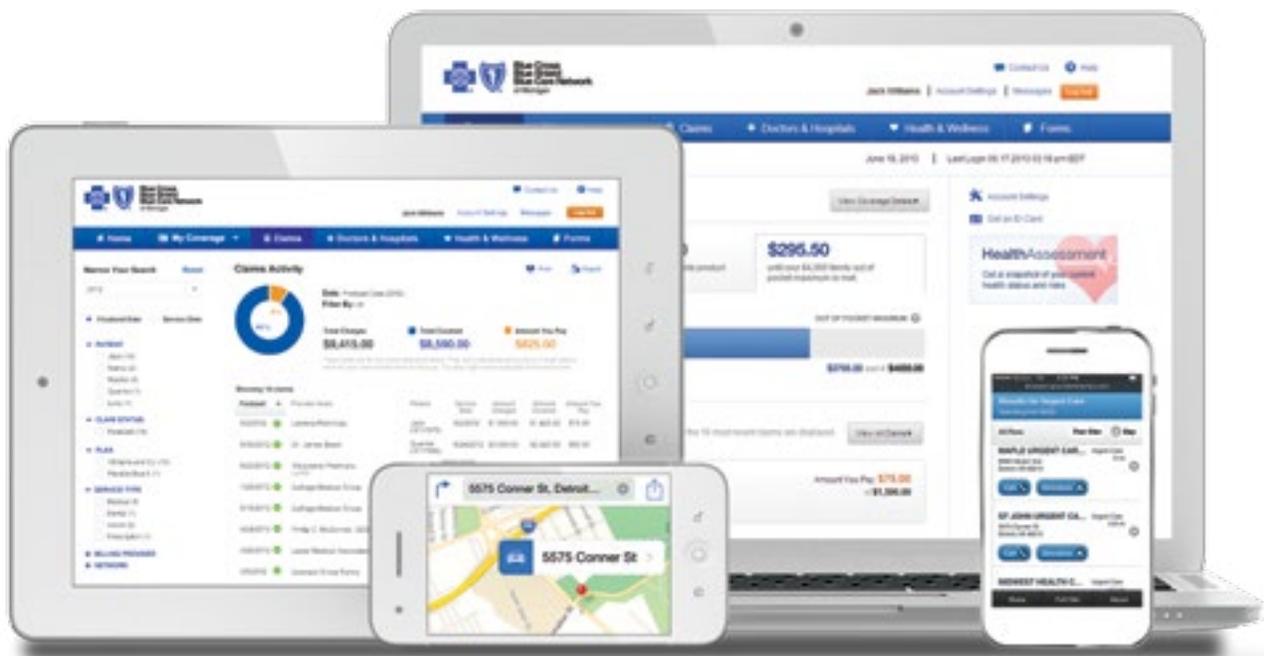


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Frequently asked questions



Manage your health plan
online at bcbsm.com.



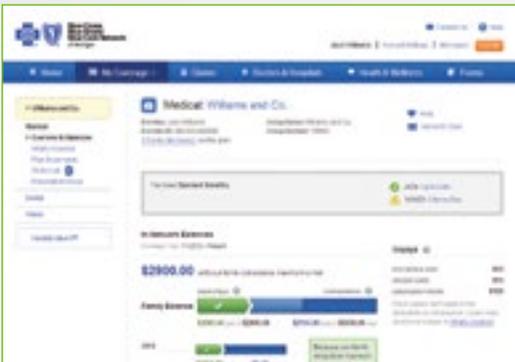
Q: Why have an account at bcbsm.com?

A: When you have an account at bcbsm.com, you get the information you want quickly and easily. You'll find answers to questions about your benefits, deductible status, recent claims, estimated financial responsibility and other important cost information related to your plan. It's all there, whenever you want it. Plus, with our *Find a Doctor* feature, you can find doctors and hospitals who accept your specific health plan. You can evaluate up to six doctors or hospitals side by side, comparing quality and costs for hundreds of services across the country.* You can also read reviews about doctors and even leave one of your own. And the best features of our site are also available on your mobile device, including step-by-step navigation to the nearest urgent care center.

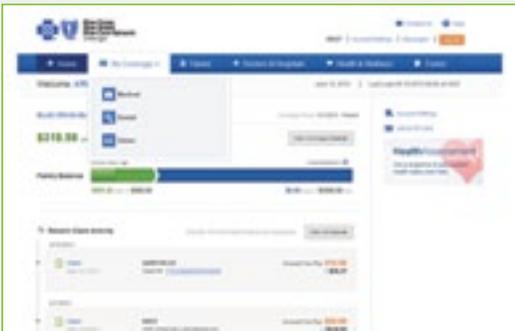
*Cost information available to PPO members only.



