



Confidence comes with every card.®

## BCN HMO Fixed Cost<sup>SM</sup>

For businesses with 50 or fewer full-time equivalent employees

Our BCN HMO Fixed Cost plan has two options — platinum and gold. This plan helps your employees avoid cost uncertainty with a simple copay-only structure. Copays are fixed fees, so members know what they'll pay when they need health care services.

### The plan features:

- Simplified for members — certain services will apply a flat dollar copay or are otherwise covered in full
- No deductible or coinsurance for medical and pharmacy services
- Members pay a copay for certain services instead of a deductible or coinsurance
- Copay amounts vary based on the type of service and place of service
- Prescription drug coverage included
- Preventive care covered at 100%

### Get more with the complete package

We'll provide a complete health care solution that meets your business needs while adding value with more ways to stretch your dollars, more specialty benefits options and more choices for where your employees can get care.

All our medical plans include essential health benefits, such as 100% coverage for preventive care and pediatric vision. Provide a comprehensive benefit plan for your workforce, and extend coverage to the whole family with our adult dental and vision plans.

### More value for a healthy workforce beyond your benefits

Your employees get:

- A member account at [bcbsm.com](http://bcbsm.com) and on the Blue Cross mobile app with instant access to plan details, balances, claims, Find a Doctor, cost estimates, quality reports and much more
- Blue Cross® Health & Well-Being, powered by WebMD®
- Member discounts on healthy lifestyle products and services
- Choices for care that are smart, convenient and affordable for when it's not an emergency

Plan name	Deductible	Coinsurance	Embedded coinsurance maximum	Out-of-pocket maximum	Copay amounts	Prescription drug tiers
BCN HMO Fixed Cost Platinum	\$0	0%	N/A	\$4,000	See benefit documents for services that require a copay and the amount	\$4/\$15/\$40/ \$80/\$200/\$300
BCN HMO Fixed Cost Gold	\$0	0%	N/A	\$6,500		\$10/\$30/\$60/ \$80/\$200/\$300

For more information on our BCN HMO Fixed Cost plans, contact your BCN sales representative or contracted agent, or visit [bcbsm.com/employers](http://bcbsm.com/employers).

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing health and wellness services.

Blue Care Network of Michigan is a nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association.