# MICHIGAN CATHOLIC CONFERENCE

**Blue Elect Plus POS** 

Coverage for: All Contract Types | Plan Type: TPA

Note to ASC groups: Before Completing this template, please reference the disclaimer on the attached cover page

The Summary of Benefits and Coverage (SBC) document will help you choose a health <u>plan</u>. The SBC shows you how you and the <u>plan</u> would share the cost for covered health care services. NOTE: Information about the cost of this <u>plan</u> (called the <u>premium</u>) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit <a href="https://www.bcbsm.com">www.bcbsm.com</a> or call (800)-662-6667. For general definitions of common terms, such as <a href="https://www.bcbsm.com">allowed amount</a>, <a href="https://www.bcbsm.com">balance billing</a>, <a href="https://coinsurance">coinsurance</a>, <a href="https://coinsurance">copayment</a>, <a href="https://coinsurance">deductible</a>, <a href="https://coinsurance">provider</a>, or other <a href="https://coinsurance">underlined</a> terms see the Glossary. You can view the Glossary at <a href="https://www.healthcare.gov/sbc-glossary">https://www.healthcare.gov/sbc-glossary</a> or call (800)-662-6667 to request a copy.

Important Questions	Answers: Member / Family	Why This Matters:
What is the overall <u>deductible</u> ?	\$100/\$300 - In <u>Network</u> \$500/\$1,500 - Out of <u>Network</u>	Generally, you must pay all of the costs from <u>providers</u> up to the <u>deductible</u> amount before this <u>plan</u> begins to pay. If you have other family members on the <u>plan</u> , each family member must meet their own individual <u>deductible</u> until the total amount of <u>deductible</u> expenses paid by all family members meets the overall family <u>deductible</u> .
Are there services covered before you meet your <u>deductible</u> ?	Yes.Lab, <u>preventive care</u> , <u>DME/P&amp;O</u> , services with fixed dollar <u>copay</u> s, allergy injections, <u>prescription drugs</u>	This <u>plan</u> covers some items and services even if you haven't yet met the <u>deductible</u> amount. But a <u>copayment</u> or <u>coinsurance</u> may apply. For example, this <u>plan</u> covers certain <u>preventive</u> <u>services</u> without <u>cost-sharing</u> and before you meet your <u>deductible</u> . See a list of covered <u>preventive services</u> at <a href="https://www.healthcare.gov/coverage/preventive-care-benefits/">https://www.healthcare.gov/coverage/preventive-care-benefits/</a>
Are there other <u>deductibles</u> for specific services?	No.	You don't have to meet <u>deductibles</u> for specific services.
What is the <u>out-of-pocket limit</u> for this <u>plan</u> ?	\$1,000/\$3,000 - In <u>Network</u> \$3,000/\$9,000 - Out of <u>Network</u>	The <u>out-of-pocket limit</u> is the most you could pay in a year for covered services. If you have other family members in this <u>plan</u> , they have to meet their own <u>out-of-pocket limits</u> until the overall family <u>out-of-pocket limit</u> has been met.
What is not included in the <u>out-</u> <u>of-pocket limit?</u>	Premiums, balance billed charges and health care this plan doesn't cover	Even though you pay these expenses, they don't count toward the out-of-pocket limit
Will you pay less if you use a network provider?	Yes. See <a href="https://www.bcbsm.com">www.bcbsm.com</a> or call customer service for a list of <a href="https://www.bcbsm.com">network</a> providers and out-of-state coverage. (800)-662-6667	This <u>plan</u> uses a <u>provider network</u> . You will pay less if you use a <u>provider</u> in the <u>plan's network</u> . You will pay the most if you use an <u>out-of-network provider</u> , and you might receive a bill from a <u>provider</u> for the difference between the <u>provider</u> 's charge and what your <u>plan</u> pays ( <u>balance billing</u> ). Be aware, your <u>network provider</u> might use an <u>out-of-network provider</u> for some services (such as lab work). Check with your <u>provider</u> before you get services.
Do you need a <u>referral</u> to see a <u>specialist</u> ?	No.	You can see the <u>specialist</u> you choose without a <u>referral</u> .

