



2024 Individual and Family Plans Overview

Pending CMS approval.



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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.*



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2024 Notice of Benefit and Payment Parameters

2024 NBPP

- **Limit of four non-standardized plan options** per product network type, metal level (excluding catastrophic plans) and inclusion of dental and/or vision benefit coverage, in any service area for PY 2024
- HHS also give issuers greater flexibility if they offer plans **with additional dental and/or vision benefits**, significantly increasing the number of non-standardized plans they can offer at each metal level.
- Removes the standardized plan option for the **non-expanded bronze metal level** plans (Bronze Secure plans in 2023)
- **No limit** on **Standardized Plan** options
- **SEP period** for **Medicaid and CHIP** consumers changing from **60 to 90** days after loss of coverage

Impact on IBU Portfolio

- PPO – No impact to 10 plans
- HMO – Limits on On-Marketplace plan options will require plan reduction and offering plans in modified service areas from the 2023 IBU HMO plan portfolio in 2024
- No impact to Off-Marketplace plans
- Make slight modifications to PPO/HMO products changing deductible/OOPM with new 2024 NBPP requirements.
- Add free adult vision exams to HMO Bronze Saver HSA and Bronze plans to keep plans open utilizing uniform modification.
- Minimize disruption by closing HMO plans with lower membership per network including service area changes to meet NBPP regulations and keep members Blue

2024 New Programs Impacting Plans

- Add Virtual Primary Care to all PPO plans
- Transition virtual visits from American Well to Teladoc
- Adding Menopause to the Maternity and Family program
- Additional of Quartet Behavioral Health program
- Oncology care navigation program
- Transition of New Directions to Optum for behavioral health authorizations

IBU's product portfolio decrease to 43 plans

- IBU's product portfolio will decrease from 48 plans in 2023 to 43 plans in 2024 per CMS regulations
- For plan specific copays please refer to the 2024 Individual and Family Product Training – Additional Resources PDF available in the Library tab within Agent Community

Local HMO - Network 3 Counties	Metro Detroit HMO 3 Counties	Select HMO 20 Counties	Preferred HMO Statewide	Premier PPO Statewide *Not sold in UP
			Gold Extra (STD)	Gold Extra (STD)
			Gold	Gold
Silver Extra (STD)	Silver Extra (STD)	Silver Extra (STD)	Silver Extra (STD)	Silver Extra (STD)
		Silver	Silver ¹	Silver*
Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt	Silver Off-Mkt
Silver Saver		Silver Saver	Silver Saver	Silver Saver HSA
			Virtual Primary Care Silver ²	
Bronze Extra (STD)	Bronze Extra (STD)	Bronze Extra (STD)	Bronze Extra (STD)	Bronze Extra (STD)
	Bronze w/vision	Bronze w/vision	Bronze w/vision ³	Bronze HSA
Bronze Saver HSA w/vision Off-Mkt	Bronze Saver HSA w/vision Off-Mkt	Bronze Saver HSA w/vision	Bronze Saver HSA w/vision ⁴	
Bronze Secure		Bronze Secure ⁵	Bronze Secure ³	Bronze Secure
			Virtual Primary Care Bronze ³	
		Value	Value 63 rural counties	Value

1- Lower Peninsula except Wayne, Oakland and Macomb counties

2- Lower Peninsula except Select Counties

3- Statewide except Select Counties

4- Statewide except for Wayne, Oakland and Macomb counties

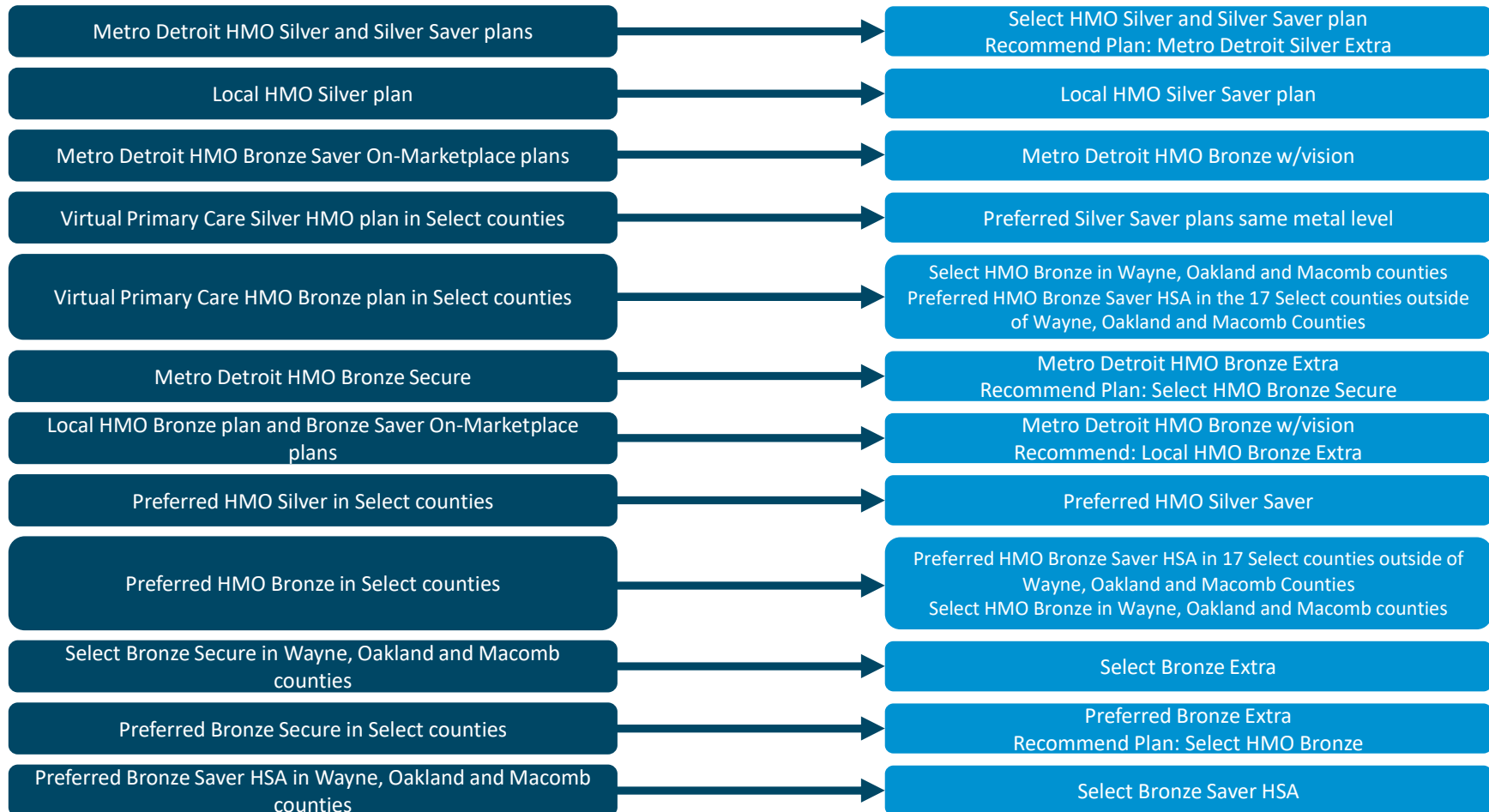
5-Select counties except Wayne, Oakland and Macomb counties

