



2023 health care plan options



LEARN MORE





Our Smarter, Better HealthcareSM solutions help you tackle your business challenges and maximize your bottom line.

No national network is larger, and no local network is stronger. For more than 80 years, we've been a leader in the community and have earned the trust of our customers. We use the strength of our relationships, as well as innovative technology to help keep your employees engaged and motivated. And we do it all while helping to keep your health care costs low.

We want your employees to be healthy in body and mind, so you'll get a complete benefits package. **At no added cost, our plans include the following solutions** designed to address the total cost of care while focusing on the whole health of your employees.

THE BLUE CROSS DIFFERENCE

Smarter, Better HealthcareSM



Access to care

Network options, benefits and cost management innovations that save

Choices for care →

Helps your employees avoid costly ER visits and get the care they need quickly and conveniently



Improved care

Solutions to better manage care and address your employees' specific health and well-being needs

Chronic conditions management →

Personalized support for employees who can benefit the most

Behavioral health care →

Helping employees manage everyday stress to substance use issues

Health & Well-Being →

Gives your employees the basic building blocks to support and improve their overall well-being

Personalized Medicine →

Finding the right medicine just got personal for your employees



Plan understanding

Resources and digital tools to keep your employees engaged and informed

Online resources →

Your employees will get the tools, information and support they need all under one secure online account

How many employees work at your business?

Whether you have two full-time equivalent employees or 900, you'll find plans to meet their needs and fit your business goals.

2-50

Employees

[Explore plans →](#)

51+

Employees

[Explore plans →](#)

PPO plans from Blue Cross Blue Shield of Michigan

A PPO plan offers flexibility. It offers employees the freedom to choose any health care provider without a referral. It's a great plan choice for those who have medical issues and need to see specialty doctors often. It's also great for those who live in rural areas since PPO plans are often accepted by more doctors, which equates to more provider choice. If offering employees the widest network is a part of your priorities, you won't find a better option than a Blue Cross PPO plan. We offer the largest PPO network in Michigan, which is accepted by 100% of hospitals and 95% of doctors within the state. Nationally, Blue Cross PPO members have access to 95% of doctors and 96% of hospitals.



Community BlueSM PPO and Community BlueSM HRA PPO
Attract and keep talented employees with premium plans, low out-of-pocket costs, prescription drug coverage, and essential health benefits.

Plan features

- Comprehensive health benefits and value
- Option to pair Community Blue PPO with an HRA account that you fund for employee out-of-pocket health care expenses, or spread funds toward the account or payment
- Some of the lowest deductibles and out-of-pocket expenses available in the market
- Multiple deductible options with out-of-pocket maximums
- 10% or 20% in-network coinsurance levels
- Multiple copay tiers for office visits and specialists, urgent care and emergency room visits
- Lower out-of-pocket costs when using an in-network provider
- 100% coverage of essential, preventive care health benefits
- Integrated, faster-to-see pharmacy plan with low copays for generic medications
- Pediatric vision benefits

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM value solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Community BlueSM PPO

Attract and keep talented employees with premium plans and low out-of-pocket costs



Self-funded health care
Not just for large businesses

It could be right for your business
If you're considering this type of funding arrangement, and you're willing to assume more financial responsibility for the possibility of cost savings, we can help you assess the costs you're likely to face.

How we make self-funding work for you

Cash flow advantage: In the first few months of financing, we collect only a portion of the advance deposit and any interest charges.

Access to the largest global network: More network claims result in better discounts and savings.

Financial protection: Specific stop-loss coverage protects your organization's claims.

Reporting data: Claims and utilization reports help plan for future costs, track trends and find opportunities for benefit plan optimization.

Full-service administration: All insurance administration is provided, including claims processing, deductibles and co-payments, customer service, enrollment and member ID cards.

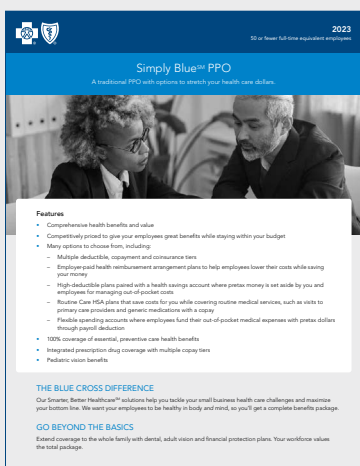
Dedicated health support: Help your employees get healthy, stay healthy and manage their conditions better with Blue Cross Health & Well-Being.

