



2025 Health Care Plan Options

For Fully Insured Groups



LEARN MORE



After 85 years, we're still the leading health plan your employees trust to meet their whole-health needs.

We manage increasing costs, protect your investment and improve outcomes with **smarter, better, personalized health care solutions.**

We offer comprehensive health care networks and products so you can choose the plan that meets the needs of your business, employees and their families.

Best health plan

#1 in Michigan for commercial health plan member satisfaction, two out of three years. Plus, we're ranked #1 across eight member experience dimensions:

- Trust
- Product/coverage offerings
- Able to get health services how/when I want
- Helps save time and money
- Ease of doing business
- Digital channels
- Resolving problems or complaints
- People



For J.D. Power 2024 award information, visit jdpower.com/awards.

At no added cost

All plans include high-value solutions designed to manage and address the total cost of care while focusing on the whole health of your employees.



SMARTER

Whole-health solutions

BETTER

Provider choices

PERSONALIZED

Easy, useful experiences

LEARN MORE



Pharmacy programs →

Integrated solutions to maintain the lowest possible costs for the most used benefit

Blue Cross Personalized MedicineSM →

Finding the right medication just got personal for your employees

Care management →

Personalized support for employees who can benefit the most

Well-being solutions →

Basic building blocks to support and improve whole health

Behavioral health →

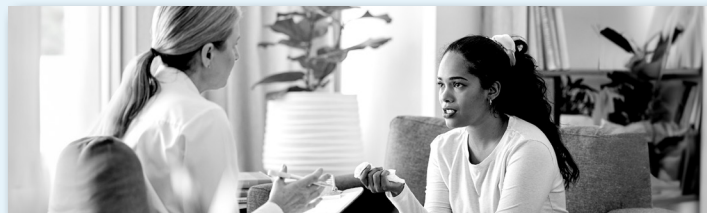
In times of need, several convenient ways to get confidential help are available

NEW: Cancer Support →

Personalized, 24/7 support for employees affected by cancer

Maternity and menopause programs →

No-cost health support for employees' pregnancy and menopause journeys



Choices for care →

Choices for care when it's not an emergency

Virtual care solutions →

Virtual options for the full spectrum of care

PERSONALIZED | easy, useful experiences

Employee online resources →

Personalized health care tools for plan understanding, self-service and well-being engagement



How many employees work at your business?

Whether you have two full-time equivalent employees or 900, you'll find plans to meet their whole-health needs and fit your business goals.

2-50

Employees

[Explore plans →](#)

[See renewal highlights →](#)

51+

Employees

[Explore plans →](#)


[See renewal highlights →](#)

PPO plans from Blue Cross Blue Shield of Michigan

A PPO plan offers flexibility. It offers employees the freedom to choose any health care provider without a referral. It's a great plan choice for those who have medical issues and need to see specialty doctors often. It's also great for those who live in rural areas since PPO plans are often accepted by more doctors, which equates to more provider choice. If offering employees the widest network is a part of your priorities, you won't find a better option than a PPO plan from Blue Cross. We offer the largest PPO network in Michigan, which is accepted by 100% of hospitals and 95% of doctors within the state. Nationally, Blue Cross' PPO members have access to 95% of doctors and 96% of hospitals.

2025
51 or more full-time equivalent employees | Fully insured group

Community BlueSM PPO
Premium plans and low out-of-pocket costs that attract and keep talented employees



Plan features

- Comprehensive whole health benefits and value
- Option to pair Community Blue PPO with a health reimbursement arrangement account that you fund for employee out-of-pocket health care expenses; any unused funds remain in the account at year-end
- Some of the lowest deductibles and out-of-pocket expenses available in the market
- Multiple deductible options with out-of-pocket maximums
- Broad selection of coinsurance and copayment options
- Lower out-of-pocket costs when using an in-network provider
- Members can choose virtual or in-person office visits for primary care
- 100% coverage of essential, preventive care health benefits
- Optional prescription drug coverage

THE BLUE CROSSSM DIFFERENCE
Our smarter, better, personalized health care solutions help you tackle your large business health care challenges and maximize your bottom line. We want your employees to be healthy in body and mind, so you'll get a complete, whole health benefits package.

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Extended coverage with dental, vision and financial protection plans. Your workforce values the total package.

Community BlueSM PPO →

Premium plans and low out-of-pocket costs that attract and keep talented employees

2025
25 to 49 eligible employees | Fully insured group

Self-funded health care
Not just for large businesses



It could be right for your business
If you're considering the type of funding arrangement, and you're willing to assume more financial responsibility for the possibility of cost savings, we can help you assess the costs you're likely to face.

How we make self-funding work for you
There are several advantages your business will enjoy by self-funding with us, including:

Cash flow advantage: In the first two months of the year, we collect only a portion of the advance deposit and any unused funds.

Access to the largest global network: More in-network claims result in better discounts and savings.

Reporting data: Cost data allows you to help plan for future costs, track trends and find opportunities to benefit your business and members.