2024 BCN CMS Mandated Crosswalk with Recommended Plans



Closing

Recommended



2024 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 Family Building and Maternity Program & Menopause
- BCBSM App offers access to cost and transparency tools
- \$0 Oncology Care Navigation
- \$0 Quartet Behavioral Health program
- 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 24/7 Virtual Visits in our selected vendors app and Prescriptions
- Nationwide Urgent Care visits

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Key 2024 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 24/7 Virtual Visits in our selected vendors app (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 24/7 Virtual Visits after deductible in our selected vendors app (available nationwide)
- \$0 Blue Cross Personalized Medicine (HMO plans only)
- Access to Virtual Visits and Retail Health Clinics

PPO non-HSA plans

- \$0 24/7 Virtual Visits in our selected vendors app(available nationwide)
- Urgent Care with a copay, before deductible (available nationwide)
- Access to Virtual Visits and Retail Health Clinics

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2024 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

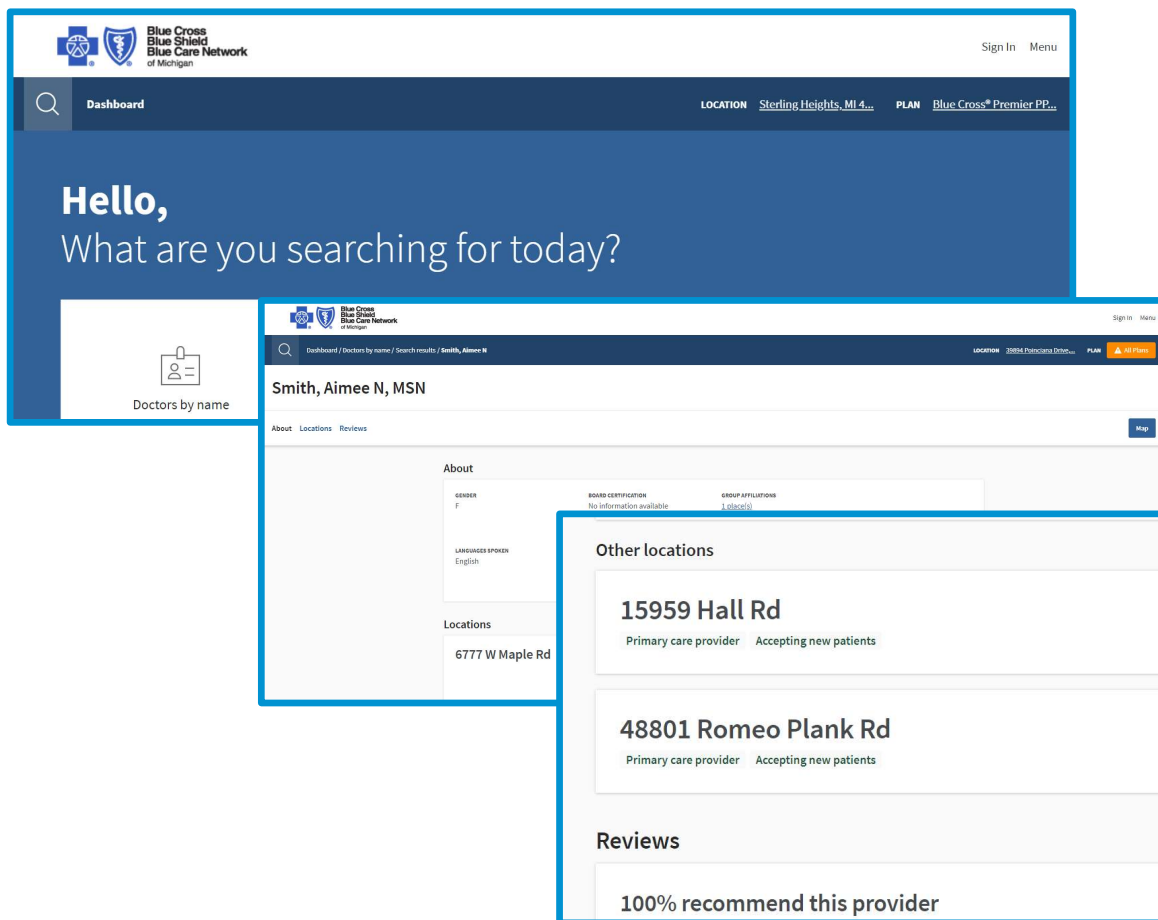
BCN Preferred HMO and BCN Select HMO plans do not require written referrals to in-network specialists except in specific counties in SE Michigan and the Thumb:

Arenac
Bay
Clare
Genesee
Gladwin
Gratiot
Huron
Isabella
Lapeer
Lenawee
Macomb

Midland
Monroe
Oakland
Saginaw
Sanilac
Shiawassee
St. Clair
Tuscola
Washtenaw
Wayne



Find A Doctor/Cost Estimator Tool



Hello,
What are you searching for today?

