



Confidence comes with every card.®

Blue Elect PlusSM POS

For businesses with 50 or fewer full-time equivalent employees

Blue Care Network's Blue Elect Plus Self-Referral product has been updated for 2021 to a point of service health care plan. The features will remain the same, except that out-of-state employees are now eligible.

Access to care is important. That's why our Blue Elect Plus point of service health care plan provides the affordability and managed care benefits of an HMO, layered with provider choice without the need for a referral. Blue Elect Plus makes it easy for members to seek care, giving them access to BCN's vast network with the flexibility of provider choice out of network.

Employees with a Michigan address must select a BCN primary care physician, but have the option to seek care from other physicians and specialists without a referral. Employees who live outside of Michigan don't need an assigned PCP. They also don't need a referral; they just need to see a BlueCard® participating provider for in-network benefits.

The plan features:

- Flexibility to receive covered health care services in or out of network without a referral
- Lower costs when employees choose to see a health care provider in BCN's network; they pay more for services from a non-network provider
- Comprehensive benefits, both in and out of network; separate in- and out-of-network cost share applies
- In-network essential health benefits
- Prescription drug coverage is included
- Access to the largest HMO network of doctors, hospitals and specialists in Michigan
- Access to in-network providers outside of Michigan through our BlueCard® program

Blue Elect Plus gives you exceptional health benefits and value while offering your employees the opportunity to choose both in- and out-of-network doctors, hospitals and specialists.

Even though a referral isn't required, certain in- and out-of-network services will still require prior approval by BCN to be covered, such as hospitalization, certain radiology services, outpatient therapy and other services.

In-network versus out-of-network providers

- **In-network providers** are BCN HMO contracted providers and out-of-state BlueCard participating providers. Members pay less out of pocket when they're seen by these providers.
- **Out-of-network providers** are other providers within the United States that aren't BCN HMO contracted providers or BlueCard participating providers. Members may get care from out-of-network providers, but they'll pay more.

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** 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	Co-insurance	Embedded coinsurance maximum	Out-of-pocket maximum	Copay tiers (PCP office visits/ specialists/ urgent care/ emergency room)	Prescription drug tiers
Blue Elect Plus POS Gold \$500	\$500	30%	\$4,500	\$8,150	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80 20%/20%
Blue Elect Plus POS Gold \$1000	\$1,000	20%	\$3,500	\$7,350	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80 20%/20%
Blue Elect Plus POS Gold \$2000	\$2,000	20%	N/A	\$7,350	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100 20%/20%
Blue Elect Plus POS Gold \$3000	\$3,000	20%	N/A	\$8,150	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100 20%/20%

The cost sharing shown is for single in-network coverage.

For more information on our Blue Elect Plus plan, contact your BCN sales representative or contracted agent, or visit **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.

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