Financial protection: Specific stop-loss coverage helps protect your organization from catastrophic claims.

Full-service administration: All claims administration is provided, including claims processing, dedicated staff representation, customer service, enrollment and member ID cards.

Features


- Comprehensive whole health benefits and value
- Attractive PPO plans with some of the lowest deductibles and out-of-pocket costs for employees
- 0%, 20% or 30% in-network coinsurance levels
- Multiple vision plans for office visits and specialists, urgent care and emergency room visits
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage with various copayment tiers

Self-funded health care →

Not just for large businesses

2025
50 or fewer full-time equivalent employees | Fully insured group

Simply BlueSM PPO
A traditional PPO with options to stretch your health care dollars



Features

- Comprehensive whole health benefits and value
- Competitively priced to give your employees great benefits while staying within your budget
- Many options to choose from, including:
 - Multiple deductible, copayment and coinsurance tiers
 - Employee paid health reimbursement arrangement plans to help employees lower their costs while saving your money
 - High deductible plans paired with a health savings account where pre-tax money is set aside by you and employees for managing out-of-pocket costs
 - Simply Blue Routine CareSM PPO plan that saves costs for you while covering routine medical services, such as visits to primary care providers and generic medications with a copay
 - Flexible spending accounts where employees fund their out-of-pocket medical expenses with pre-tax dollars through payroll deduction
- Members can choose virtual or in-person office visits for primary care
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage with multiple copay tiers
- Pediatric vision benefits

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Simply BlueSM PPO →

A traditional PPO with options to stretch your health care dollars

2025
50 or fewer full-time equivalent employees | Fully insured group

Routine Care PPO and HMO
Offers the advantages of a classic PPO or HMO plan with the added cost savings of a higher-deductible plan



Plan features

- Comprehensive whole health benefits and value from Blue Cross Blue Shield of Michigan and Blue Cross Network
- Standard primary care office visits, urgent care and generic drugs are covered with a copayment and aren't subject to the deductible
- Helps reduce employee out-of-pocket costs
- For HMO plans, employees select a Blue Cross Blue Shield of Michigan primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures
- Lower employer plan costs by applying the deductible to most services
- HMO plans have no deductibles, except for coinsurance for laboratory services
- 100% coverage of preventive care health benefits
- Integrated deductible and out-of-pocket maximum for medical and pharmacy prescription drug coverage
- Pediatric vision benefits

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Simply BlueSM Routine Care PPO →

Offers the advantages of a classic PPO plan with the added cost savings of a higher-deductible plan

HMO plans from Blue Care Network

With an HMO network, your employees choose a primary care provider to coordinate their care. Primary providers refer your employees to specialists when needed. This helps keep costs low for your company by reducing unnecessary visits. Employees often receive better health outcomes and have lower monthly premiums and out-of-pocket costs. HMO plans typically cost your company less.

2025
50 or fewer full-time equivalent employees / fully insured group

BCN HMOSM
Cost-conscious plans above and beyond traditional HMOs



Plan features

- Affordable, comprehensive whole health benefits and value from Blue Care Network
- Competitive premium with a variety of plan choices to meet your specific needs and the flexibility and protection your employees want
- Many deductible, copayment, coinsurance, maximum and out-of-pocket maximum levels
- No deductible options
- PCP Focus — An option that can save employees in certain Michigan counties up to an additional 10% on premiums — employees choose a primary care provider from a tailored PCP Focus network to provide and coordinate all their care*
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage
- Pediatric vision benefits
- Employees select a BCN primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures

THE BLUE CROSS[®] DIFFERENCE
Our smarter, better, personalized health care value solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body **and** mind, so you'll get a complete whole health benefits package.

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Extended coverage with dental, adult vision and financial protection plans. Your workforce values the total package.

*PCP Focus network is available to employers with at least one location in these counties: Bay, Calhoun, Clinton, Eaton, Genesee, Highland, Ingham, Ionia, Jackson, Kalamazoo, Leelanau, Lapeer, Manistee, Muskegon, Oakland, Emmet, Saginaw, Shiawassee, St. Ignace, Tuscola, Washtenaw, Wayne.

BCN HMOSM →

Cost-conscious plans above and beyond traditional HMOs

2025
50 or fewer full-time equivalent employees / fully insured group

BCN HMO Fixed CostSM
Simple copay-only plan. Clear confusion about costs with no deductible or coinsurance.



Features

- Affordable, comprehensive whole health benefits and value from Blue Care Network
- Employees simply pay a copay for certain medical and pharmacy services — there's no deductible or coinsurance
- Certain services will apply a flat-dollar copay or are otherwise fully covered
- Copay amounts are based on the type and place of service*
- 100% coverage of essential, preventive care health benefits
- Integrated prescription drug coverage
- Pediatric vision benefits
- Employees select a Blue Care Network primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures

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BCN HMO Fixed CostSM →

Simple copay-only plan. Clear confusion about costs with no deductible or coinsurance.

2025
50 or fewer full-time equivalent employees / fully insured group

Healthy Blue LivingSM HMO
Wellness incentive offers affordable care and premium savings over comparable health plans.