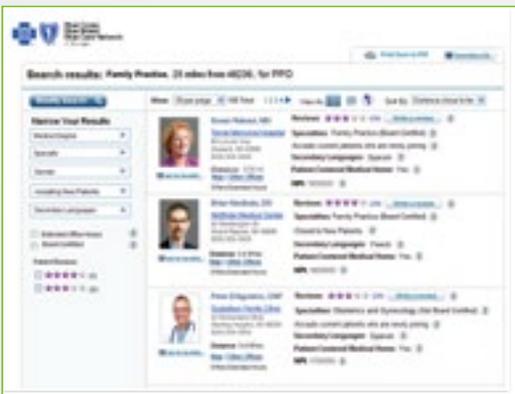
> Registering at bcbsm.com is easy.



> A personal snapshot of your plan will greet you as soon as you log in to your account.



> The **My Coverage** tab allows you to jump seamlessly between plans.



> Finding the right doctor or hospital has never been easier.

Q: *How can I get all this new information?*

A: It's simple. Log in to your account at bcbsm.com. If you're not a registered member, registration is easy:

1. Visit bcbsm.com/register.
2. Click on *GET STARTED NOW*.

You'll need your member ID card and a few minutes to sign up.

Q: *When I log in to bcbsm.com, what will I see?*

A: You'll see a personal snapshot of your deductibles, coinsurance, recent claims, coverage and other important cost information related to your plan.

Q: *Can I find out about my other coverage for prescription drugs, vision care or dental care?*

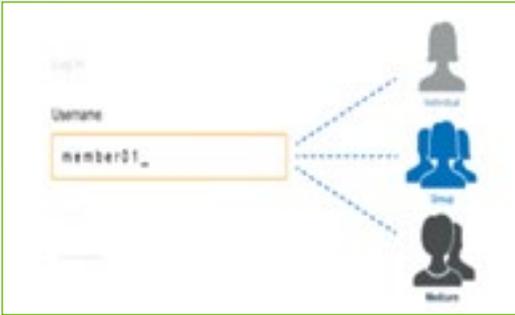
A: Yes. All of your BCBSM and BCN plans are there. Just look under the **My Coverage** tab for any of the plans you're enrolled in. For instance, if you have a Blue Care Network plan, and have dental or vision coverage, you'll be able to access all of this information in one location.

Q: *What information about doctors will be available?*

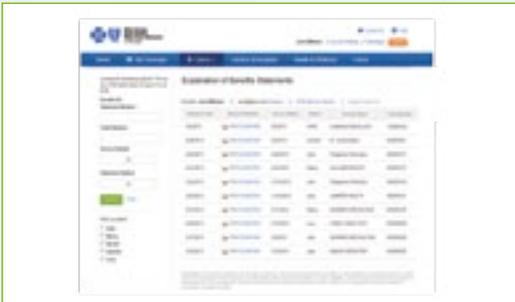
A: Our *Find a Doctor* feature lets you search doctors and hospitals nationally by plan, specialties, languages spoken, extended office hours and more. You can compare up to six doctors or hospitals side by side. This allows for you to make more informed health care decisions based on your preferences. You can read reviews about doctors from other patients and even leave one of your own.



> If you're on the go, you're good to go, with the **bcbsm.com** mobile site.



> Single user ID for life – your log in information is tied to you, not to your plan.



> Go paperless to stop receiving paper EOBs in the mail and avoid clutter.



Q: Do you have an app?

A: No, it's more than just "an app." Instead, you'll get a mobile version of the member site. Simply log in as a member at **bcbsm.com** using the Internet browser on your mobile device. Bookmark the sign-in page, and you'll have quick, convenient access to your plan information. You can check the status of a recent claim or search for a nearby doctor, hospital or urgent care center.

Q: If my employer is thinking about changing from a PPO to an HMO plan or vice versa, how will the move affect my online access?

A: It won't. Once registered, your user ID is attached to you, not your plan. As you switch plans, change jobs or retire, your personal ID stays with you — medical data, claims history and other important information will be there for you.

Q: Can I get my explanation of benefits online at **bcbsm.com**?

A: Yes. Log in to your **bcbsm.com** account. Click on *Claims* from the drop-down menu and then click on *Explanation of Benefits*. Now you can access all your EOBs easily online. You can even sign up to receive email messages whenever a new EOB statement is posted to your account. You can stop receiving paper EOBs in the mail and avoid clutter.

Q: Can I easily find help when I need it?

A: Yes. Our convenient *Help* section saves you time searching for answers about questions, ranging from managing your account and getting care to understanding your benefits and health care reform.

> Our *Help* section offers answers to questions right at your fingertips.



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