Doctors by name

Dashboard / Doctors by name / Search results / Smith, Aimee N

Smith, Aimee N, MSN

About Locations Reviews

About

Gender: F

Languages spoken: English

Locations

6777 W Maple Rd

Other locations

15959 Hall Rd
Primary care provider Accepting new patients

48801 Romeo Plank Rd
Primary care provider Accepting new patients

Reviews

100% recommend this provider

- 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.

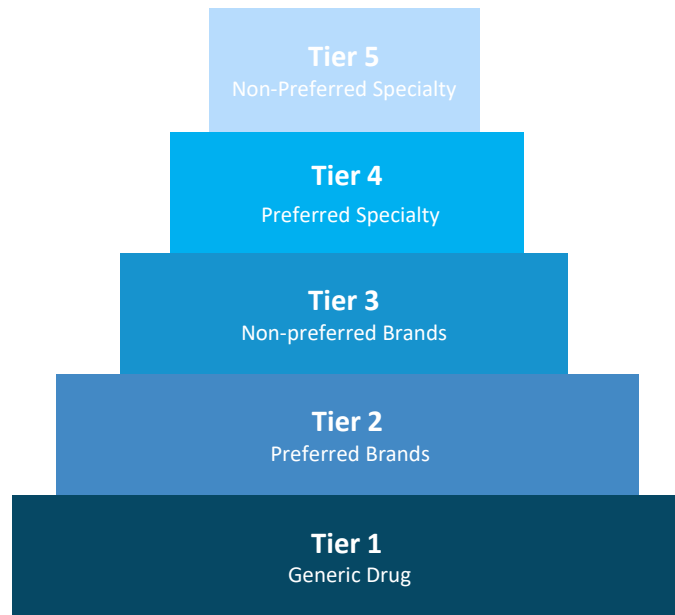
Please make sure that you search the proper network for the most accurate results.

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.

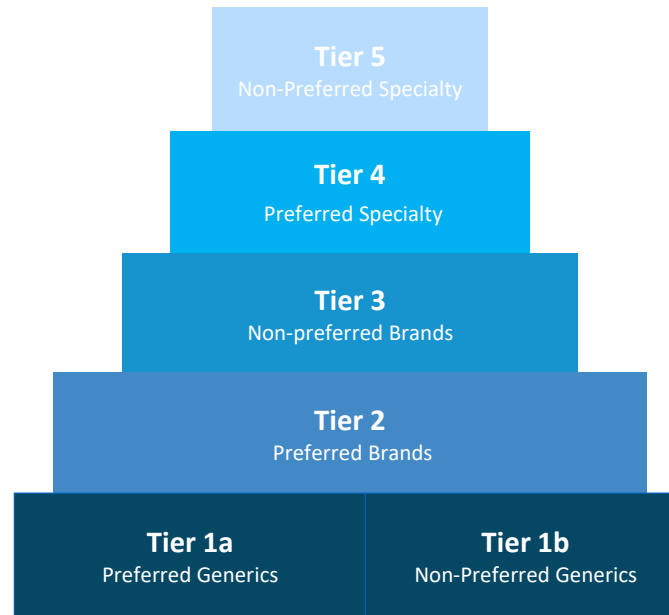
Pharmacy & Prescription Overview



PPO



HMO



For a complete list please visit:

IBU PPO <https://www.bcbsm.com/2024-select-ppodruglist>

IBU HMO <https://www.bcbsm.com/2024-select-hmo-druglist>

- 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
- Standardized Plans have 4 tiers (1 tier for generic and specialty drugs)

Plans	BLUE DENTAL PPO+	BLUE DENTAL PPO				BLUE DENTAL EPO
	Standard 80/60/50	Standard 80/50/50 (50/50/50)	Pediatric 80/50/50 (50/50/50)	Standard 100/70/50 (80/60/50)	Standard 100/50/50 (50/50/50)	Standard 80/50/50 (0/0/0)
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	\$400/\$800	\$400/\$800	\$400/\$800	\$400/\$800	\$400/\$800	\$400/\$800
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

2024 Dental & Vision Plans

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



**3-year rule
removed**

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 with glasses or contacts for Adults	New Stand-Alone Adult Vision Benefits Benefits you receive if you purchase the Blue Cross Vision with glasses and contacts for Adults
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	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 	<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	\$150 allowance for frames and \$150 allowance for elective contact lenses
Copayments	\$10 exam, \$25 materials	\$15 exam, \$25 materials	\$5 exam, \$10 materials
Network	VSP Choice	VSP Choice	Heritage Vision Plans
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	Stand alone adult vision offers two premium payment options, monthly and annual

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

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Standalone Adult Vision Plan Rates



Blue Cross® Vision for Adults With Glasses or Contacts* - Effective 1/1/2024	
Monthly Rates	
12/12/12; \$15/\$25; \$150 Allowance	
1 Person	\$9.85
2 Person	\$19.70
Family	\$32.70

Blue Cross® Vision for Adults With Glasses and Contacts** - Effective 1/1/2024	
Monthly Rates	
12/12/12; \$5/\$10; \$150 Allowance	
1 Person	\$15.75
2 Person	\$31.50
Family	\$52.30

Blue Cross® Vision for Adults With Glasses or Contacts* - Effective 1/1/2024	
Annual Rates - Discount applied***	
12/12/12; \$15/\$25; \$150 Allowance	
1 Person	\$109.44
2 Person	\$218.88
Family	\$363.36

Blue Cross® Vision for Adults With Glasses and Contacts** - Effective 1/1/2024	
Annual Rates - Discount applied***	
12/12/12; \$5/\$10; \$150 Allowance	
1 Person	\$174.96
2 Person	\$349.92
Family	\$580.92

* \$150 Allowance for glasses or contacts

** \$150 Allowance for glasses and contacts. Additionally covers Progressive lenses, Anti Reflective coating, UV coating, Photochromic lenses

*** Annual rates are equal to monthly rates times 11.11 and they are rounded to be exactly divisible by 12 to 2 decimals.



