



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.

- Groups **CAN** complete a benefit change
- Groups **CANNOT** complete a benefit change

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				August 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
September Renewals				October 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
November Renewals				December 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