Features

- Comprehensive health benefits and value
- Attractive PPO plans with some of the lowest deductibles and out-of-pocket costs for employees
- 0%, 20% or 30% in-network coinsurance levels
- Multiple copay tiers for office visits and specialists, urgent care and emergency room visits
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage with various copayment tiers
- Pediatric vision benefits

Self-funded health care

Not just for large businesses



Simply BlueSM PPO
A traditional PPO with options to stretch your health care dollars.

Features

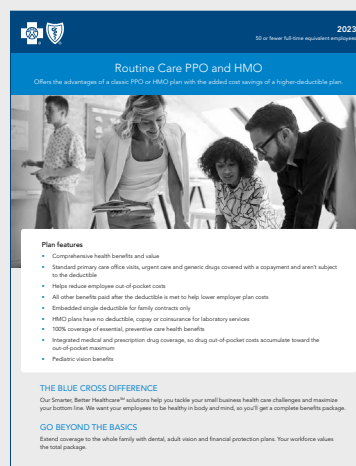
- Comprehensive health benefits and value
- Competitively priced to give your employees great benefits while staying within your budget
- Many options to choose from, including:
 - Multiple deductible, copayment and coinsurance tiers
 - Employee paid health reimbursement arrangement plans to help employees lower their costs while saving your money
 - High-deductible plan paired with a health savings account where pretax money is set aside by you and employees for managing out-of-pocket costs
 - Routine Care FSA plans that save costs for you while covering routine medical services, such as visits to primary care providers and generic medications with a copay
 - Flexible spending accounts where employees fund their out-of-pocket medical expenses with pretax dollars through payroll deduction
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage with multiple copay tiers
- Pediatric vision benefits

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Simply BlueSM PPO

A traditional PPO with options to stretch your health care dollars



Routine Care PPO and HMO
Offers the advantages of a classic PPO or HMO plan with the added cost savings of a higher-deductible plan.

Plan features

- Comprehensive health benefits and value
- Standard primary care office visits, urgent care and generic drugs covered with a copayment and aren't subject to the deductible
- Helps reduce employee out-of-pocket costs
- All other benefits paid after the deductible is met to help lower employee plan costs
- Embedded single deductible for family contracts only
- HMO plans have no deductible, copay or coinsurance for laboratory services
- 100% coverage of essential, preventive care health benefits
- Integrated medical and prescription drug coverage, so drug out-of-pocket costs accumulate toward the out-of-pocket maximum
- Pediatric vision benefits

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

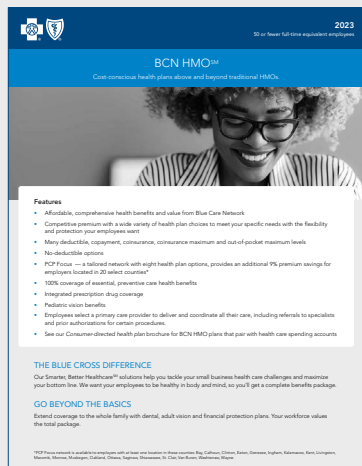
GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Simply BlueSM Routine Care PPO

Offers the advantages of a classic PPO plan with the added cost savings of a higher-deductible plan

HMO plans from Blue Care Network

With an HMO network, your employees choose a primary care provider, or PCP, to coordinate their care. PCPs refer your employees to specialists when needed. This helps keep costs low for your company by reducing unnecessary visits. Employees often receive better health outcomes and have lower monthly premiums and out-of-pocket costs. HMO plans typically cost your company less.



2023
50 or fewer full-time equivalent employees

BCN HMO™
Cost-conscious health plans above and beyond traditional HMOs.