All **copayment** and **coinsurance** costs shown in this chart are after your **deductible** has been met, if a **deductible** applies.

	Services You May Need	What You Will Pay		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
	Primary care visit to treat an injury or illness	\$20 <u>copay</u> /visit <u>Deductible</u> does not apply	20% coinsurance	Only the <u>PCP</u> office visit is exempt from the <u>deductible</u> . Other services received in the office and Out-of- <u>Network</u> , <u>deductible</u> applies. \$20 <u>copay</u> for in <u>network</u> online visits. 20% <u>coinsurance</u> after <u>deductible</u> for out of <u>network</u> online visits. <u>PCP copay</u> applies to in <u>network</u> online visits through the BCN designated vendor.
If you visit a health care <u>provider's</u> office or clinic	<u>Specialist visit</u>	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply	20% coinsurance	24 visits for spinal manipulations performed by a chiropractor or osteopathic physician. Out-of-Network: Chiropractic care not covered. No charge for in network allergy injections. Office visit copay may apply. 50% coinsurance for out of network allergy treatment.
	Preventive care/screening/immunization	No charge. <u>Deductible</u> does not apply	Not covered	You may have to pay for services that aren't preventive. Ask your provider if the services you need are preventive. Then check what your plan will pay for. Flu shots and preventive colonoscopies are covered out-of-network. Out of network routine colonoscopy and mammography screening covered with 20% coinsurance after deductible. Sterilization procedures are not covered.
If you have a test	<u>Diagnostic test</u> (x-ray, blood work)	20% <u>coinsurance</u> . <u>Deductible</u> does not apply to lab	20% coinsurance	May require <u>preauthorization</u>
	Imaging (CT/PET scans, MRIs)	20% coinsurance	20% coinsurance	Requires <u>preauthorization</u>

	Services You May Need	What You Will Pay		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Importal Information
	Generic Tier	\$10/30 days	Not covered	Preauthorization & step-therapy apply to select
	Preferred Brand Tier	\$30/30 days	Not covered	drugs. No charge for Generic contraceptives and preventive drugs.
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at https://www.bcbsm.com/preferreddruglist	Non-Preferred Brand Tier	\$50/30 days	Not covered	Excludes coverage for contraceptives.  Applicable tiered <u>copay</u> for sexual dysfunction drugs.  90 day mail order and retail <u>copay</u> s are 2x the standard retail <u>copay</u> s.  Maintenance drugs must be filled at a Walgreens pharmacy after the initial two fills a BCN participating pharmacy. Your <u>plan</u> includes a prescription drug discount program for certain medications. When a manufacture coupon is used through the BCN discount program, the amount paid after the discount applies toward the out of pocket maximum. Drugs intended for the purpose of weight loss are not covered.
	Specialty drugs	Tiered <u>copay</u> s listed above apply	Not covered	Limited to a 30 day supply. <u>Specialty Drugs</u> are covered only within the Exclusive <u>Specialty</u> Pharmacy <u>Network</u>
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	20% coinsurance	40% <u>coinsurance</u>	Requires <u>preauthorization</u> . 50% <u>coinsurance</u> for weight reduction procedures, TMJ, orthognathic surgery, reduction mammoplasty & male mastectomy. Weight reduction procedures not covered out-of- <u>network</u> .
	Physician/surgeon fees	20% coinsurance	40% coinsurance	See "Outpatient surgery facility fee"
If you need immediate medical attention	Emergency room care	\$150 <u>copay</u> /visit	\$150 <u>copay</u> /visit	Copay waived if admitted to the hospital
	Emergency medical transportation	\$50 <u>copay</u>	\$50 <u>copay</u>	Non-emergent transport is covered when preauthorized
	<u>Urgent care</u>	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply	None

