



a healthy work force.

Sustainable health care solutions for your small business
from Blue Cross Blue Shield of Michigan and Blue Care Network



2011

**Product
PORTFOLIO**

Blue Cross Blue Shield of Michigan and Blue Care Network understand small business. We know how every decision you make is critical to growing your business and to the well-being of your employees.

It's a big responsibility.

Your employees are like family.

You want the best for them and they expect the best from you.

Especially when it comes to health care coverage.

That's why our health plan options are rich in benefits but can still fit a sensitive budget.

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

Now that's how a small business grows.



You know what makes sense for your business. Are you looking for an affordable solution?

Do you want to create a culture of wellness by rewarding healthy employees? Or, do you want to provide your employees with more comprehensive coverage?

Our suite of innovative products provides a variety of options so you have the flexibility to choose a plan that best fits your business and bottom line.

And since a good fit allows room to grow, you can count on the Blues to grow right along with you as your business needs change.



**For the
COST-CONSCIOUS
buyer**

Plans with cost-sharing features keep premiums affordable and offer all the protection your employees need.

Simply BlueSM

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

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

BCN HMOSM

Our **HMO deductible plan** offers low premiums and high benefits — a combination that works for both your business and your employees.

- Multiple deductible plan options
- Flexible coinsurance and copayment options let you combine the cost-sharing features best suited for your business needs



**For the
HEALTH-CONSCIOUS
buyer**

Plans with a focus on accountability reward employees for living healthy and spending health care dollars wisely.

Healthy **Blue** OutcomesSM

Our **outcome-based PPO wellness plan** financially rewards employees who meet key health measures.

- Two deductible plan options
- Two benefit levels based on health measures — Healthy Reward and Benefit Plan
 - Healthy Reward benefit level has the lowest cost-sharing features
- Office and ER visit copays
- Employee and spouse must submit qualification form, complete online health assessment and meet health measures
- Comparable to our Simply Blue benefit design

Healthy **Blue** LivingSM

Our **participation-based HMO wellness plan** financially rewards employees who commit to meeting key health measures.

- Multiple deductible plan options
- Two benefit levels based on health measures — Enhanced and Standard
 - Enhanced level has the lowest cost sharing features
- Flexible coinsurance and copay options
- Employee and spouse must complete qualification form and online health assessment

Healthy **Blue** Living RewardsSM

Our **outcome-based HMO wellness plan** financially rewards employees who meet or agree to meet key health measures.

- Multiple deductible plan options
- Three benefit levels based on health measures — Enhanced, Intermediate and Standard
 - Enhanced level has the lowest cost sharing for employees who meet health measures
 - Intermediate has lower cost-sharing for employees who are actively working to meet the health measures
- Flexible coinsurance and copay options
- Employee and spouse must complete qualification form and online health assessment

wellness-based plans



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 expenses.

- Multiple deductible plan and copay options
- Preventive care covered at 100%
- Can be paired with an HRA or 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

Simply **Blue** HSASM

Our Simply Blue **qualified PPO plan** can 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 plan and copay options
- Preventive care covered at 100%
- You, your employee or both can contribute pre-tax dollars
- Employee owns the account
- Allows employees to save for current or future health care expenses

Can be paired with an HSA or limited purpose FSA

Healthy **Blue** HMO HRASM

Our BCN **HMO deductible plan paired with a health reimbursement arrangement** gives you affordable health care with tax-savings advantages.

- Multiple deductible plan options
- You fund and own the account
- You choose to allow the account to pay for the deductible, coinsurance or both
- Payment arrangement includes employer pays first, employee pays first or a combination of both
- Pay provider model eliminates reimbursement hassles
- No start-up or administrative fees

consumer-directed health plans





**For the
TRADITIONAL
buyer**

Plans with robust benefits satisfy the most demanding needs of those who want the most comprehensive coverage available.

Community BlueSM

Our **PPO plan** is designed with low deductibles and higher out-of-network cost sharing to keep employees in-network and maximize your savings.

