



# simplyblue<sup>SM</sup>

**A more affordable health care  
solution for your business**

from Blue Cross Blue Shield of Michigan



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.

With **simplyblue<sup>SM</sup>**, a PPO health plan from the Blues, your employees will enjoy comprehensive benefits at a cost that fits your budget. And now you have the option to select different levels of copayments for health care services – providing you with the opportunity to generate premium savings for you and your employees.

And by offering first-rate health care coverage, you'll be able to retain and attract top talent.

We offer a variety of health care choices, so you can choose the plan that best fits your business needs.

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

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
- 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 copayment levels align cost sharing with cost of service
- Multiple deductible and copay plan options
- Preventive care covered at 100 percent
- Wellness incentive account option
- 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

### 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
- Wellness incentive account option
- 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







## The **whole** package

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 Dental<sup>SM</sup> coverage** is an important part of your total health care package. 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 Select<sup>SM</sup> arrangement
- A variety of flexible plan designs to meet your changing needs and health care budget
- Free access to BlueDentalConnection<sup>SM</sup>, a wellness program that helps your employees make informed decisions about their dental care

**Blue Vision<sup>SM</sup> 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

## **Control costs** with copayment options

A trip to the emergency room can be costly and sometimes unnecessary. Knowing when to visit your doctor first and when you should head straight to the emergency room could save you and your employees from having to pay higher medical bills.

Simply Blue now offers the option to have copay tiers for certain services, encouraging your employees to use each type of service appropriately in order to manage overall costs. Depending on the tier you select, you could be saving up to 7 percent in premium costs.

There are **two levels** of optional copay tiers, each with separate levels for the following services:

- Office visits
- Specialist visits
- Urgent care
- Emergency room



simply**blue**  
dental / vision / pharmacy



# We extend every health care dollar

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.

## Innovative plan design

- Our full suite of innovative plans motivate people to live healthier by financially rewarding healthy behaviors and outcomes with lower deductibles and premiums

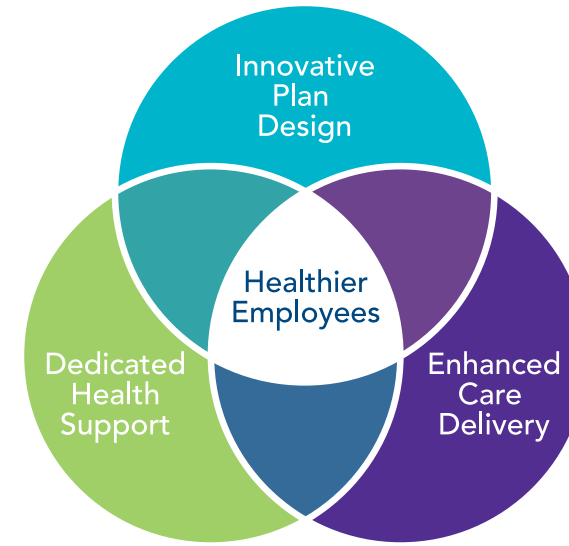
## Enhanced care delivery

Our collaborative Value Partnerships are at the forefront of nationwide initiatives, driving health quality and outcomes. 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 conveniently view their account, benefit and claims information 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 Xtras<sup>SM</sup>** 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.



# simply**blue**

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

Connect with us online:



[bcbsm.com](http://bcbsm.com) | [news.bcbsm.com](http://news.bcbsm.com) | [twitter.com/bcbsm](http://twitter.com/bcbsm) | [facebook.com/bcbsm](http://facebook.com/bcbsm)  
[youtube.com/bcbsmnews](http://youtube.com/bcbsmnews) | [aHealthierMichigan.org](http://aHealthierMichigan.org)



Blue Cross  
Blue Shield  
of Michigan

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

[bcbsm.com](http://bcbsm.com)