Value Added Services



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BLUE CROSS ONLINE VISIT TRANSITION



IBU members will continue to value the convenience of virtual care options. They expect best-in-class solutions that seamlessly work together and provide more convenient and flexible options for their care.



We currently partner with **Teladoc Health** for our **Diabetes and Hypertension Solution** powered by Livongo, as well as our **Resilience and Behavioral Health** solution, myStrength by Teladoc Health.



Effective 1/1/24, we will be transitioning Blue Cross Online Visits from Amwell to **Teladoc Health** to offer a full spectrum of clinical services in a virtual platform that complement with these solutions.



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WHO'S IMPACTED?



This change impacts **all members** who have BCOV today, which includes Blue Cross and Blue Care Network individual members.

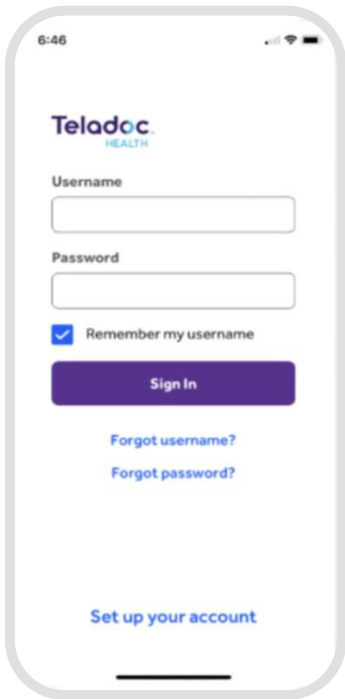


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WHAT'S CHANGING?



As our virtual care options continue to expand and evolve, we are changing the name from Blue Cross Online Visits to **Virtual Care**.

In addition to the name change, we will be changing the app from BCBSM Online Visits to **Teladoc Health**.

Plans on how we will be communicating these differences and other planned changes to all external stakeholders are still in development, but they will be rolled out later this year.



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WHAT'S STAYING THE SAME?

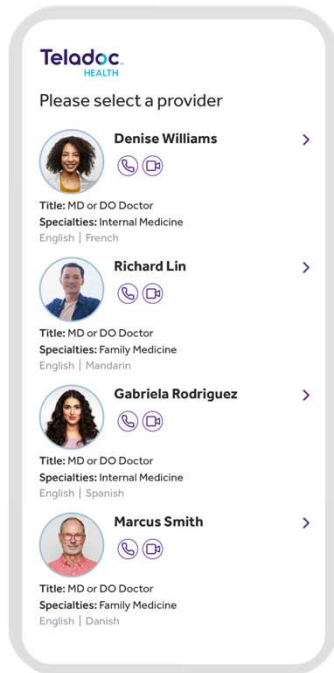


Services currently offered will continue to be offered in 2024, so eligible BCBSM and BCN members will continue to have access to the following **Virtual Care** services in all 50 states:

- **Urgent Care:** virtual urgent care services that include 24/7 on-demand access to board-certified Teladoc Health doctors for all members regardless of age.
- **Behavioral Health:** virtual therapy and virtual psychiatry services that are available from Teladoc Health board-certified psychiatrists, psychologists, and other licensed clinicians. Certain age restrictions may apply.



WHAT'S NEW?



As we partner with Teladoc Health to transition Blue Cross Online Visits to **Virtual Care**, we will also be launching a virtual primary care solution for commercial PPO members to access convenient primary care in all 50 states with an in-network PCP copay.

Effective January 1, 2024, **Virtual Primary Care (PPO)** will be available to certain BCBSM members.

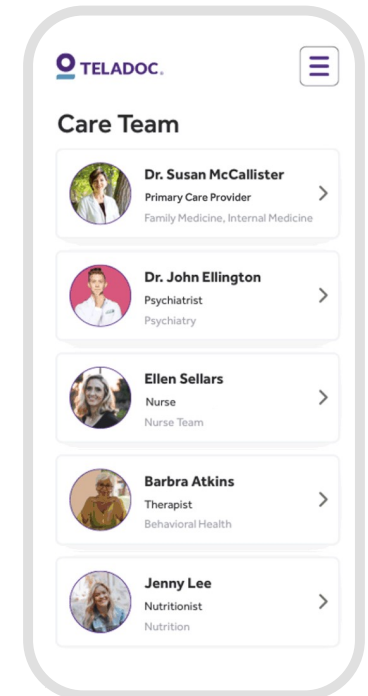
Special Note: Please note that this is not considered a medical product. Eligible Blue Cross members who currently do not have an in-person primary care provider or want to switch to a virtual primary care provider can select a Teladoc virtual care provider for their care.



WHO CAN USE VPC (PPO) & VPC OVERVIEW

Virtual Primary Care (PPO) will be available to all Blue Cross individual members.

- Members who have **Virtual Primary Care (PPO)** will have access to:
 - Board-certified Teladoc Health **primary care providers** who will work with a dedicated care team to develop a **longitudinal care plan**.
 - Teladoc Health **care team** available 24/7 that consists of a PCP, registered nurse, and certified medical assistant.
 - **Care kit** consisting of a blood pressure machine and cuff for use at their first scheduled appointment.
- If in-person care is needed, the physician will order appropriate labs, imaging, and make referrals to in-network specialist.