Features

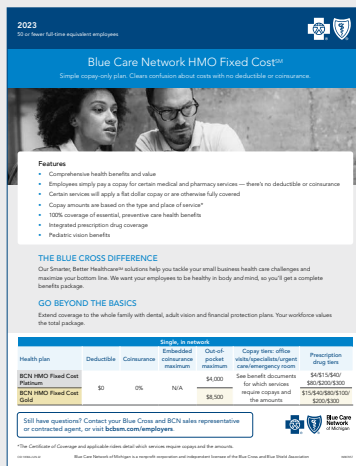
- Affordable, comprehensive health benefits and value from Blue Care Network.
- Competitive premiums with a wide variety of health plan choices to meet your specific needs with the flexibility and protection your employees want.
- Many deductibles, co-payments, coinsurance, coinsurance maximum and out-of-pocket maximum levels.
- No-deductible options.
- PCP Focus → a tailored network with eight health plan options, provides an additional 5% premium savings for employees located in 20 select counties*.
- 100% coverage of essential, preventive care health benefits.
- Integrated prescription drug coverage.
- Pediatric vision benefits.
- Employees select a primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures.
- See our Consumer-directed health plan brochure for BCN HMO plans that pair with health care spending accounts.

THE BLUE CROSS DIFFERENCE
Our Smarter, Better Healthcare™ solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

*PCP Focus available in select counties: Adams, Arapahoe, Boulder, Broomfield, Clear Fork, Colorado Springs, El Paso, Fort Collins, Front Range, Golden, Larimer, Lincoln, Logan, Morgan, North Platte, Weld, and Yuma. See our website for more details.

BCN HMOSM
Cost-conscious health plans above and beyond traditional HMOs



2023
50 or fewer full-time equivalent employees

Blue Care Network HMO Fixed Cost™
Simple copay-only plan. Clears confusion about costs with no deductible or coinsurance.

Features

- Comprehensive health benefits and value.
- Employees simply pay a copay for certain medical and pharmacy services — there's no deductible or coinsurance.
- Certain services will apply a flat dollar copay or are otherwise fully covered.
- Copay amounts are based on the type and place of service*.
- 100% coverage of essential, preventive care health benefits.
- Integrated prescription drug coverage.
- Pediatric vision benefits.

THE BLUE CROSS DIFFERENCE
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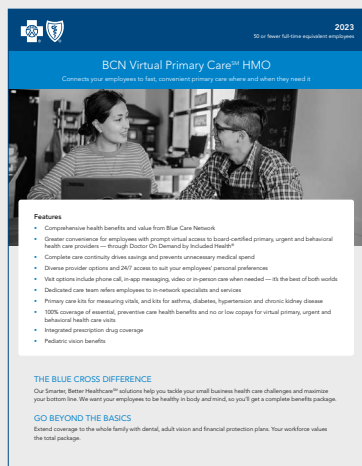
GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Health plan	Starts in between			
	Deductible	Coinsurance	Out-of-pocket maximum	Copay from office visits/specialists/urgent care/emergency room
BCN HMO Fixed Cost Premium	\$0	0%	N/A	\$4-\$15/\$40 See benefits documents for adult services
BCN HMO Fixed Cost Gold	\$0	0%	\$6,500	\$15-\$40/\$65/\$100 See benefits documents for adult services

Still have questions? Contact your Blue Cross and BCN sales representative or contracted agent, or visit bluecare.com/employees

*The Certificate of Coverage and applicable rules detail which services require copays and fee amounts.

BCN HMO Fixed CostSM
Simple copay-only plan. Clears confusion about costs with no deductible or coinsurance.



2023
50 or fewer full-time equivalent employees

BCN Virtual Primary Care™ HMO
Connects your employees to fast, convenient primary care where and when they need it.

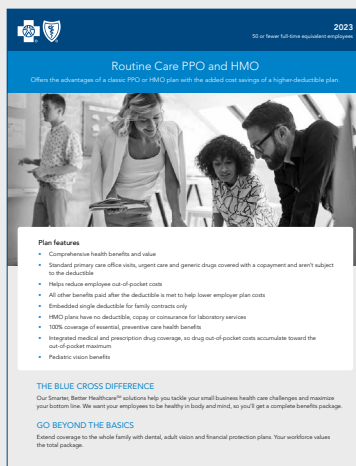
Features

- Comprehensive health benefits and value from Blue Care Network.
- Direct connection for employees with primary access to board-certified primary, urgent and behavioral health care providers — through Doctor On Demand by Included Health™.
- Complete care continuity, direct savings and prevents unnecessary medical spend.
- Choose provider options and 24/7 access to suit your employees' personal preferences.
- Visit options include phone call, in-app messaging, video or in-person care when needed — in the best of both worlds.
- Dedicated care team refers employees to in-network specialists and services.
- Proven care line for managing risks, such as for asthma, diabetes, hypertension and chronic kidney disease.
- 100% coverage of essential, preventive care health benefits and no or low copays for virtual primary, urgent and behavioral health care visits.
- Integrated prescription drug coverage.
- Pediatric vision benefits.