- Multiple deductible plan and copay options
- Preventive care covered at 100%
- Fixed dollar office copay covers all office services
- 20% in-network coinsurance
- 40% out-of-network coinsurance
- Cost-sharing features support cost-effective use of services

BCN Basic, BCN5 and BCN10

Our **HMO plan** offers comprehensive coverage with low out-of-pocket costs for your employees.

- Multiple deductible and non-deductible plan options
- Flexible coinsurance and copay options let you combine the cost-sharing features best suited for your business needs

Blue Elect PlusSM


Our **self-referral option HMO** has all the benefits of managed care coupled with the option of giving your employees the choice to self-refer.


- Allows members to see any doctor
- Offers the value of an HMO with choice and flexibility

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 savings to small businesses who add on dental and pharmacy coverage to their Blue Cross Blue Shield and Blue Care Network medical plan.




Dental coverage is an important part of your total health care package. We offer various plans, so you can choose what's best for you and your employees. Each plan offers a voluntary option that allows your employees to purchase coverage at a group rate.

 **Traditional Plus Dental:**
Open-access, traditional plan with PPO network available for added savings

 **Exclusive Dental:**
Exclusive PPO plan that covers in-network care

 **Community Dental:**
PPO plan that covers both in- and out-of-network care

As part of our commitment to curbing health care costs, all of our **pharmacy** plans feature benefit designs with a focus on generic drug use. Through this approach, we can help:

-  Maximize your savings when some of the most popular brand medications expire between now and 2012
-  Members better manage costs through financial incentives
-  Control the long-term pharmacy cost trend

We partner with VSP Vision Care to offer three quality **vision care** plans, including a voluntary option, for small businesses. Each plan offers preventive care, corrective treatment and an attractive retail frame allowance.



The advantage of a complete health plan

We reward small businesses with **Advantage Pricing***, which can save you up to four percent on your medical premiums for contracts that include dental or prescription drug coverage.

Add	Savings on your benefit plan
+ Prescription drugs to a medical plan	Save 3%
+ Dental to a medical plan	Save 1%
+ Both prescription drugs and dental to a medical plan	Save 4%

* Advantage Pricing applies only to Blue Cross Blue Shield of Michigan medical plans.





Studies show that dental, prescription drug and vision benefits directly impact employee wellness and reduce overall health care costs.

We extend every health care dollar





No matter which plan you choose, our **Total Health Engagement Model** provides all the support tools and resources you need to help your employees improve and maintain their health — at no additional cost.

Enhanced care delivery

Our collaborative Value Partnerships are at the forefront of nationwide initiatives, driving health quality and outcomes. We're maximizing cost-efficiency and quality by motivating providers to:



-  Practice evidence-based care
-  Coordinate patients' total care
-  Provide care management directly to patients
-  Use care appropriately

Blue Cross provides access to the largest global provider network

-  More than 90 percent of Michigan hospitals and 75 percent of doctors are currently engaged in our quality programs
-  Includes 100 percent of the hospitals and more than 90 percent of doctors throughout Michigan; and when added to our traditional network, includes more than 95 percent of doctors
-  Deep discounts — Average Michigan claims cost advantage of 20 percent; No. 1 performing national PPO network in 67 percent of the 129 markets, with an average claims cost advantage of 8 percent
-  Blue Care Network provides access to 4,700 primary care physicians and 14,000 specialists statewide

Dedicated health support

BlueHealthConnection®, our comprehensive wellness and care management program provides your employees with a truly unique experience. This program includes an online health assessment and coaching programs.

-  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.
-  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.



All of this and more
when you carry one card

Who knew one little card could do so much? When you're a Blue Cross Blue Shield of Michigan or Blue Care Network card holder, you're part of our unique mission to create a healthier Michigan. As a nonprofit insurer, we work to provide access to quality health care for everyone.

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.

bcbsm.com/grow 

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

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Blue Cross
Blue Shield
Blue Care Network
of Michigan

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association