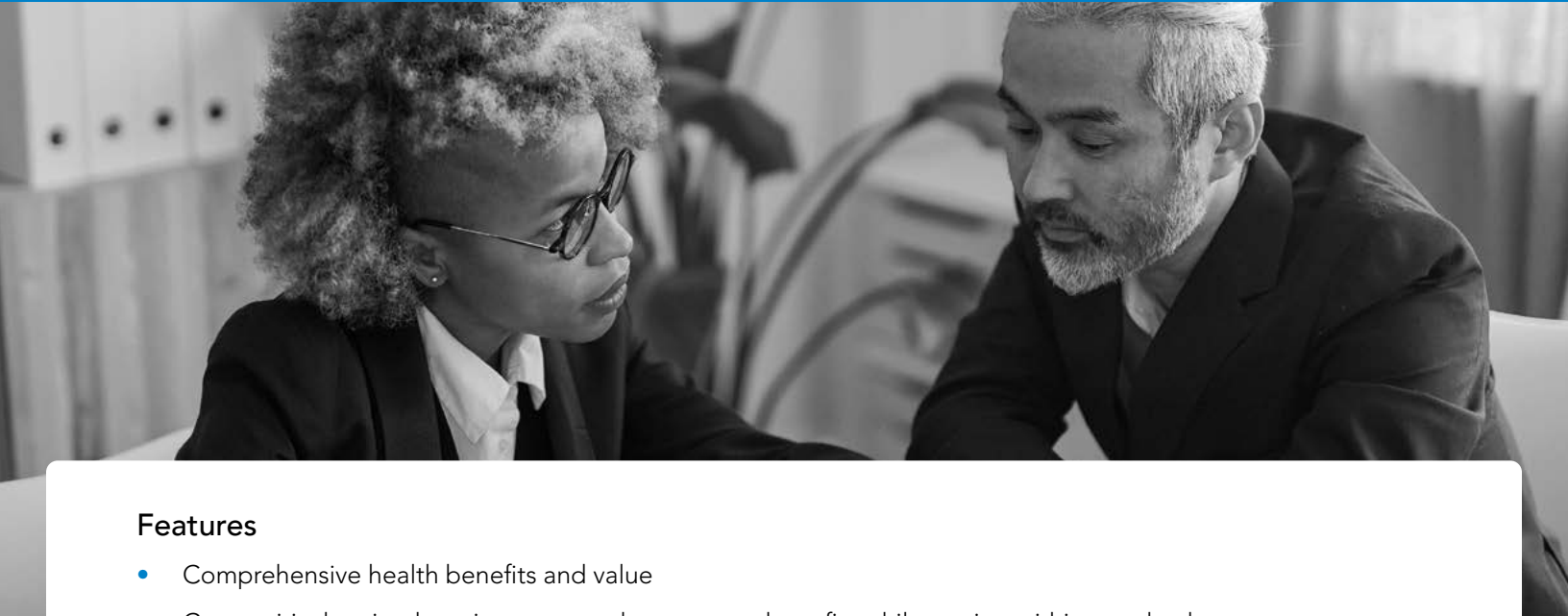




# Simply Blue<sup>SM</sup> PPO

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
  - Employer-paid health reimbursement arrangement plans to help employees lower their costs while saving your money
  - High-deductible plans paired with a health savings account where pretax money is set aside by you and employees for managing out-of-pocket costs
  - Routine Care HSA 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 Healthcare<sup>SM</sup> 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.