THE BLUE CROSS DIFFERENCE
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GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

NEW
BCN Virtual Primary CareSM HMO
Connects your employees to fast, convenient primary care where and when they need it



2023
50 or fewer full-time equivalent employees

Routine Care PPO and HMO
Offers the advantages of a classic PPO or HMO plan with the added cost savings of a higher-deductible plan.

Plan Features

- Comprehensive health benefits and value.
- Standard primary care office visits, urgent care and generic drug covered with a copayment and won't subject to the deductible.
- Helps reduce employee out-of-pocket costs.
- All other benefits paid after the deductible is met to help lower employee plan costs.
- Embedded single deductible for family contracts only.
- HMO plans have no deductible, copay or coinsurance for laboratory services.
- 100% coverage of essential, preventive care health benefits.
- Integrated medical and prescription drug coverage, so drug out-of-pocket costs accumulate toward the out-of-pocket maximum.
- Pediatric vision benefits.

THE BLUE CROSS DIFFERENCE
Our Smarter, Better Healthcare™ solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

BCN Routine CareSM HMO
Offers the advantages of a classic HMO plan with the added cost savings of a higher-deductible plan



2023
50 or fewer full-time equivalent employees

Healthy Blue™ Living HMO
Wellness incentive offers affordable care and premium savings over comparable health plans.

Features

- Innovative, comprehensive health benefits and value.
- Rates that compare favorably to traditional health care plans with similar coverage.
- Employees save up to 15% on premiums.
- Employees pay less out of pocket for taking an active role in their health and completing wellness related tasks.
- Multiple deductible options.
- Member support and resources to control blood pressure, blood sugar, cholesterol, depression, tobacco use and weight.
- 100% coverage of essential, preventive care health benefits.
- Integrated prescription drug coverage.
- Pediatric vision benefits.

Accountability for well-being and a commitment to healthy living means out-of-pocket costs.

Better health can reduce deductibles, improve productivity and lower long-term medical costs.

When members improve their health, everyone wins.


THE BLUE CROSS DIFFERENCE
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GO BEYOND THE BASICS
Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Healthy Blue LivingSM HMO
Wellness incentive offers affordable care and premium savings over comparable health plans

Point-of-service plans from Blue Care Network

Helps you balance what matters most to you and your employees — cost and choice.



Blue Elect PlusSM POS and Blue Elect Plus HSASM POS
Smart point-of-service options with the affordability and managed care of an HMO and flexibility of a PPO.

Features

- Comprehensive health benefits and value
- Freedom from heading referrals in or out of network
- Coverage for employees who live in or outside of Michigan, unlike many other HMO-style plans
- Access to in-network providers outside of Michigan through BlueCareSM Traditional participating providers
- Flexible provider and cost choice — 85% up to your employees to decide what works best; or pay the least for in-network providers or more for out-of-network providers
- Plans available that combine Blue Elect Plus with an HSA-qualified high-deductible health plan, giving employees the flexibility to use money in their accounts to pay for qualified medical expenses
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage
- Pediatric vision benefits

THE BLUE CROSS DIFFERENCE

Our Smarter, Better HealthcareSM solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.


GO BEYOND THE BASICS

Extend coverage to the whole family with dental, adult vision and financial protection plans. Your workforce values the total package.

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS

Smart point-of-service options with the affordability and managed care of an HMO and flexibility of a PPO

PPO and HMO consumer-directed plans from Blue Cross Blue Shield of Michigan and Blue Care Network



Consumer-directed health care plans
Cuts costs while maintaining the rich benefits that attract and retain employees.

Consumer-directed health care

Cuts costs while maintaining the rich benefits that attract and retain employees

Pharmacy and specialty benefits from Blue Cross Blue Shield of Michigan and Blue Care Network

When you partner with Blue Cross, we help you create a total benefit package to protect your employees' well-being and financial security.



