


grow
a healthy work force.

Sustainable health care solutions for your
small business from Blue Cross Blue Shield
of Michigan and Blue Care Network

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations
and independent licensees of the Blue Cross and Blue Shield Association.

Product Portfolio



You've worked hard to get your business where it is today and you want a health care plan that will work just as hard for you.

Do you want to provide your employees with more comprehensive coverage? Do you want a plan that offers your employees rewards for healthy living? Do you want both?

Our expanded suite of innovative products provides a variety of options that combine your health and affordability needs to focus on the best value possible for you and your employees.

And since we offer plans for every stage of your company's growth, you can rest assured that we'll be there to support you every step of the way.

For the
cost-conscious
buyer

Plans offer solid health protection your employees need at a price you can afford.

Blue Cross Blue Shield of Michigan and Blue Care Network understand small business. We know that every decision you make is critical to your business and the well-being of your employees. You want the best for them and they expect the best from you.

Especially when it comes to their health care coverage.

That's why we offer a variety of health care plans designed to fit your company's needs without breaking your budget. And by offering quality coverage at an affordable rate, you'll be able to retain and attract top talent.

Now that's how a small business grows.



Our **PPO plan** is competitively priced, giving your employees the benefits they need from an insurance company they want.

- Optional copayment levels align cost sharing with cost of service
- Multiple deductible and copayment plan options
- Preventive care covered at 100 percent
- 20 percent in-network coinsurance
- 40 percent out-of-network coinsurance

Simply BlueSM

Our **HMO deductible plans** offer low premiums and high benefits — a combination that works for both your business and your employees.

- Multiple deductible plan options
- Flexible coinsurance and copayment options let you combine the cost-sharing features best suited for your business needs
- Largest HMO network of doctors and hospitals in the state

BCN HMOSM

For the
cost- and health-
conscious
buyer

Plans offer solid, affordable health protection while putting your employees in control of their health care spending. These plans reward employees for living healthy and spending their health care dollars wisely.

wellness-
based

Healthy Blue OutcomesSM

Our **outcome-based PPO wellness plan** financially rewards employees who meet key health measures.

- Two deductible plan options
- Two benefit levels based on health measures
- Office and ER visit copays
- Employee and spouse must submit qualification form, complete online health assessment and meet health measures
- Comparable to our Simply Blue benefit design

Healthy Blue LivingSM

Our **outcome-based HMO wellness plan** financially rewards employees who meet or agree to meet key health measures.

- Multiple deductible plan options
- Two benefit levels based on health measures – Enhanced and Standard
- Flexible coinsurance and copay options
- Employee and spouse must complete qualification form and online health assessment

Healthy Blue Living RewardsSM

Our **outcome-based HMO wellness plan** financially rewards employees who meet or agree to meet key health measures.

- Multiple deductible plan options
- Three benefit levels based on health measures – Enhanced, Intermediate and Standard
- Flexible coinsurance and copay options
- Employee and spouse must complete qualification form and online health assessment

consumer-directed
health plans

Simply Blue HRASM

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

- Optional copayment levels align cost sharing with cost of service
- Multiple deductible plan and copay options
- Preventive care covered at 100 percent
- Can be paired with an HRA or 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

Simply Blue HSASM

Our Simply Blue **PPO plan** can be paired with a **health savings account** to provide you and your employees quality care with convenient integrated account management.

- Multiple high-deductible plan and copay options
- Preventive care covered at 100 percent
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account

Can be paired with an HSA or limited-purpose FSA

Healthy Blue HMO HRASM

Our BCN **HMO deductible plan paired with a health reimbursement arrangement** gives you affordable health care and tax-savings advantages.

- Multiple deductible plan options
- You fund and own the account
- You choose to allow the account to pay for the deductible, coinsurance or both
- Pay provider model eliminates reimbursement hassles
- No start-up or administrative fees

BCN HMO HSASM

NEW!

Our new BCN **HMO high-deductible health plan** can be paired with a **health savings account** to provide you and your employees quality care with convenient, integrated account management.

- Multiple high-deductible, coinsurance and out-of-pocket-maximum choices
- Includes an integrated pharmacy plan
- Preventive care covered at 100 percent (not applicable to deductible)
- Tax-free advantages that allow employees to save for current and future health care expenses
- You, your employee or both can contribute pre-tax dollars



For the
traditional
buyer

Plans offer comprehensive coverage to satisfy the most demanding needs with low out-of-pocket costs for your employees.



Community BlueSM

Our PPO plan is designed with low deductibles and higher out-of-network cost sharing to keep employees in-network and maximize your savings.