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Solution terminology

Virtual Care Solutions

Chronic Condition Management

Livongo
Diabetes
Prevention

Livongo
Diabetes
Management

Livongo
Hypertension

Virtual Primary Care (PPO)

Virtual Care*

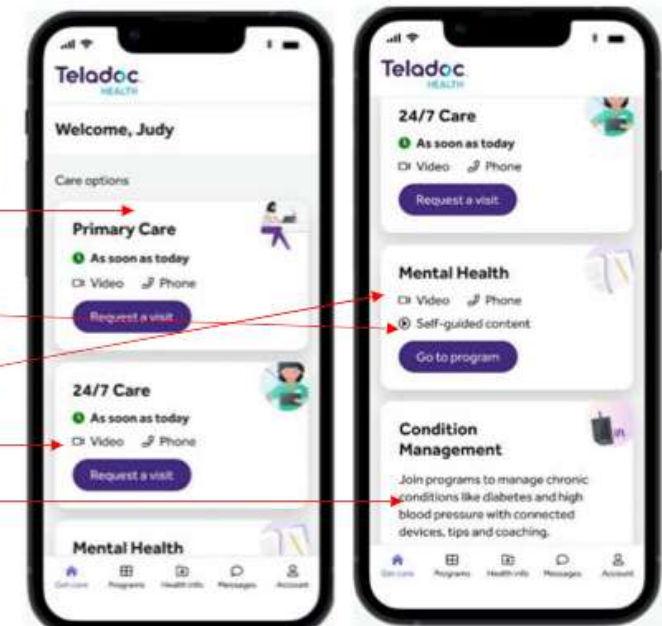
Urgent Care

Behavioral Health

myStrength

Resilience and Behavioral Health

What a member will see in the Teladoc Health App



Service	Member-Facing Name in Teladoc Health App
Virtual Primary Care (PPO)	Primary Care
Resilience and Behavioral Health	Mental Health
Virtual Care*	Mental Health
	24/7 Care
Chronic Condition Management	Condition Management

*Formerly Blue Cross Online Visits



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

\$0
Per month

PREDIABETES SOLUTION

- Hypertension
- Dyslipidemia
- Weight Management
- Mental Health

CARDIOVASCULAR SOLUTION

- Dyslipidemia
- Weight Management
- Mental Health



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

Transitioning to the Teladoc app in 2024



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

Transitioning to the Teladoc app in 2024

New Quartet Behavioral Health Platform

- A new resource will be available to Blue Cross and Blue Care Network members aged 18 and older, living in Michigan, find the right behavioral health provider for them.
- Quartet is a free resource that connects eligible members to outpatient behavioral health providers based on their clinical needs and personal preferences.
- Here's how Quartet works:
- First, a member is self-referred (or they can be referred through Blue Cross Coordinated CareSM).
- They can visit quartethealth.com/get-care/mi/BCBSM (site is live July 1, 2023) to sign up and complete a short questionnaire online. Or they can call 1-877-258-4010 between 9 a.m. and 6 p.m. if they prefer to sign up by phone.
- Quartet will use its SmartMatch Technology to match the member with an available in-person or virtual care behavioral health provider based on the member's clinical needs and preferences and the provider's specialty and availability.
- The member will work with the matched provider to schedule an appointment.

Free for all IBU HMO & PPO members





New Oncology Care Navigation

Oncology Care Navigation: Partner with OncoHealth to provide Oncology Care Navigation services for IBU PPO and HMO members. This program will seek to provide members identified as cancer patients to advocacy, support, and guidance to help them through their Cancer journey. Key features of this program include:

- a. 24/7/365 on-demand oncology nurse and mental health visits for members.
- b. Peer mentors and community forum offer empathy and experiential support.
- c. Patient-decision support and disease management consistent with evidence-based guidelines.
- d. Remote monitoring of symptoms to track mood/symptoms and intervention based on algorithmic triggers.
- e. Address financial toxicity by navigating members to community and financial support resources and eligible programs and assist with enrollment.
- f. Decision aids and tools to promote shared decision-making and curated, personalized educational content and videos used to support members and their caregivers.
- g. Advanced care planning, documentation, and cloud-based storage of a member's advanced directive.
- h. Multichannel secured communication options (text, email, video, chat, phone).
- i. Advanced licensed practitioners (NPs, PAs, Oncologists) **CANNOT AT THIS TIME** prescribe low risk medications to help treat symptoms and side effects.
- j. All practitioners will be licensed by the end of 3rd quarter of 2023.
- k. Address SDoH by navigating members to community and financial support resources and eligible programs and assist with enrollment.

Expanded Cancer Screening & Education Campaigns: Identify members with gaps in screening, particularly Breast, Colorectal, and Cervical Cancer and guide them towards screening through CMCX Campaigns.

Free for all IBU HMO & PPO members

Well-Being Programs



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

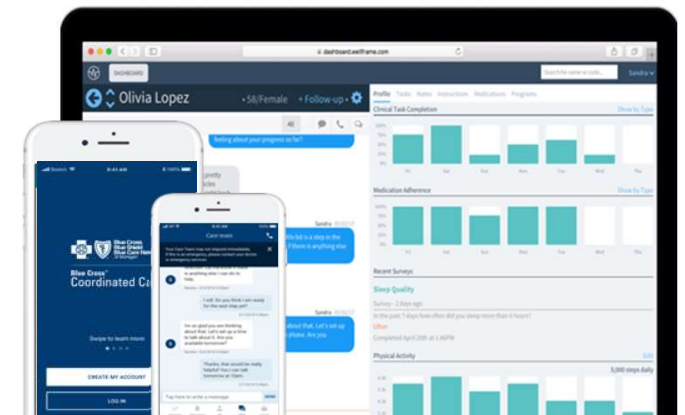
BCBSM Coordinated Care App connects your members and their family members to care

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 & Menopause 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 and menopause.