Single, in network							
Health plan	Deductible	Coinsurance	Embedded coinsurance maximum	Out-of-pocket maximum	Employer contribution	Copay tiers: office visits/specialists/urgent care/emergency room	Prescription drug tiers
<b>Simply Blue PPO</b>							
Simply Blue <sup>SM</sup> PPO Platinum \$250	\$250	20%	\$1,000	\$6,600	\$0	\$20/\$40/\$60/\$150	\$10/\$40/\$80/15%/25%
Simply Blue <sup>SM</sup> PPO Gold \$500	\$500	30%	\$5,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> PPO Gold \$1000	\$1,000	20%	\$5,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> PPO Gold \$1500	\$1,500	20%	\$4,000	\$8,150	\$0	\$30/\$50/\$60/\$250	\$20/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> PPO Gold \$2000	\$2,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$15/\$50/50%/20%/25%
Simply Blue <sup>SM</sup> PPO Gold \$3000	\$3,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> PPO Gold \$4000 20%	\$4,000	20%	N/A	\$7,350	\$0	\$30/\$50/\$60/\$150	\$15/\$50/\$100/20%/25%
Simply Blue <sup>SM</sup> PPO Silver \$4000 50%	\$4,000	50%	N/A	\$9,100	\$0	\$40/\$70/\$70/\$350	\$25/\$75/\$175/20%/25%
<b>Simply Blue HRA PPO</b>							
Simply Blue <sup>SM</sup> HRA PPO Platinum \$5000	\$5,000	30%	N/A	\$6,350	\$2,500	\$30/\$50/\$60/\$150	\$20/\$60/50%/20%/25%
Simply Blue <sup>SM</sup> HRA PPO Gold \$1500	\$1,500	20%	\$4,000	\$9,100	\$50	\$30/\$50/\$60/\$150	\$20/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> HRA PPO Gold \$2000	\$2,000	20%	N/A	\$9,100	\$50	\$40/\$50/\$60/\$250	\$20/\$60/\$125/20%/25%
Simply Blue <sup>SM</sup> HRA PPO Gold \$4000	\$4,000	20%	N/A	\$9,100	\$450	\$30/\$50/\$60/\$250	\$20/\$60/\$125/20%/25%

Single, in network						
Health plan	Deductible	Coinsurance	Out-of-pocket maximum	Employer contribution	Copay tiers: office visits/specialists/urgent care/emergency room	Prescription drug tiers
<b>Simply Blue HSA PPO</b>						
Simply Blue <sup>SM</sup> HSA PPO Gold \$1500*	\$1,500	20%	\$4,500	\$0	Deductible/coinsurance	Ded.&\$20/\$60/\$150/20%/25%
Simply Blue <sup>SM</sup> HSA PPO Gold \$2000*	\$2,000	0%	\$3,000	\$0	Deductible/coinsurance	Ded.&\$20/\$60/50%/20%/25%
Simply Blue <sup>SM</sup> HSA PPO Gold \$3000**	\$3,000	0%	\$6,000	\$300	Deductible/coinsurance	Ded.&\$15/\$60/\$100/20%/25%
Simply Blue <sup>SM</sup> HSA PPO Silver \$3000**	\$3,000	20%	\$7,000	\$0	Deductible/coinsurance	Ded.&\$15/\$50/\$150/20%/25%
Simply Blue <sup>SM</sup> HSA PPO Silver \$4500**	\$4,500	0%	\$7,000	\$0	Deductible/coinsurance	Ded.&\$20/\$60/\$150/20%/25%
Simply Blue <sup>SM</sup> HSA PPO Bronze \$6900**	\$6,900	0%	\$6,900	\$0	Deductible/coinsurance	Deductible/coinsurance
<b>Simply Blue Routine Care PPO</b>						
Simply Blue <sup>SM</sup> Routine Care PPO Silver \$3,500	\$3,500	30%	\$9,100	\$0	\$30 PCP & UC/ Deductible/ Coinsurance	\$15/ded.&\$50/\$100/20%/25%
Simply Blue <sup>SM</sup> Routine Care PPO Bronze \$9,100	\$9,100	0%	\$9,100	\$0	\$40 PCP & UC/ Deductible/ Coinsurance	\$25/ded. & 0%

\*Aggregate deductible and OOPM. With aggregate deductible, one person on a family contract can potentially fulfill the entire family's deductible.  
 \*\*Embedded deductible and OOPM. With an embedded deductible, member cost sharing is limited to the individual level. A member on the contract can fulfill only the individual requirements.

## Still have questions?

Contact your Blue Cross sales representative  
or contracted agent, or visit [bcbsm.com/employers](https://bcbsm.com/employers).



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