Self-funded groups

# 2027 Included and supplemental benefits

Most benefits listed below link to a web page or document — click to learn more.

- Empowers employees
- Reduces costs
- Supports healthier choices

**COLOR KEY =** Included in base administrative fee

**COLOR KEY =** Available for purchase to supplement your coverage

## Networks, plans and coverage

Create a benefits package to control healthcare costs while attracting and keeping talent.

- Blue Care Network HMO℠
- Blue Distinction® Specialty Care
- Blue Elect Plus℠ POS
- Blue High Performance Network®
- Blue Select® Network
- Broad-based PPO
- Payment Integrity Program (Core)

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- Consumer-directed health plans (FSA, HSA, HRA)
- Dental, vision and financial protection products
- Global healthcare
- Payment Integrity Program (Enhanced)

## Pharmacy services

Our integrated pharmacy programs manage costs while ensuring your employees have access to the drugs they need.

- Biosimilar strategy
- Drug Adherence Discount Program
- Exclusive Specialty Program
- Hemophilia management
- Home infusion management*
- Infusion site of care
- Oncology Value Management*
- Price Edge
- Saver90

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- High-Cost Drug Discount Optimization Program
- Medical Drug Discount Optimization Program

*For groups that integrate pharmacy with medical benefits, these services are included.*

**Nonsupplemental pharmacy services are often included when you choose the spread-pricing arrangement.*

## Healthcare optimization

Our solutions help employees get the right care at the right time.

- 24-Hour Nurse Line
- Blue Cross Coordinated Care CORE℠

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- Blue Cross Coordinated Care upgrades (Enhanced, Advocate, Advocate Plus)
- Expert Medical Opinion
- Travel Concierge
- Virtual Primary Care (PPO)
- Virtual urgent care
- Virtual mental health care

## Programs and solutions

Programs and solutions ready to support and keep employees healthy.

- Blue Cross Behavioral Health℠
- Blue Cross Well-Being℠
- Tobacco Cessation Coaching

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- Blue Cross Well-Being℠ Plus Rewards and Custom Well-Being
- Cancer Support
- Family Building and Women's Health Support Solution
- Spine and Joint Care Program
- VirtualCheckup®
- Virtual condition management (diabetes, hypertension, weight)
- Virtual Digestive Care
- Virtual Muscle and Joint Health Program

## 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℠

## Employer resources

Support for you and your business.

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

READY TO HELP

MICHIGAN

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

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