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

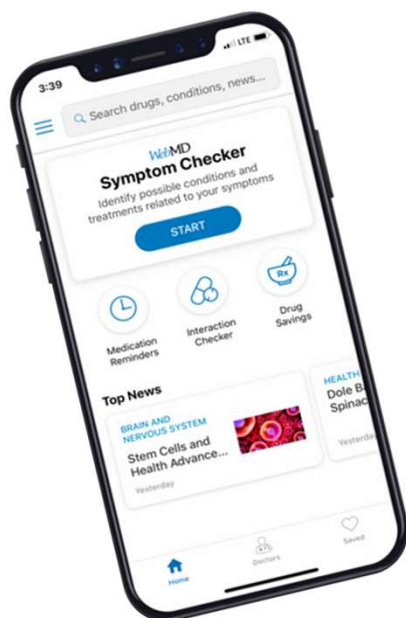
- The Blue Cross Personalized MedicineSM is an end-to-end precision medicine program aimed to optimize the medical benefits of specific therapies for individuals based on their genetics, lifestyle, and environmental factors.
- Pharmacogenomics, also referred to as PGx, is a subgroup of precision medicine 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

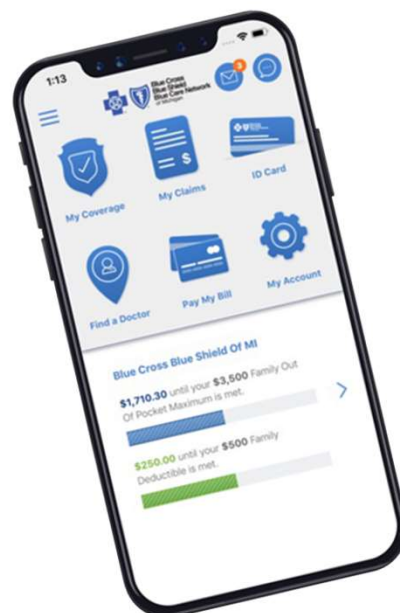
Free for all IBU HMO members only

BCBSM Digital Tools with Benefits



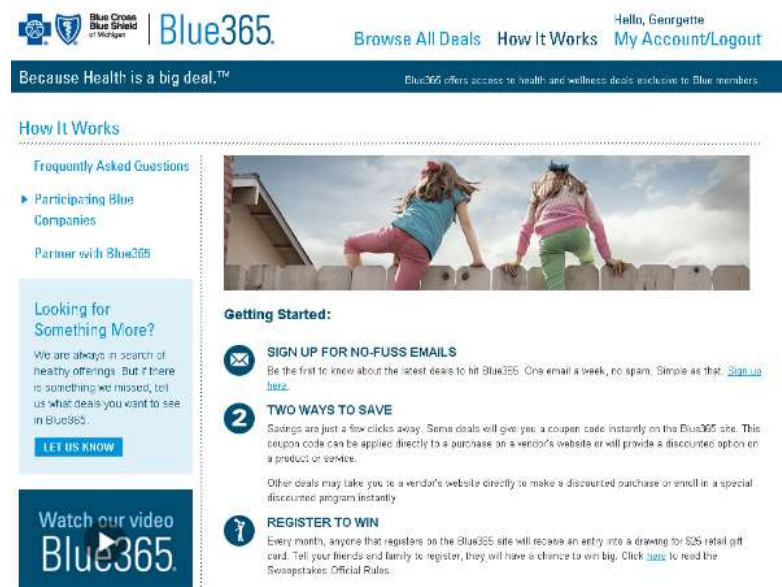
WebMD® Wellness App

- 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




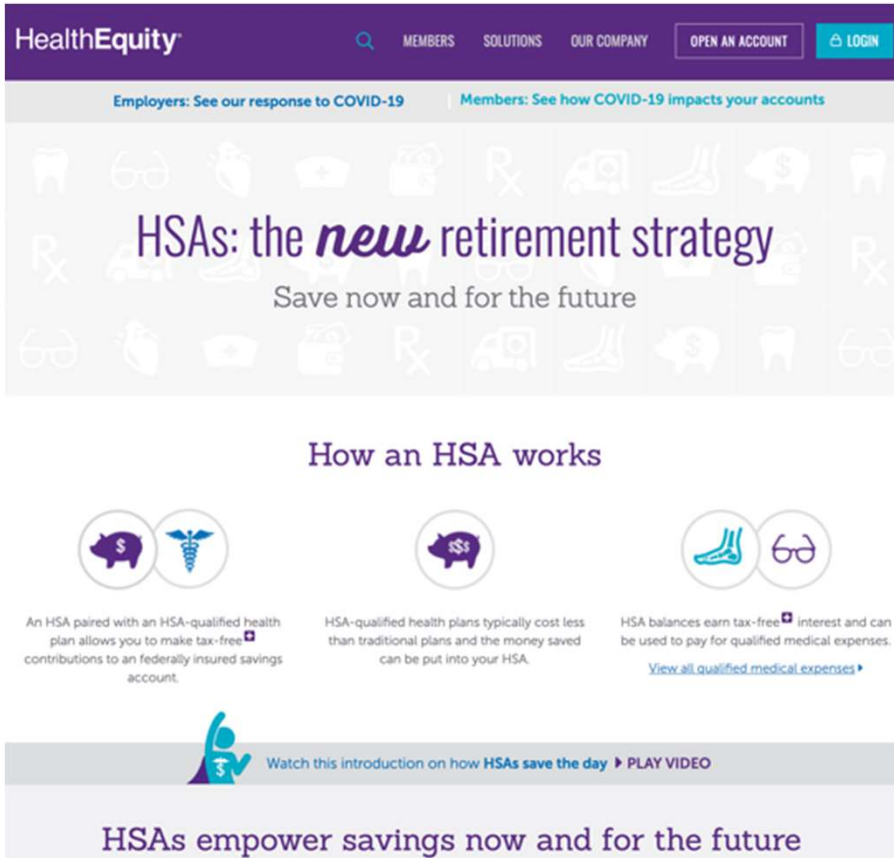
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A health savings account is a tax advantaged account that taxpayers may contribute to if enrolled in a high deductible health plan. The funds deposited into the account are not subject to federal income tax at the time of deposit and are not subject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

