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Benefit Change Black Out Periods

Blue Cross® Blue Shield® of Michigan and Blue Care Network Underwriting does not permit a benefit change with effective dates within 150-days prior to a group's renewal date. This also applies to Standard Industry Classification (SIC) code and geographic rating area changes. Below is a chart that identifies the renewal months and the effective dates that a benefit change can or cannot be made.

One Benefit Change Per Plan Year

January Renewals				February Renewals			
January	February	March	April	January	February	March	April
May	June	July	August	May	June	July	August
September	October	November	December	September	October	November	December
March Renewals				April Renewals			
January	February	March	April	January	February	March	April
May	June	July	August	May	June	July	August
September	October	November	December	September	October	November	December
May Renewals				June Renewals			
January	February	March	April	January	February	March	April
May	June	July	August	May	June	July	August
September	October	November	December	September	October	November	December
July Renewals							
	July Re	newals			August R	enewals	
January	July Re February	newals March	April	January	August R February	enewals March	April
January May			April August	January May			April August
	February	March	•	•	February	March	•
Мау	February June	March July November	August	Мау	February June	March July November	August
Мау	February June October	March July November	August	Мау	February June October	March July November	August
May September	February June October September	March July November Renewals	August December	May September	June October October	March July November Renewals	August December
May September January	February June October September February	March July November Renewals March	August December April	May September January	February June October October I February	March July November Renewals March	August December April
May September January May	February June October September February June	March July November Renewals March July November	August December April August	May September January May	February June October October I February June	March July November Renewals March July November	April August
May September January May	February June October September February June October	March July November Renewals March July November	August December April August	May September January May	February June October February June October	March July November Renewals March July November	April August
May September January May September	February June October September February June October November	March July November Renewals March July November Renewals	August December April August December	May September January May September	February June October February June October December	March July November Renewals March July November Renewals	August December April August December



Groups CAN complete a benefit change



Groups CANNOT complete a benefit change