



know. compare. choose.

Understanding the language of your health care plan

DEDUCTIBLES. COPAYMENTS. OUT-OF-POCKET MAXIMUMS. WHAT DOES IT ALL MEAN?

Log in to your Blue Cross member account at bcbsm.com or use our app to understand how your plan works and what the terms mean. When you have a good grasp of your plan, you can get the most from it.

Here's an example: Lisa strains her knee while running. Her doctor recommends physical therapy twice a week for roughly two months to strengthen the ligaments surrounding her knee.* Lisa asks herself:



"Am I even covered for physical therapy?"

Lisa checks her account to see if her plan covers physical therapy. She's allowed up to 20 visits each year.



"But how close am I to reaching my annual deductible?"

Lisa has an annual deductible of \$2,600. Her account shows she needs to pay \$1,000 to meet the deductible before her health plan will pick up most of the cost.*



"Can I pay for my portion out of my health spending account?"

Lisa's account shows she has enough to cover her portion of physical therapy. Because she's had few health expenses during the year, she also has enough to pay for the deductible and qualified medical expenses her plan doesn't cover.

*Illustrative example, not actual medical advice. Check your plan for cost and coverage details.

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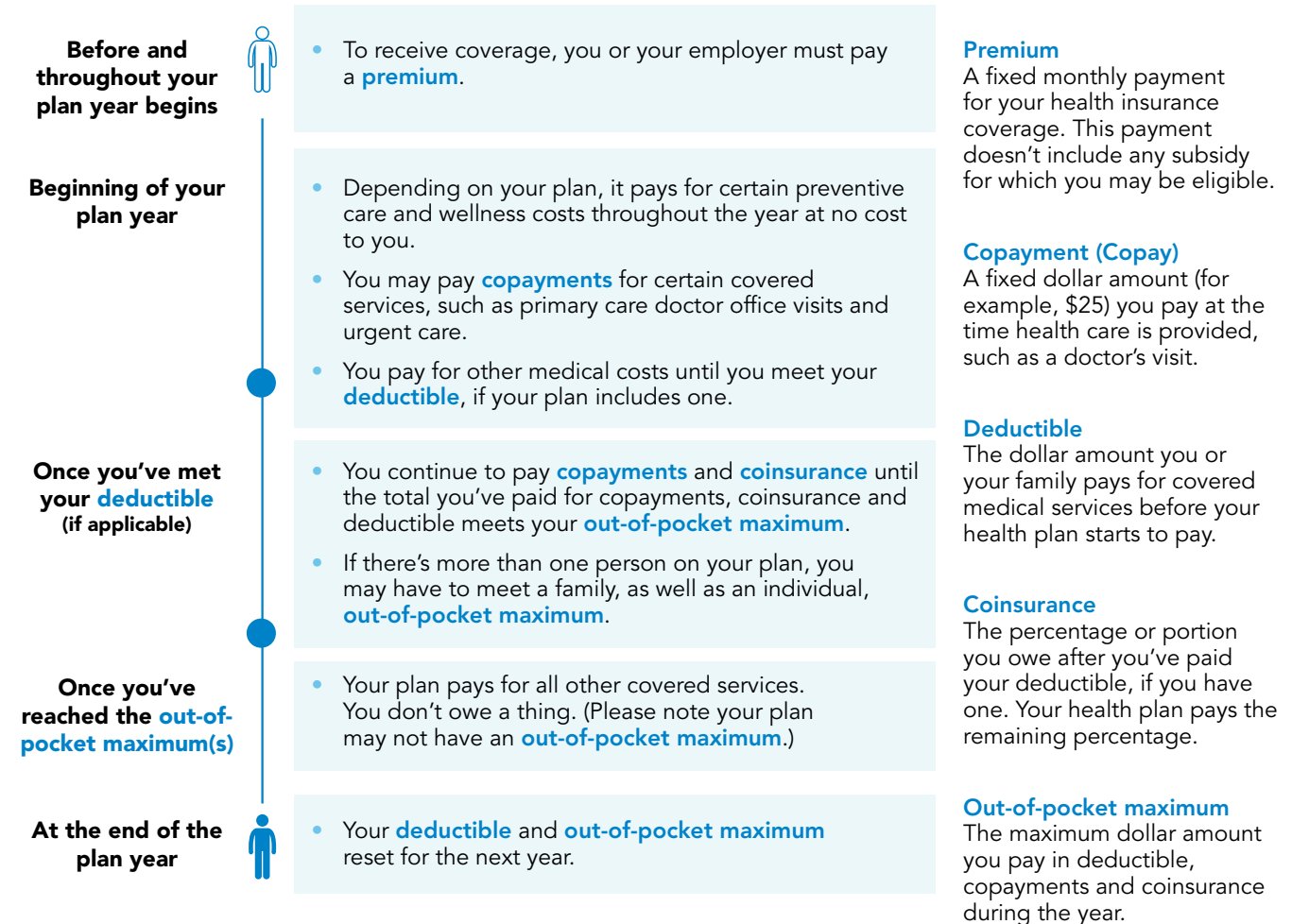


"Who do I see?"

Lisa's doctor recommends a physical therapist who's close to Lisa's home. Before making an appointment, Lisa checks her account for more details. She sees he's accepting new patients and takes her plan. Lisa talks to her doctor and schedules an appointment.

Because Lisa has done her homework, she can feel good about her choice. She saves money and has the peace of mind that she'll receive great care. You can, too.

LEARN THE TERMS AND HOW YOUR PLAN WORKS



GET TO KNOW YOUR PLAN. LOG IN TO YOUR ACCOUNT AT [BCBSM.COM](https://www.bcbsm.com) OR USE THE BLUE CROSS MOBILE APP.



"Highest Member Satisfaction among Commercial Health Plans in Michigan"

Blue Cross Blue Shield of Michigan received the highest score in Michigan in the J.D. Power 2018 U.S. Member Health Plan Study of customers' satisfaction with their commercial health plan. Visit [jdpower.com/awards](https://www.jdpower.com/awards).