

association **benefits** company

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WELCOME!

We are pleased you have joined the Blue Cross Blue Shield of Michigan (BCBSM)/Association-sponsored program.

Association Benefits Company is contracted with Blue Cross to perform the administrative services necessary for you to manage your group. We offer an experienced staff ready to serve you.

Please review this reference guide and keep it in a handy place. It will provide many of the answers you need to administer your BCBSM coverage.

This book is divided into two sections:

- Association Benefits Company services and general information; and
- Your BCBSM Administrative Guide.

Our goal is to exceed your expectations with our customer service. We hope you will find this information helpful.

Once again ... welcome!

Sincerely,

Leslie M. Loftus, MSA
Vice President of Operations