Blues RxSM
Significant cost savings and a pharmacy benefit management program fully integrated into your health plan

Features

- Combined pharmacy and clinical expertise with the value you depend on for medical
- One-of-a-kind cost and no-claim point of contact for both medical and pharmacy benefits
- Easy access to 95% of pharmacies in Michigan and more than 65,000 nationwide
- Maximized savings with a generic drug dispensing rate of more than 80%
- Mail order and 90-day retail fills that save \$10 per order
- Custom Select Drug List — our tiered or lower-tier benefit plan with the safest and most cost-effective drugs included in the lower tiers, the amount members pay out-of-pocket depends on the drug tier
- Freedom to work with doctors to find more cost-effective, lower-tier generic options
- Best-in-class management of high-cost specialty drugs through Allscripts/Walgreens Pharmacy

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM solutions help you tackle your small business health care challenges and maximize your bottom line. Since pharmacy coverage is the most widely used benefit, your pharmacy package will include:

Low-cost, effective medications — We continuously evaluate medications to ensure they're the most effective and affordable as possible.

Medication adherence programs — Our programs encourage your employees to take their medications as prescribed to improve health outcomes.

Safety measures — Our claims process ensures medications are dispensed properly per the member's dose, other medications, age, gender and health conditions. These checks lead to fewer drug-related hospitalizations and lower costs.

Online resources — Employees can log in to their account in [blues.com](#) and view their benefits and out-of-pocket cost information. Our online drug benefits tool allows members to email in-home delivery for greater convenience and savings. They can also research drug treatments, locate participating pharmacies, and print a personal prescription history.

Blues RxSM
Significant cost savings and a pharmacy benefit management program fully integrated into your health plan



Blues RxSM Blue Care Network
Manage health care costs by ensuring access to prescription drugs at affordable prices.

Features

- Combined pharmacy and clinical expertise with the value you depend on for medical
- One ID card and one central point of contact for both medical and pharmacy benefits
- Easy access to 95% of pharmacies in Michigan and more than 65,000 nationwide
- Custom Select Drug List — our tiered or lower-tier benefit plan with the safest and most cost-effective drugs included in the lower tiers, the amount members pay out-of-pocket depends on the drug tier
- Freedom to work with doctors to find more cost-effective, lower-tier generic options
- Best-in-class management of high-cost specialty drugs through Allscripts/Walgreens Pharmacy

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM solutions help you tackle your small business health care challenges and maximize your bottom line. Since pharmacy coverage is the most widely used benefit, your pharmacy package will include:

Low-cost, effective medications — We continuously evaluate medications to ensure they're the most effective and affordable as possible. Our partnerships also keep costs low.

Medication adherence programs — Our programs encourage your employees to take their medications as prescribed to improve health outcomes.

Safety measures — Our claims process ensures medications are dispensed properly per the member's dose, other medications, age, gender and health conditions. These checks help lead to fewer drug-related hospitalizations and lower costs.

Online resources — Employees can log in to their account in [blues.com](#) and view their benefits and out-of-pocket cost information. Our online drug benefits tool allows members to email in-home delivery for greater convenience and savings. They can also research drug treatments, locate participating pharmacies and print a personal prescription history.

Blues RxSM Blue Care Network

Manage health care costs by ensuring access to prescription drugs at affordable prices



Blue DentalSM
A cost-effective way to offer your employees a vital tool for overall health.

Plan features

- Broad access to PPO dentists in Michigan and across the U.S.
- Fast rate of employee access to participating dentists, including urgent and choice
- Three benefit plan types are available — PPO Plus, PPO and PPO — so fit the needs of your business and your employees
- Two ways to offer dental coverage — employer-sponsored or voluntary
- Optional orthodontic coverage for members 18 and younger on all dental plans, except pediatric-only plans
- Pediatric essential dental benefits
- Integrated wellness program that proactively engages employees with conditions such as diabetes, periodontal disease or stress, and encourage them to schedule a dental appointment
- Employee online resources through the [blues.com](#) member account, including Find a Dentist and the Blue Dental Resource Center, a tool to help your employees better understand their oral health, ask a dentist a question and get cost estimates for a procedure