	Services You May Need	What You Will Pay		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Important Information
If you have a hospital stay	Facility fee (e.g., hospital room)	20% coinsurance	20% <u>coinsurance</u>	Preauthorization is required. 50% coinsurance for weight reduction procedures, TMJ, orthognathic surgery, reduction mammoplasty & male mastectomy. Weight reduction procedures not covered out-of-network
	Physician/surgeon fee	20% coinsurance	20% coinsurance	See "Hospital stay facility fee"
If you need behavioral health services (mental health and substance	Outpatient services	\$20 <u>copay</u> /visit. <u>Deductible</u> does not apply <u>Deductible</u> does not apply	20% <u>coinsurance</u>	<u>Preauthorization</u> is required
use disorder)	Inpatient services	20% coinsurance	20% coinsurance	Preauthorization is required
	Office visits	\$20 <u>copay</u> /visit. <u>Deductible</u> does not apply	20% coinsurance	In-Network non-routine prenatal and routine postnatal office visits-\$10 copay
If you are pregnant	Childbirth/delivery professional services	No charge	40% coinsurance	None
	Childbirth/delivery facility services	20% coinsurance	40% coinsurance	None
	Home health care	No charge	20% coinsurance	In Network/Out of Network Deductible applies
If you need help recovering or have other special health needs	Rehabilitation services	\$35 <u>copay</u> /visit. <u>Deductible</u> does not apply.	20% <u>coinsurance</u>	Requires <u>preauthorization</u> /Out of <u>network</u> - <u>deductible</u> applies/ Limited to one period of treatment for any combination of therapies within 60 consecutive days per calendar year
	Habilitation services	\$20 copay/visit for ABA. \$35 copay for ABA PT/OT/ST. Deductible does not apply.	20% <u>coinsurance</u> for ABA treatment (includes PT/OT/ST)	PT/OT/ST for autism spectrum disorder has unlimited visits. Requires <u>preauthorization</u> .
	Skilled nursing care	20% coinsurance	20% <u>coinsurance</u>	Requires <u>preauthorization</u> . In <u>Network</u> /Out of <u>Network Deductible</u> applies. Up to 120 days per calendar year combined for in and out-of- <u>network</u> .
	Durable medical equipment	No charge. <u>Deductible</u> does not apply	Not covered	Requires <u>preauthorization</u> and obtained from a BCN supplier. Convenience and comfort items not covered. Home use only. Diabetic supplies covered in full, <u>deductible</u> does not apply.

	Services You May Need	What You Will Pay		
Common Medical Event		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	Limitations, Exceptions, & Other Importation
	Hospice services	No charge	20% coinsurance	Inpatient care requires <u>preauthorization</u> . Housekeeping and custodial care not covered.
	Children's eye exam	Not covered	Not covered	Contact your benefit administrator for coverage information.
If your child needs dental or eye care	Children's glasses	Not covered	Not covered	Contact your benefit administrator for coverage information.
	Children's dental check-up	Not covered	Not covered	Contact your benefit administrator for coverage information.

#### **Excluded Services & Other Covered Services:**

# Services Your Plan Generally Does NOT Cover (Check your policy or plan document for more information and a list of any other excluded services.)

- Any medical expense which would violate the tenets of the Catholic Church, specifically including medical expenses related to sterilizations, abortions, birth control drugs or devices, and treatment of gender dysphoria
- Acupuncture

- Cosmetic surgery
- Dental Care (Adult)
- Infertility treatment
- Long-term care
- Non-emergency care when traveling outside the U.S.

- Private-duty nursing
- Routine eye care (Adult)
- Routine foot care
- Weight loss drugs and programs

## Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your plan document.)

