



Blue Care
Network
of Michigan

BlueEssentialsSM

Basic care
without the **cost**

A wellness plan that builds on the *basics*: **prevention and**

Protecting your work force with focused health care

It's a fact: A healthy work force is a productive work force. That's why Blue Cross created Healthy Blue ChoicesSM, a suite of wellness products and services with a single focus: to help employees stay healthy. Blue Essentials is Blue Care Network's newest addition to this suite.

Blue Essentials offers a unique approach to health care coverage. It focuses on the essentials, the basic services that have proven their value in helping employees stay healthy, and then removes member cost sharing — even on certain prescription drugs.



chronic care maintenance

Proven results

Preventive care and chronic care maintenance have proven their value over time.

Medical lessons learned:

- The most effective way to prevent the flu is with an annual shot.
- Pap smear screenings account for a 30-year decline in deaths associated with cervical cancer.
- Most people with low back pain will not benefit from back surgery. Some may actually get worse.
- Recent evidence suggests medical management is just as effective as angioplasty to control artery blockage in heart-stable patients.

Pharmaceutical lessons learned:

- Reducing high blood pressure, sugar or cholesterol is proven to reduce serious illness — and even deaths.
- Controlling asthma reduces emergency care and hospital stays.



Blue Essentials gives your employees the security of knowing they are protected by a complete health care plan that covers them from preventive care to hospital stays. They'll also appreciate that their essential services are covered without any out-of-pocket costs.

Blue Essentials services with ...

... no copay	... a dollar copayment	... a deductible and coinsurance
<p>PCP office visits</p> <p>Lab and pathology</p> <p>Diabetic supplies</p> <p>Pre- and post-natal care</p> <p>Immunizations, mammograms and other preventive services</p> <p>Inpatient physician services (facility charges apply)</p> <p>Hospice care</p> <p>Outpatient mental health and substance abuse</p> <p>Home health care</p>	<p>Specialist care</p> <p>Urgent care visits</p> <p>Emergency room visits</p>	<p>Hospital services, including facility charges, inpatient surgery, mental health and substance abuse, general and skilled nursing care (annual out-of-pocket maximum)</p> <p>Bariatric surgery</p> <p>Human organ transplants</p> <p>Voluntary sterilization</p> <p>Voluntary pregnancy termination</p> <p>Laminectomy</p> <p>Cardiac and pulmonary rehab</p> <p>Allergy testing and injections</p> <p>Outpatient physical/speech/occupational therapy</p> <p>Ambulance services</p> <p>Diagnostic tests and X-rays</p> <p>Radiation therapy</p>

Comprehensive benefits

Pharmacy component adds value

Blue Essentials adds a fourth Value Tier to Blue Care Network's three-tier pharmacy plan design. With this fourth tier, members have no copay for commonly prescribed drugs that treat such chronic diseases as depression, high blood pressure, cholesterol, diabetes, heart disease, congestive heart failure, asthma and chronic obstructive pulmonary disease. As with all of our BCN pharmacy plans, the Blue Essentials pharmacy benefit is intended to provide members with the best value for the lowest cost.

A health plan

Industry-leading provider network

Blue Care Network offers unmatched access to doctors and hospitals in the state, nation and world. We feature the largest HMO network of physicians and hospitals in the state, with more than 4,500 primary care physicians, more than 14,000 specialists, every acute care hospital in Michigan and most of the state's other leading hospitals.



working for you *and your employees*

Wellness and care management programs

BlueHealthConnection®, our comprehensive wellness and care management program, includes an online health assessment and online health coaching programs. It also includes resources such as Quit the Nic, case management services and accredited disease management programs that address everything from depression to diabetes.

Valuable online resources

Blue Essentials members can instantly view account, benefit and claims information at **MiBCN.com**. They can also locate a doctor and find and compare the cost and quality of doctors, hospitals and drug treatment options.

Member savings

Your employees can save on a variety of healthy products and services with our Healthy Blue XtrasSM and Blue365® savings programs.

Informative publications

Twice a year, Blue Care Network members receive a special issue of our award-winning *Good Health* magazine that's loaded with health tips, wellness ideas and lifestyle advice.

Outstanding customer service

Our dedicated Customer Service representatives, trained to answer health care questions, are just a toll-free phone call away.

Reputation and recognition

Blue Care Network is the state's largest HMO. It's also the only one backed by the reputation and security of Blue Cross Blue Shield of Michigan.

Blue Care Network's long-standing Excellent Accreditation from the National Committee for Quality Assurance reinforces our success in providing quality health care products.

BlueEssentials is part of the Healthy Blue Choices product suite.

We designed **Healthy Blue Choices**, our new suite of products, services and tools, with you in mind. Fast-forward your company to the next generation in health care with a health plan that combines:

- Innovative plan design
- Enhanced care delivery
- Dedicated health support

As your partner in health care, the Blues are here to support you every step of the way.

For more information on this product, please contact your agent or BCBSM sales representative.



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