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

High Deductible Health Plan					
	2023		2024		Change
	Min Deductible	Max Out of Pocket	Min Deductible	Max Out of Pocket	Max out of Pocket
Individual	\$1,500	\$7,500	\$1,600	\$8,050	+ \$550
Family	\$3,000	\$15,000	\$3,200	\$16,100	+ \$1,100
HSA Annual Contribution Limit					
	2023		2024		Change
Individual	\$3,850		\$4,150		+ \$300
Family	\$7,750		\$8,300		+ \$550
Age 55 & older Catch-up Contribution	\$1,000		\$1,000		No Change



HealthEquity




MEMBERS SOLUTIONS OUR COMPANY OPEN AN ACCOUNT LOGIN


Employers: See our response to COVID-19 | Members: See how COVID-19 impacts your accounts

HSAs: the *new* retirement strategy

Save now and for the future

How an HSA works

-  An HSA paired with an HSA-qualified health plan allows you to make tax-free contributions to an federally insured savings account.
-  HSA-qualified health plans typically cost less than traditional plans and the money saved can be put into your HSA.
-  HSA balances earn tax-free interest and can be used to pay for qualified medical expenses. [View all qualified medical expenses](#)

 Watch this introduction on how HSAs save the day ▶ [PLAY VIDEO](#)

HSAs empower savings now and for the future

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




Member
Portal



Forms



Customer
Service



2024 Plans with Crosswalk, Including Recommended Scenarios



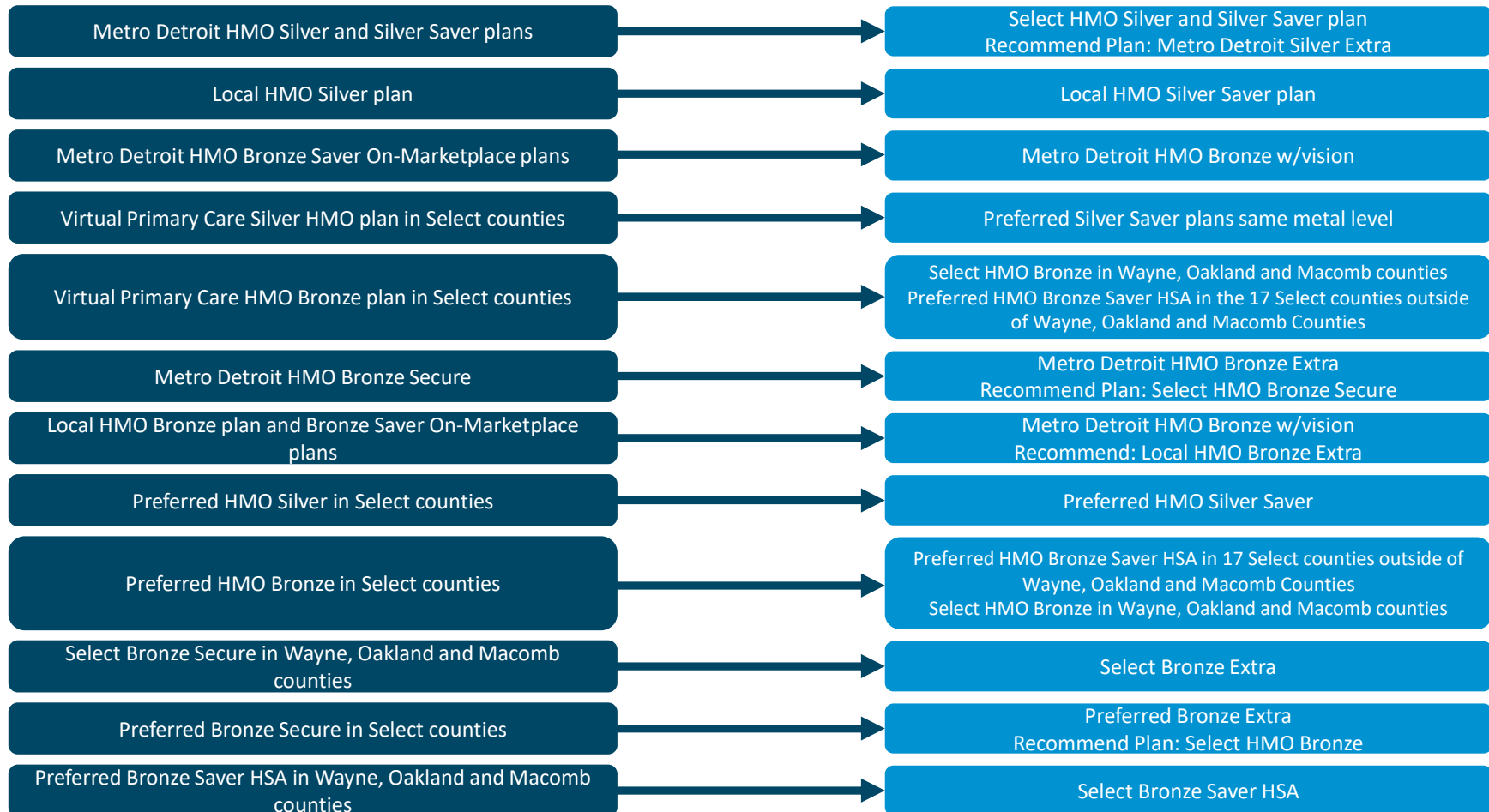
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2024 BCN CMS Mandated Crosswalk with Recommended Plans



