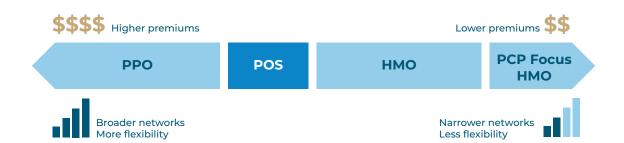


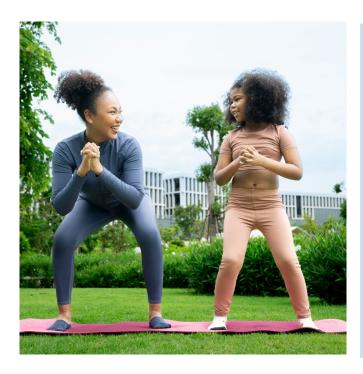


Blue Elect Plus Point of Service Plan

Managed care and flexibility all in one plan



The Blue Elect Plus plan is the best of both worlds: The network and affordability of our HMO, with the flexibility of a PPO. The plan includes managed care features of an HMO — but without referrals to see a specialist. It also provides a choice of in- or out-of-network providers.



Why customers love it

- Average premium savings of 12% in Michigan compared to our PPO
- Provides coverage for members who live in or outside Michigan
- Plan options that include a health reimbursement arrangement or health savings account
- Combines the best HMO and PPO features in one plan

Blue Elect Plus may be right for:

- Fully insured and self-funded groups with membership predominantly in Michigan
- Groups that want the affordability and managed care of an HMO plus flexible provider choice

Questions? Contact a licensed agent or your Blue Cross Blue Shield of Michigan sales representative. Learn more about Blue Elect Plus at bcbsm.com/electplus