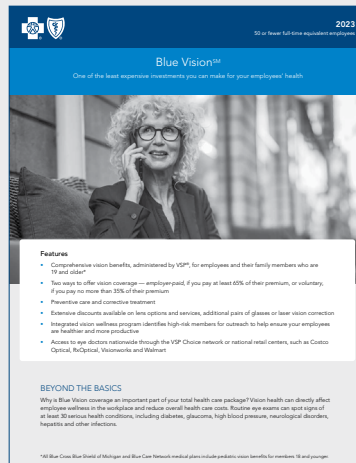
BEYOND THE BASICS
Why is Blue Cross coverage an important part of your total health care package? Better oral health means better overall health, with fewer missed workdays. Dentists can spot signs of more than 120 serious health conditions, including cancer, diabetes and heart disease, during routine oral exams.

THE RIGHT ACCESS
Choosing the right access isn't easy. We know a one-size-fits-all approach won't work. When it comes to Blue Dental plans, we offer flexibility to meet your business and employees' needs.

Tier 1 PPO
Includes more than 130,000 dentists nationwide and 3,000 in Michigan. Your employees get great cost savings with discounts up to 40% on covered services when they see Tier 1 PPO dentists.

Tier 2 Participating Non-PPO
Dentists participate through our Blue Care NetworkSM arrangement, with discounts on services ranging from 15% to 18%. These dentists offer an easy experience for your employees and bill for any difference between approved amounts and their normal charges for covered services.

Blue DentalSM
A cost-effective way to offer your employees a vital tool for overall health



Blue VisionSM
One of the least expensive investments you can make for your employees' health

Features

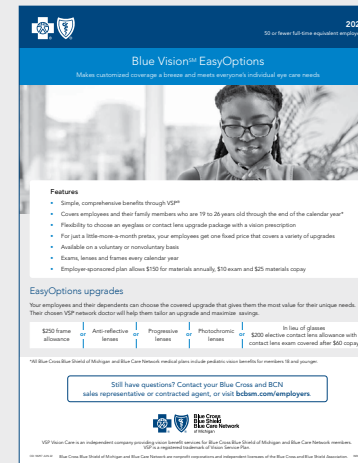
- Comprehensive vision benefits, administered by VSP[®] for employees and their family members who are 19 and older*
- Savings to offer vision coverage — employer-paid, if you pay at least 65% of their premium, or voluntary, if you pay no more than 35% of their premium
- Preventive care and corrective treatment
- Expense discounts available on lens options and services, additional pairs of glasses or lower vision correction
- Integrated vision wellness program identifies high-risk members for outreach to help ensure your employees are healthier and more productive
- Access to eye doctors nationwide through the VSP Choice network or national retail centers, such as Costco Optical, Walgreens and Walmart

BEYOND THE BASICS
Why is Blue Vision coverage an important part of your total health care package? Vision health can directly affect employees' wellness in the workplace and reduce overall health care costs. Routine eye exams can spot signs of at least 50 serious health conditions, including diabetes, glaucoma, high blood pressure, neurological disorders, hepatitis and other infections.

*All Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits for members 18 and younger.

Blue VisionSM

One of the least expensive investments you can make for your employees' health



Blue VisionSM EasyOptions
Makes customized coverage a breeze and meets everyone's individual eye care needs

Features

- Simple, comprehensive benefits through VSP[®]
- Covers employees and their family members who are 19 to 24 years old through the end of the calendar year*
- Flexibility to choose an eyeglass or contact lens upgrade package with a vision prescription
- For just a nine-month commitment, your employees get one fixed price that covers a variety of upgrades
- Available on a voluntary or nonvoluntary basis
- Exams, lenses and frames every calendar year
- Employer-sponsored plan allows \$100 for materials annually, \$10 exam and \$25 materials copay

EasyOptions upgrades
Your employees and their dependents can choose the covered upgrade that gives them the most value for their unique needs. Their chosen VSP network doctor will help them make an upgrade and maximize savings.

EasyOptions upgrade options:

- \$250 frame allowance + Anti-reflective lenses
- Progressive lenses
- Photochromic or \$200 elective contact lens allowance with contact lens exam covered after \$50 copay

*All Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits for members 18 and younger.

