



SimplyBlueSM

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Our PPO plan is competitively priced and gives your employees the benefits they need from an insurance company they want.

- Multiple deductible and copay plan options
- Preventive care covered at 100%
- 20% in-network coinsurance
- 40% out-of-network coinsurance
- Cost-sharing feature supports cost-effective use of services

Simply Blue HRASM

Our Simply Blue deductible PPO plan can be paired with a health reimbursement arrangement giving you the flexibility to help your employees cover out-of-pocket health expenses.

- Multiple deductible and copay plan options
- Preventive care covered at 100%
- Can also be paired with an FSA
- You set aside money in the HRA for employees' health care expenses and own the account
- You choose which qualified medical expenses are covered
- Wellness incentive account option

With Simply Blue, our newest PPO health plan, your employees will enjoy comprehensive benefits at a competitive price. It's the coverage you've always wanted that's now more affordable than ever.

And by offering coverage from the Blues, you'll be able to retain and attract top talent.



Blue Cross
Blue Shield
Blue Care Network
of Michigan

2011

Now that's how a small business grows.

Our roots run deep.

Michigan is a place Blue Cross has called home for more than 70 years. Connect your network to ours. We'll build a healthier future together.

For more information on how to grow a healthy work force with a Blue Cross Blue Shield of Michigan health plan, contact your Blues-contracted agent, local chamber or trade association or visit bcbsm.com/grow.

Connect with us online:



bcbsm.com

news.bcbsm.com

twitter.com/bcbsm

facebook.com/bcbsm

youtube.com/bcbsmnews

aHealthierMichigan.org

Simply Blue HSASM

Our Simply Blue PPO plans are IRS-compliant to be paired with a health savings account offering your employees a tax advantage and encouraging them to take charge of their health care dollars.

- Multiple high-deductible and coinsurance plan options
- Pharmacy is integrated with medical deductible
- Plan option available without pharmacy
- Preventive care covered at 100 percent
- Allows employees to save for current or future health care expenses
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account
- Wellness incentive account option

The whole package

We provide total protection. Whether it's dental, vision or pharmacy benefits you're looking for, we've got your employees covered. And we offer as much as a 4 percent savings to small businesses who add on dental and pharmacy coverage to their medical plan.

We extend every health care dollar

No matter which plan you choose, the Blues provide all the support tools and resources you need to help your employees improve and maintain their health — at no additional cost.

More access

All of our plans feature our industry-leading provider network, so your employees have unmatched access to doctors and hospitals in the state, nation and world. That way, they can reap the benefits from better:

- Coordinated care
- Relationships with doctors and specialists
- Health outcomes

BlueHealthConnection[®]

Our comprehensive wellness and care management provides your employees with a truly unique experience. This program includes an online health assessment and coaching programs, and health improvement programs such as Quit the Nic and case management.

Valuable Web resources

Your employees can view their account, benefit and claims information conveniently online. They can also find and compare the cost and quality of doctors, hospitals and drug treatment options based on criteria that matter to them with Healthcare Advisor[™], which is powered by WebMD[®].

Significant member discounts

With our Healthy Blue XtrasSM and Blue365[®] savings programs, your employees can save money on the healthy products and services they use everyday from companies across the great state of Michigan and businesses around the U.S.

2011

