Fully insured groups

Benefits included with every 2027 plan

Click on any benefit listed below to learn more.

- Empowers employees
- Reduces costs
- Supports healthier choices

Care delivery

Your employees have choices for cost-effective, high-quality care when it's not an emergency.

- 24-Hour Nurse Line
- Virtual Primary Care (PPO)
- Virtual urgent and mental healthcare

Condition management

Our high-quality care teams provide your employees with the tools and solutions for success.

- Blue Cross Coordinated Care℠ Core
- Cancer Support
- Maternity support
- Menopause support
- Spine and Joint Care Program
- Virtual condition management (diabetes, hypertension, weight)

Cost control

Solutions that maintain high-quality, affordability and out-of-pocket savings for employees.

Medical:

- Blue Distinction® Specialty Care
- Health savings account

Pharmacy:

- Biosimilar strategy
- Hemophilia management
- Home infusion network and management
- Infusion site of care
- Oncology Value Management

Drug discounts

Integrated for employee convenience, cost savings and safety.

- Drug Adherence Discount Program
- Medical Drug Discount Optimization Program
- High-Cost Drug Discount Optimization Program
- Price Edge
- Specialty drugs



#1 in member satisfaction among commercial health plans in Michigan, 4 out of 5 years.

For JD Power 2026 award information, visit **jdpower.com/awards**

Well-being support

Convenient ways for your employees to get confidential help.

- Blue Cross Behavioral Health℠
- Blue Cross Well-Being℠
- Tobacco cessation coaching

Employer resources

Support for you and your business.

- Blue Cross Master Class
- Employee engagement toolkits
- Group Portal
- **mibluedaily.com**

Member resources

Engagement resources to help your employees get maximum benefit value.

- Blue365® member discounts
- **bcbsm.com** account
- BCBSM mobile app
- Blue Cross Virtual Well-Being℠

For more information, contact your Blue Cross sales representative or agent.

READY TO HELP

MICHIGAN

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