



Simply  
Blue<sup>SM</sup>

## Looking to grow your business?

Our fastest-growing PPO plan is competitively priced and gives your employees the benefits they need from an insurance company they want.

- Optional copay levels align cost sharing with cost of service
- Multiple deductible and copay plan options
- Preventive care covered at 100 percent
- 20 percent in-network coinsurance
- 40 percent out-of-network coinsurance
- Cost-sharing feature supports cost-effective use of services

### Simply Blue HRA<sup>SM</sup>

Our Simply Blue deductible PPO plan can be paired with a health reimbursement arrangement giving you the flexibility to help your employees cover out-of-pocket health expenses.

- Optional copay levels align cost sharing with cost of service
- Multiple deductible and copay plan options
- Preventive care covered at 100 percent
- Can also be paired with an FSA
- You set aside money in the HRA for employees' health care expenses and own the account
- You choose which qualified medical expenses are covered
- Wellness incentive account option



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grow  
a healthy work force.

Blue Cross Blue Shield of Michigan is a nonprofit corporation  
and independent licensee of the Blue Cross and Blue Shield Association.

## Simply Blue HSA<sup>SM</sup>

Our Simply Blue PPO plans are IRS-compliant to be paired with a health savings account, offering your employees a tax advantage and encouraging them to take charge of their health care dollars.

- Multiple high-deductible and coinsurance plan options
- Pharmacy is integrated with medical deductible
- Plan option available without pharmacy
- Preventive care covered at 100 percent
- Allows employees to save for current or future health care expenses
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account
- Wellness incentive account option

## The whole package

We provide total protection. Whether you're looking for dental, vision or pharmacy benefits, we've got your employees covered. And we offer as much as a 4-percent savings to small businesses who add on dental and pharmacy coverage to their medical plan.

## We extend every health care dollar

No matter which plan you choose, the Blues provide all the support tools and resources you need to help your employees improve and maintain their health — at no additional cost.

### More access

All of our plans feature our industry-leading provider network, so your employees have unmatched access to doctors and hospitals in the state, nation and world. That way, they can reap the benefits from better:

- Coordinated care
- Relationships with doctors and specialists
- Health outcomes

### BlueHealthConnection<sup>®</sup>

Our comprehensive wellness and care management solution provides your employees with a truly unique experience. This program includes an online health assessment, digital coaching programs, and health improvement programs such as complex chronic condition management and case management.

### Valuable Web resources

Your employees can view their account, benefit and claims information conveniently by logging into Member Secured Services at [bcbsm.com](http://bcbsm.com). They can also find and compare the cost and quality of doctors, hospitals and drug treatment options based on criteria that matter to them with Coverage Advisor<sup>™</sup>, which is powered by WebMD<sup>®</sup>.

### Significant member discounts

With our Healthy Blue Xtras<sup>SM</sup> and Blue365<sup>®</sup> savings programs, your employees can save money on the healthy products and services they use every day from companies across the great state of Michigan and businesses around the U.S.

For more information on how to grow a healthy work force with a Blue Cross Blue Shield of Michigan health plan, contact your Blues-contracted agent or visit [bcbsm.com/grow](http://bcbsm.com/grow).



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