- Bariatric surgery (Limited to one per lifetime.
   Requires preauthorization)
- Chiropractic care

- Hearing aids
- Hearing aids Coverage includes audiometric hearing aid examination or hearing aid evaluation / conformity evaluation test and conventional monaural or binaural hearing aids once per 36 months. Bone anchored hearing aid is also a covered benefit when preauthorized.

#### **Your Rights to Continue Coverage:**

There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: U.S. Department of Labor, Employee Benefits Security Administration at 1-866-444-3272 or <a href="www.cdi.gov/ebsa/healthreform">www.cdi.gov/ebsa/healthreform</a>., or the U.S. Department of Health and Human Services at 1-877-267-2323 x61565 or <a href="www.cciio.cms.gov">www.cciio.cms.gov</a>. Other coverage options may be available to you too, including buying individual insurance coverage through the <a href="Health insurance">Health insurance</a> <a href="Marketplace">Marketplace</a>. For more information about the Marketplace, visit <a href="www.HealthCare.gov">www.HealthCare.gov</a> or call 1-800-318-2596.

## **Your Grievance and Appeals Rights:**

There are agencies that can help if you have a complaint against your <u>plan</u> for a denial of a <u>claim</u>. This complaint is called a <u>grievance</u> or <u>appeal</u>. For more information about your rights, look at the explanation of benefits you will receive for that medical <u>claim</u>. Your plan documents also provide complete information to submit a <u>claim</u>, <u>appeal</u> or a <u>grievance</u> for any reason to your <u>plan</u>. For more information about your rights, this notice, or assistance, contact: Blue Care Network, Appeals and Grievance Unit, MC C248, P.O. Box 284, Southfield, MI 48086 or fax. 1-866-522-7345. For state of Michigan assistance contact the Department of Insurance and Financial Services, Office of General Counsel-Appeals Section, 530 W. Allegan Street, 7<sup>th</sup> Floor, P. O. Box 30220, Lansing, MI 48909-7720, <a href="http://www.michigan.gov/difs;">http://www.michigan.gov/difs;</a> call 1-877-999-6442 or fax: 517-284-8838.

For Department of Labor assistance contact the Employee Benefits Security Administration at 1-866-444- EBSA (3272) or www.dol.gov/ebsa/healthreform

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP), Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720, <a href="http://www.michigan.gov/difs">http://www.michigan.gov/difs</a> or <a href="https://www.michigan.gov/difs">difs-HICAP@michigan.gov</a>

## **Does this Plan Provide Minimum Essential Coverage? Yes**

<u>Minimum Essential Coverage</u> generally includes <u>plans</u>, <u>health insurance</u> available through the <u>Marketplace</u> or other individual market policies, Medicare, Medicaid, CHIP, TRICARE, and certain other coverage. If you are eligible for certain types of <u>Minimum Essential Coverage</u>, you may not be eligible for the <u>premium tax credit</u>.

#### Does this Plan Meet the Minimum Value Standard? Yes

If your <u>plan</u> doesn't meet the <u>Minimum Value Standards</u>, you may be eligible for a <u>premium tax credit</u> to help you pay for a <u>plan</u> through the <u>Marketplace</u>. (IMPORTANT: Blue Care Network of Michigan is assuming that your coverage provides for all Essential Health Benefits (EHB) categories as defined by the State of Michigan. The minimum value of your <u>plan</u> may be affected if your <u>plan</u> does not cover certain EHB categories, such as <u>prescription drugs</u>, or if your <u>plan</u> provides coverage for specific EHB categories, for example, <u>prescription drugs</u>, through another carrier.)

#### Translation available

#### **About these Coverage Examples:**



This is not a cost estimator. Treatments shown are just examples of how this <u>plan</u> might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your <u>providers</u> charge, and many other factors. Focus on the <u>cost sharing</u> amounts (<u>deductibles</u>, <u>copayments</u> and <u>coinsurance</u>) and <u>excluded services</u> under the <u>plan</u>. Use this information to compare the portion of costs you might pay under different health <u>plans</u>. Please note these coverage examples are based on self-only coverage.

# Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Specialist office visits (prenatal care)
Childbirth/Delivery Professional Services
Childbirth/Delivery Facility Services
Diagnostic tests (ultrasounds and blood work)
Specialist visit (anesthesia)

Total Example Cost	\$12,700

## In this example, Peg would pay:

Cost Sharing		
<u>Deductibles</u>	\$100	
<u>Copayments</u>	\$20	
Coinsurance	\$880	
What isn't covered		
Limits or exclusions	\$60	
The total Peg would pay is	\$1,060	

# **Managing Joe's Type 2 Diabetes**

(a year of routine in-network care of a well-controlled condition)

■ The <u>plan's</u> overall <u>deductible</u>	\$100
Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

<u>Primary care physician</u> office visits (*including disease education*)

<u>Diagnostic tests</u> (blood work)

Prescription drugs

Durable medical equipment (glucose meter)

otal Example Cost \$5,600
---------------------------

## In this example, Joe would pay:

Cost Sharing		
<u>Deductibles</u>	\$100	
Copayments	\$700	
Coinsurance	\$20	
What isn't covered		
Limits or exclusions	\$20	
The total Joe would pay is	\$840	

# **Mia's Simple Fracture**

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$100
Specialist copayment	\$35
■ Hospital (facility) coinsurance	20%
Other coinsurance	20%

#### This EXAMPLE event includes services like:

Emergency room care (including medical supplies)

Diagnostic tests (x-ray)

<u>Durable medical equipment</u> (crutches)

Rehabilitation services (physical therapy)

Total Example Cost	\$2,800

## In this example, Mia would pay:

Cost Sharing	
<u>Deductibles</u>	\$100
<u>Copayments</u>	\$400
<u>Coinsurance</u>	\$60
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$560

If you are also covered by an account-type <u>plan</u> such as an integrated health reimbursement arrangement (HRA), and/or an health savings account (HSA), then you may have access to additional funds to help cover certain <u>out-of-pocket expenses</u>-like <u>deductible</u>, <u>copayments</u>, or <u>coinsurance</u> or benefits not otherwise covered.

The <u>plan</u> would be responsible for the other costs of these EXAMPLE covered services.

# ADDENDUM – LANGUAGE ACCESS SERVICES and NON-DISCRIMINATION

#### We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta, o 877-469-2583, TTY: 711 si usted todavía no es un miembro.

إذا كنت أنت أو شخص آخر تساعده بحاجة لمساعدة، فلديك الحق في الحصول على المساعدة والمعلومات الضرورية بلختك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك، أو برقم TTY:711 و872-469-877، إذا لم تكن مشتركا بالفعل.

如果您,或是您正在協助的對象,需要協助,您有權利 免費以您的母語得到幫助和訊息。要洽詢一位翻譯員, 請撥在您的卡背面的客戶服務電話;如果您還不是會員 ,請撥電話 877-469-2583, TTY: 711。

Nếu quý vị, hay người mà quý vị đang giúp đỡ, cần trợ giúp, quý vị sẽ có quyền được giúp và có thêm thông tin bằng ngôn ngữ của mình miễn phí. Để nói chuyện với một thông dịch viên, xin gọi số Dịch vụ Khách hàng ở mặt sau thẻ của quý vị, hoặc 877-469-2583, TTY: 711 nếu quý vị chưa phải là một thành viên.

Nëse ju, ose dikush që po ndihmoni, ka nevojë për asistencë, keni të drejtë të merrni ndihmë dhe informacion falas në gjuhën tuaj. Për të folur me një përkthyes, telefononi numrin e Shërbimit të Klientit në anën e pasme të kartës tuaj, ose 877-469-2583, TTY: 711 nëse nuk jeni ende një anëtar.