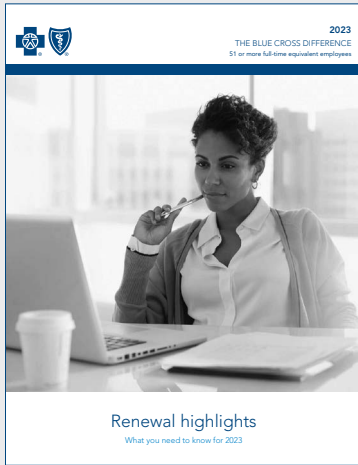
Still have questions? Contact your Blue Cross and BCN sales representative or contact agent, or visit [blues.com/employees](#)

VSP Vision Care is a trademarked company providing eye health services for Blue Cross Blue Shield of Michigan and Blue Care Network members. VSP is a registered trademark of Vision Service Plan. *Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits for members 18 and younger.

Blue VisionSM EasyOptions

Makes customized coverage a breeze and meets everyone's individual eye care needs





Renewal highlights

What you need to know for 2023

PPO plans from Blue Cross Blue Shield of Michigan

A PPO plan offers employees the freedom to choose any health care provider without a referral. It's a great plan choice for those who have medical issues and need to see specialty doctors often. It's also great for those who live in rural areas since PPO plans are often accepted by more doctors, which equates to more provider choice. If offering employees the widest network is a part of your priorities, you won't find a better option than a Blue Cross PPO plan. We offer the largest PPO network in Michigan, which is accepted by 100% of hospitals and 95% of doctors within the state. Nationally, Blue Cross PPO members have access to 95% of doctors and 96% of hospitals.



Community BlueSM PPO

Attract and keep talented employees with premium plans and low out-of-pocket costs



Simply BlueSM PPO

A traditional PPO with options to stretch your health care dollars



Point-of-service plans from Blue Care Network

Helps you balance what matters most to you and your employees — cost and choice.

2023
51 or more full-time equivalent employees

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS
Smart point-of-service options with the affordability and managed care of an HMO and flexibility of a PPO

Features

- Comprehensive health benefits and value
- Freedom from needing referrals in or out of network
- Coverage for employees who live in or outside of Michigan, unlike many other HMO-style plans
- Access to in-network providers outside of Michigan through BlueCareSM fractional participating providers
- Flexible provider and cost choices — 5% up to your employees to decide what works best, to pay the least for in-network providers or more for out-of-network providers
- Plans available that combine Blue Elect Plus with an HSA-qualified high-deductible health plan, giving employees the flexibility to use money in their accounts to pay for qualified medical expenses
- 100% coverage of essential preventive care health benefits
- Prescription drug coverage included

THE BLUE CROSS DIFFERENCE
Our Smarter, Better HealthcareSM solutions help you tackle your large business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete benefits package.

GO BEYOND THE BASICS
Expanded coverage to the whole family with dental, vision and financial protection plans. Your workforce values the total package.

Blue Elect PlusSM POS and Blue Elect Plus HSASM POS

Smart point-of-service options with the affordability and managed care of an HMO and flexibility of a PPO

PPO and HMO consumer-directed plans from Blue Cross Blue Shield of Michigan and Blue Care Network

2023
51 or more full-time equivalent employees

Consumer-directed health care plans
Cuts costs while maintaining the rich benefits that attract and retain employees

Consumer-directed health care


Cuts costs while maintaining the rich benefits that attract and retain employees

Specialty benefits from Blue Cross Blue Shield of Michigan and Blue Care Network

When you partner with Blue Cross, we help you create a total benefit package to protect your employees' well-being and financial security.

2023
51 or more full-time equivalent employees

Blue DentalSM
A cost-effective way to offer your employees a vital tool for overall health.