- Multiple deductible plan and copay options
- Preventive care covered at 100 percent
- Fixed office copay covers all office services
- 20 percent in-network coinsurance
- 40 percent out-of-network coinsurance
- Cost-sharing features support cost-effective use of services

BCN Basic, BCN5 and BCN10

Our HMO plans offer comprehensive coverage with low out-of-pocket costs to your employees.

- Multiple deductible and non-deductible plan options
- Flexible coinsurance and copay options let you combine the cost-sharing features best suited for your business needs

Blue Elect PlusSM

Our **HMO self-referral option** has all of the benefits of managed care coupled with the option of giving your employees the choice to self-refer.

- Allows members to see any doctor
- Offers the value of an HMO with choice and flexibility



Blue EssentialsSM

Our Blue Essentials plan is a **unique HMO product** that removes financial barriers so members can consult with their primary care physician and focus on prevention, wellness and chronic care.

- No copays on many services, including PCP office visits, diabetic supplies, pre- and post-natal care and outpatient mental health and substance abuse
- A unique prescription drug rider that provides full coverage for many prescription drugs for chronic conditions including hypertension, diabetes, asthma/COPD, heart disease and cholesterol-lowering agents

For the
traditional
buyer with a
health focus

The whole package

dental/vision/
pharmacy

We provide protection from head to toe. In fact, dentists and eye doctors are often the first to detect a serious medical condition, like diabetes or heart disease. Whether you're looking for dental, vision or pharmacy benefits, we've got your employees covered.

After all, studies show that dental, vision and prescription drug benefits directly impact employee wellness and reduce overall health care costs.

Blue DentalSM coverage is an important part of your total health care package. We offer numerous plans, so you can choose what's best for you and your employees. Blue Dental offers:

- The largest access to PPO network dentists in the country with more than 213,000 dentist locations
- Most dentists participate with us on a per-claim basis through our Blue Par SelectSM arrangement
- A variety of flexible plan designs to meet your changing needs and health care budget
- Free access to **BlueDentalConnectionSM**, a wellness program that helps your employees make informed decisions about their dental care

Blue VisionSM coverage offers three quality vision care plans, including a voluntary option, for small businesses. Each plan offers:

- Unmatched access to eye doctors nationwide for reduced out-of-pocket costs
- Discounts of up to 30 percent off frames, contact lens exams and fittings
- Access to preventive care and corrective treatment

As part of our commitment to curbing health care costs, all of our pharmacy plans feature a tiered-benefit design with a focus on generic drug use. Through this approach, we can help:

- Maximize your savings by using generic drugs when some of the most popular brands expire between now and 2013
- Members better manage costs through financial incentives
- Control costs through utilization review initiatives that encourage proper formulary dispensing

The advantage of a complete health plan

We reward small businesses with Advantage Pricing*, which can save you up to 4 percent on your medical premiums for contracts that include dental and prescription drug coverage.

Advantage Pricing from the Blues	Savings on your medical plan
+ prescription drugs to a medical plan	3%
+ dental to a medical plan	1%
+ both prescription drugs and dental to a medical plan	4%

*Advantage Pricing applies only to Blue Cross Blue Shield of Michigan plans.

Studies show that dental, vision and prescription drug benefits directly impact employee wellness and reduce overall health care costs.



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

- **Enhanced care delivery**

- Our collaborative Value Partnerships are at the forefront of nationwide initiatives driving health quality and results. We're maximizing cost-efficiency and quality by rewarding providers who:
 - Practice methods of care proven to get positive results
 - Coordinate patients' total care with a health care team
 - Help patients manage chronic conditions and make healthy lifestyle choices
 - Provide the best level of care at the lowest possible cost

- **Access to the largest global provider network**

- More than 90 percent of Michigan hospitals and 75 percent of doctors are currently engaged in our provider quality-improvement programs
- Includes 100 percent of the hospitals and more than 90 percent of doctors throughout Michigan
- Average savings of 20 percent on Michigan claims
- Blue Care Network access to 5,000 primary care physicians and 14,800 specialists statewide

- **Dedicated health support**

- **BlueHealthConnection®**, our comprehensive wellness and care management solution, provides your employees with a truly unique experience. This program includes an online health assessment, digital health coaching programs, and health improvement programs, such as complex chronic condition management and case management, so your employees can maintain and improve their health status.
- **Valuable Web resources** – Your employees can view their account, benefit and claims information conveniently online. They can also find and compare the cost and quality of doctors, hospitals and drug treatment options based on criteria that matter to them.
- **Significant member discounts** – With our Healthy Blue XtrasSM and Blue365[®] 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.



**total health
engagement**





**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

Our roots run deep.

**Michigan is the place we've called home
for more than 70 years.**

**Connect your network to ours.
Together we'll build a healthier future.**

bcbsm.com/grow

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

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