 	<p>GeoBlue Navigator: Comprehensive coverage designed for marine/crew, missionary and student markets</p> <ul style="list-style-type: none"> ✓ Affordable monthly premium with no loading ✓ Up to age 74 ✓ Includes U.S. coverage, 100-80-60 ✓ Includes testing & treatment for COVID19

Thank
you!