Closing

Recommended





2024 Product Portfolio Update

Updated 2024 crosswalk

Individual Crosswalk For Terminated and Service Area Changes HMO Plans			
Terminated Plan ID	Terminated Plan Name	2024 Mapped Plan ID	2024 Mapped Plan Name
98185MI0180011-00 - 98185MI0180011-06	Metro Detroit HMO Silver	98185MI0180004-00 - 98185MI0180004-06	Select HMO Silver
98185MI0180014-00 - 98185MI0180014-06	Metro Detroit HMO Silver Saver	98185MI0180012-00 - 98185MI0180012-06	Select HMO Silver Saver
98185MI0440008-01 - 98185MI0440008-03	Metro Detroit HMO Bronze Saver	98185MI0440005-01 - 98185MI0440005-03	Metro Detroit HMO Bronze w/ vision
98185MI0850001-00 - 98185MI0850001-03	Preferred HMO Virtual Primary Care Bronze change of service area Statewide except for the Select Counties	98185MI0440009-00 - 98185MI0440009-03	Preferred HMO Bronze Saver HSA w/vision in 17 Select counties
98185MI0850001-00 - 98185MI0850001-03	Preferred HMO Virtual Primary Care Bronze change of service area Statewide except for the Select Counties	98185MI0440001-00 - 98185MI0440001-03	Select HMO Bronze in Wayne, Oakland and Macomb
98185MI0850002-00 - 98185MI0850002-06	Preferred HMO Virtual Primary Care Silver change of service area Lower Peninsula excluding Select Counties	98185MI0180015-00 - 98185MI0180015-06	Preferred HMO Silver Saver
98185MI0440012-00 - 98185MI0440012-03	Preferred HMO Bronze change of service area Statewide except for Select Counties counties	98185MI0440009-00 - 98185MI0440009-03	Preferred HMO Bronze Saver HSA w/ vision in 17 Select counties
98185MI0440012-00 - 98185MI0440012-03	Preferred HMO Bronze change of service area Statewide except for Select Counties counties	98185MI0440001-00 - 98185MI0440001-03	Select HMO Bronze in Wayne, Oakland and Macomb
98185MI0440009-00 - 98185MI0440009-03	Preferred HMO Bronze Saver HSA w/ vision	98185MI0440006-00 - 98185MI0440006-03	Select HMO Bronze Saver HSA in Wayne, Oakland and Macomb
98185MI0180005-00 - 98185MI0180005-06	Preferred HMO Silver change of service area Lower Peninsula excluding Wayne Oakland Macomb	98185MI0180015-00 - 98185MI0180015-06	Preferred HMO Silver Saver
98185MI0550025-00 - 98185MI0550025-03	Metro Detroit HMO Bronze Secure	98185MI0550021-00 - 98185MI0550021-03	Metro Detroit HMO Bronze Extra
98185MI0440013-00 - 98185MI0440013-03	Local HMO Bronze	98185MI0440005-00 - 98185MI0440005-03	Metro Detroit HMO Bronze w/ vision
98185MI0440014-01 - 98185MI0440014-03	Local HMO Bronze Saver	98185MI0440005-01 - 98185MI0440005-03	Metro Detroit HMO Bronze w/ vision
98185MI0180025-00 - 98185MI0180025-06	Local HMO Silver	98185MI0180026-00 - 98185MI0180026-06	Local HMO Silver Saver
98185MI0550024-00 - 98185MI0550024-03	Select HMO Bronze Secure	98185MI0550020-00 - 98185MI0550020-03	Select HMO Bronze Extra remove from Wayne, Oakland, Macomb
98185MI0550026-00 - 98185MI0550026-03	Preferred HMO Bronze Secure	98185MI0550022-00 - 98185MI0550022-03	Preferred HMO Bronze Extra remove Select counties

2024 BCN Plan Portfolio

Local HMO	Metro Detroit HMO	Select HMO	Preferred HMO
			Gold Extra STD
			Gold
Silver Extra STD	Silver Extra STD	Silver Extra STD	Silver Extra STD
Silver	Silver →	Silver	Silver ¹
Silver Saver	Silver Saver →	Silver Saver	Silver Saver
			Silver VPC ²
Bronze Extra STD	Bronze Extra STD	Bronze Extra STD	Bronze Extra STD
Bronze w/vision	↑ Bronze w/vision	↑ Bronze w/vision	← Bronze w/vision ³
Bronze Saver HSA	↑ Bronze Saver HSA	Bronze Saver HSA w/vision	↓ Bronze Saver HSA w/vision ⁴
Bronze Saver HSA w/ vision Off-MRK only	Bronze Saver HSA w/ vision Off-MRK only		
Bronze Secure	Bronze Secure	Bronze Secure ⁵	Bronze Secure ³
			← Bronze VPC ³
		Value	Value

- 1- Lower Peninsula except Wayne, Oakland and Macomb counties
- 2- Lower Peninsula except Select Counties
- 3- Statewide except Select Counties
- 4- Statewide except for Wayne, Oakland and Macomb counties
- 5-Select counties except Wayne, Oakland and Macomb counties

STD = Standardized Plans ↓ = Crosswalk

2024 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 Family Building and Maternity Program & Menopause
- 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 24/7 Virtual Visits in our selected vendors app and Prescriptions
- Nationwide Urgent Care visits



BlueCross
BlueShield
of Michigan

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Key 2024 Plan Benefits Continued

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 24/7 Virtual Visits in our selected vendors app (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 24/7 Virtual Visits after deductible in our selected vendors app (available nationwide)
- \$0 Blue Cross Personalized Medicine (HMO plans only)
- Access to Virtual Visits and Retail Health Clinics

PPO non-HSA plans

- \$0 24/7 Virtual Visits in our selected vendors app(available nationwide)
- Urgent Care with a copay, before deductible (available nationwide)
- Access to Virtual Visits and Retail Health Clinics

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Thank
you!