만약 귀하 또는 귀하가 돕고 있는 사람이 지원이 필요하다면, 귀하는 도움과 정보를 귀하의 언어로 비용부담 없이 얻을 수 있는 권리가 있습니다. 통역사와 대화하려면 귀하의 카드 뒷면에 있는 고객 서비스 번호로 전화하거나, 이미 회원이 아닌 경우 877-469-2583, TTY: 711로 전화하십시오.

যদি আগনার, বা আগনি সাহায্য করছেন এমন কারো, সাহায্য প্রয়োজন হয়, তাহলে আগনার ভাষায় বিনামূল্য সাহায্য ও তথ্য পাওয়ার অধিকার আগনার রয়েছে। কোনো একজন দোভাষীর সাথে কথা বলতে, আগনার কার্ডের পেছনে দেওয়া গ্লাহক সহায়তা নম্বরে কল করুন বা 877-469-2583, TTY: 711 যদি ইতোমধ্যে আগনি সদস্য না হয়ে থাকেন।

Jeśli Ty lub osoba, której pomagasz, potrzebujecie pomocy, masz prawo do uzyskania bezpłatnej informacji i pomocy we własnym języku. Aby porozmawiać z tłumaczem, zadzwoń pod numer działu obsługi klienta, wskazanym na odwrocie Twojej karty lub pod numer 877-469-2583, TTY: 711, jeżeli jeszcze nie masz członkostwa.

Falls Sie oder jemand, dem Sie helfen, Unterstützung benötigt, haben Sie das Recht, kostenlose Hilfe und Informationen in Ihrer Sprache zu erhalten. Um mit einem Dolmetscher zu sprechen, rufen Sie bitte die Nummer des Kundendienstes auf der Rückseite Ihrer Karte an oder 877-469-2583, TTY: 711, wenn Sie noch kein Mitglied sind.

Se tu o qualcuno che stai aiutando avete bisogno di assistenza, hai il diritto di ottenere aiuto e informazioni nella tua lingua gratuitamente. Per parlare con un interprete, rivolgiti al Servizio Assistenza al numero indicato sul retro della tua scheda o chiama il 877-469-2583, TTY: 711 se non sei ancora membro.

ご本人様、またはお客様の身の回りの方で支援を必要とされる方でご質問がございましたら、ご希望の言語でサポートを受けたり、情報を入手したりすることができます。料金はかかりません。通訳とお話される場合はお持ちのカードの裏面に記載されたカスタマーサービスの電話番号(メンバーでない方は877-469-2583, TTY: 711)までお電話ください。

Если вам или лицу, которому вы помогаете, нужна помощь, то вы имеете право на бесплатное получение помощи и информации на вашем языке. Для разговора с переводчиком позвоните по номеру телефона отдела обслуживания клиентов, указанному на обратной стороне вашей карты, или по номеру 877-469-2583, TTY: 711, если у вас нет членства.

Ukoliko Vama ili nekome kome Vi pomažete treba pomoć, imate pravo da besplatno dobijete pomoć i informacije na svom jeziku. Da biste razgovarali sa prevodiocem, pozovite broj korisničke službe sa zadnje strane kartice ili 877-469-2583, TTY: 711 ako već niste član.

Kung ikaw, o ang iyong tinutulungan, ay nangangailangan ng tulong, may karapatan ka na makakuha ng tulong at impormasyon sa iyong wika ng walang gastos. Upang makausap ang isang tagasalin, tumawag sa numero ng Customer Service sa likod ng iyong tarheta, o 877-469-2583, TTY: 711 kung ikaw ay hindi pa isang miyembro.

#### Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card, or 877-469-2583, TTY: 711 if you are not already a member. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: CivilRights@bcbsm.com. If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at

https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: OCRComplaint@hhs.gov. Complaint forms are available at <a href="http://www.hhs.gov/ocr/office/file/index.html">http://www.hhs.gov/ocr/office/file/index.html</a>.