READY TO HELP

MICHIGAN

Preferred Provider Organization, or PPO, Plans

Providing your employees the best access to care across the United States

With a PPO plan, employees get access to the broadest networks of providers. While the premium costs are typically higher than other plan types, employees enjoy the flexibility to choose their providers, without the need for referrals to specialists. At Blue Cross Blue Shield of Michigan, we offer several PPO options that provide the flexibility you expect with access to care across the U.S.

PPO Plan Comparison

	Blue Care PPO *The largest national network of providers*	**Blue Select PPO** *An HMO network with a curated set of high-performing PCPs*	**Blue High Performance Network Exclusive Provider Network** *National access to high-quality providers focused on affordability*
Premium	**$$$$$$**	**$$$$$** 95% PPO	**$$$$** 92% PPO
Size of network in Michigan		70% PPO	90% PPO
National coverage	Yes BlueCard PPO network	Yes Blue Select PPO network	Yes Blue High Performance network
Out-of-network coverage	Yes	Yes	No
PCP selection required	No	No	No
PCP referrals required	No	No	No
Prior authorization utilization	Lower	Lower	Lower

Why customers love PPOs

- Can be paired with **tax-advantaged health reimbursement arrangement account or health savings account.**
- Blue Cross offers a **strong discount advantage,** thanks to our deep partner ships with network providers and hospital systems.

Healthy *Blue* Living may be right for:

- Companies whose employees reside in multiple geographic locations or travel often
- Employers that want to provide the greatest provider choice

Questions? Contact a licensed agent or your Blue Cross Blue Shield of Michigan sales representative. Learn more about all our plan options at ***bcbsm.com/smallgroup***

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