









healthybluechoicesSM
Embrace total health.

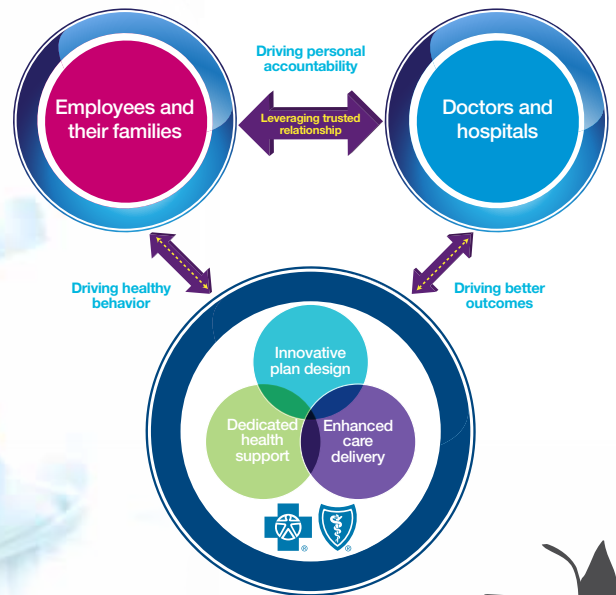
Total Health Engagement

Healthy Blue ChoicesSM — our game changing, integrated approach to health care that addresses your most challenging issues:

-  Ever-increasing health care costs
-  Deteriorating employee health and productivity

Our **Total Health Engagement Model:**

-  Leverages the trusted relationship between members and their doctors
-  Rewards doctors for caring about health, not units of service
-  Improves health care quality, cost efficiency and outcomes
-  Aligns industry-leading plans and programs to people's needs



Blue Cross
Blue Shield
Blue Care Network
of Michigan

2011

Now that's how a small business grows.

Total Health Engagement integrates:

Innovative plan design

Comprehensive benefit plans with multiple deductible and copay options in addition to our full suite of innovative plans motivate people to live healthier by financially rewarding healthy behaviors and outcomes with lower deductibles and premiums.

Dedicated health support

BlueHealthConnection[®], our comprehensive wellness and care management solution, provides your employees an online health assessment, online health coaching programs, personalized information and health improvement programs including case management, so your employees can maintain and improve their health status.

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% of Michigan hospitals and 75% of doctors are currently engaged in our quality programs
- Includes 100% of the hospitals and more than 90% of doctors throughout Michigan; and when added to our traditional network, includes more than 95% of doctors
- Deep discounts — Average Michigan claims cost advantage of 20%; No. 1 performing national PPO network in 67% of the 129 markets, with an average claims cost advantage of 8%

Blue Care Network provides access to 4,700 primary care physicians and 14,000 specialists statewide



2011