Plan features

- Broad access to PPO dentists in Michigan and across the U.S.
- Two tiers of employee access to participating dentists, providing savings and choice
- Four dental plan types are available — PPO Plus MAC, PPO Plus, PPO and PPO+ — to fit the needs of your business and your employees.
- Two ways to offer dental coverage — employer-sponsored or voluntary
- Optional concierge coverage for members 18 and younger on all dental plans
- Integrated wellness program that proactively engages employees with conditions such as diabetes, periodontal disease or stress, and encourages them to schedule a dental appointment
- Employee online resources through the **bebam.com** member account, including Find a dentist and the Blue Dental Resource Center, a tool to help your employees better understand their oral health, ask a dentist a question and get cost estimates for a procedure

BEYOND THE BASICS
Why is Blue Dental coverage an important part of your total health care package? Better oral health means better overall health, with lower medical expenses. Dentists on your plan treat a wide range of oral health conditions, including cancer, diabetes and heart disease, during routine oral exams.

THE RIGHT ACCESS
Choosing the right access isn't easy. We know a one-size fits all approach won't work. When it comes to Blue Dental plans, we offer flexibility to meet your business and employees' needs.


Tier 1 PPO Includes more than 100,000 dentists nationwide and \$400 in Michigan. Your employees get 60% cost coverage with deductibles up to 4% on covered services when they use Tier 1 PPO dentists.	Tier 2 Participating Non-PPO Dentists participate through our Blue Plus Select SM arrangements, with discounts on services ranging from 10% to 10%. These benefits offer an easy experience for your employees and don't bill for any difference between approved amounts and their normal charges for covered services.
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Blue DentalSM

A cost-effective way to offer your employees a vital tool for overall health

2023
51 or more full-time equivalent employees

Blue VisionSM
Vital tool for overall health, and an important part of the total benefits package that employees value



Features

- Comprehensive vision benefits, administered by VSP[®], for employees and their family members
- Two ways to offer vision coverage — employer-paid or voluntary
- Preventive care and corrective treatment
- Extensive discounts available on lens options and services, additional pairs of glasses or laser vision correction
- Integrated vision wellness program identifies high-risk members for outreach to help ensure your employees are healthier and more productive
- Access to eye doctors nationwide through the VSP Choice network or national retail centers, such as Costco Optical, Radcliffe, Visionworks and Walmart

BEYOND THE BASICS
Why is Blue Vision coverage an important part of your total health care package? Vision health can directly affect employee wellness in the workplace and reduce overall health care costs. Routine eye exams can spot signs of at least 30 serious health conditions, including diabetes, glaucoma, high blood pressure, neurological disorders, hepatitis and other infections.

Vision plan	Range of exam copays	Range of materials copays	Range of contact lens and frame allowances
12-24-12			
12-12-24	\$0-\$20	\$0-\$25	\$100-\$250
24-24-24			

Lens options

- Scratch guard
- Progressive lenses
- Ultra-violet coating
- Photochromic transition
- Anti-reflective coating
- Polarized lenses


Still have questions? Contact your Blue Cross and BCN sales representative or contracted agent, or visit bebam.com/employees.

Blue VisionSM

Vital tool for overall health and an inexpensive part of the total benefits package that employees value

2023
51 or more full-time equivalent employees

Essential VisionSM
One of the least expensive investments you can make for your employees' health



Features

- Comprehensive vision benefits, administered by Heritage Vision Plans
- Extended plan options with multiple payment and allowance levels to better fit your budget and suit your employees' needs
- Two ways to offer vision coverage — employer-paid or voluntary
- Preventive care and corrective treatment
- Extensive discounts available on lens options and services, additional pairs of glasses or laser vision correction
- Integrated vision wellness program identifies high-risk members for outreach to help ensure your employees are healthier and more productive
- Access to eye doctors nationwide through the Heritage network or national retail centers, such as Pearle Vision, Walmart, Target and Z Gallerie

BEYOND THE BASICS
Why is Essential Vision coverage an important part of your total health care package? Vision health can directly affect employee wellness in the workplace and reduce overall health care costs. Eye doctors often identify signs of serious health conditions first, such as diabetes and heart disease, during routine eye exams.

Vision plan	Range of exam copays	Range of materials copays	Range of contact lens and frame allowances
12-12-12			
12-12-24	\$0-\$20	\$0-\$25	\$100-\$250
24-24-24			

Lens options

- Scratch guard
- Progressive lenses
- Ultra-violet coating
- Photochromic transition
- Anti-reflective coating
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Essential VisionSM

One of the least expensive investments you can make for your employees' health

Still have questions?

Contact your Blue Cross and BCN sales representative
or contracted agent, or visit bcbsm.com/employers/connect.



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