Features

- Affordable, comprehensive whole health benefits and value from Blue Care Network
- Lower premiums when compared to traditional BCN HMOSM plans*
- Employees pay less out of pocket for taking an active role in their health and completing wellness-related tasks
- Support and resources to help employees control blood pressure, blood sugar, cholesterol, depression, tobacco use and weight
- 100% coverage of essential, preventive care health benefits
- Prescription drug coverage included
- Pediatric vision benefits
- Employees select a Blue Care Network primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures

Accountability for well-being and a commitment to healthy behaviors lowers out-of-pocket costs.

Better health can reduce absenteeism, improve productivity and lower long-term medical costs.

When members improve their whole health, everyone wins.

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Extended coverage with dental, adult vision and financial protection plans. Your workforce values the total package.


*For example, BCN Healthy Blue LivingSM HMO \$500 annual BCN HMOSM \$800 annual health plan for a 40-year-old male in Dallas-Fort Worth, TX 2024.

Healthy Blue LivingSM HMO →

Wellness incentive offers affordable care and premium savings over comparable health plans

2025
50 or fewer full-time equivalent employees / fully insured group

BCN Routine CareSM HMO
Offers the advantages of a classic PPO or HMO plan with the added cost savings of a higher-deductible plan.



Plan features

- Comprehensive whole health benefits and value from Blue Cross Blue Shield of Michigan and Blue Care Network
- Standardized primary care office visits, urgent care and generic drugs are covered with a copayment and aren't subject to the deductible
- Helps reduce employee out-of-pocket costs
- For HMO plans, employees select a Blue Care Network primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures
- Lower employee plan costs by applying the deductible to most services
- HMO plans have no deductible, copay or coinsurance for laboratory services
- 100% coverage of preventive care health benefits
- Integrated deductible and out-of-pocket maximum for medical and pharmacy prescription drug coverage
- Pediatric vision benefits

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Extended coverage with dental, adult vision and financial protection plans. Your workforce values the total package.

BCN Routine CareSM HMO →

Offers the advantages of a classic HMO plan with the added cost savings of a higher-deductible plan

Point-of-service plans from Blue Care Network

Help you balance what matters most to you and your employees — cost and choice.

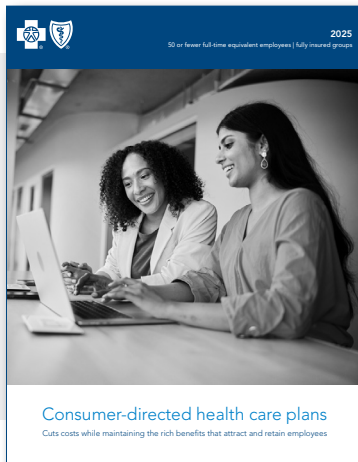


Blue Elect PlusSM point-of-service plans →

Smart point-of-service options with the affordability and managed care of an HMO plus added flexibility

New for 2025: Plans combined with our BCN-administered HRA.

PPO and HMO consumer-directed plans from Blue Cross Blue Shield of Michigan and Blue Care Network

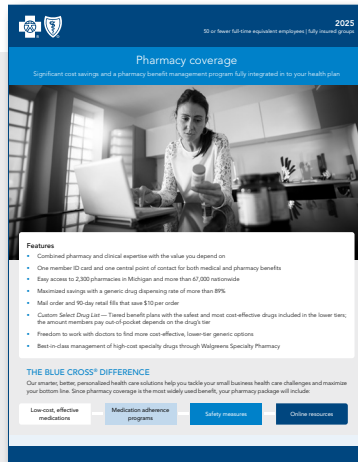


Consumer-directed health care plans →

Cut costs while maintaining the rich benefits that attract and retain employees

Pharmacy and specialty benefits from Blue Cross Blue Shield of Michigan and Blue Care Network

When you partner with Blue Cross, we help you create a total benefit package to protect your employees' well-being and financial security.



2025
50 or fewer full-time equivalent employees / fully insured group

Pharmacy coverage
Significant cost savings and a pharmacy benefit management program fully integrated in to your health plan.

Features

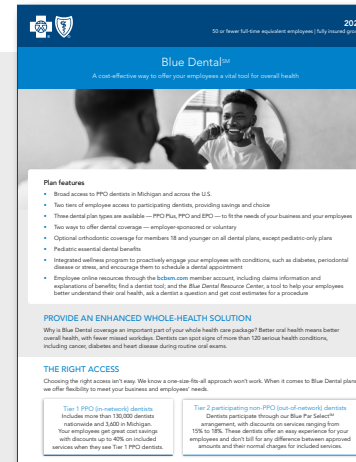
- Combined pharmacy and clinical expertise with the value you depend on
- One member ID card and one central point of contact for both medical and pharmacy benefits
- Easy access to 3,200 pharmacies in Michigan and more than 17,000 nationwide
- Maximized savings with a generic drug dispensing rate of more than 85%
- Mail order and 90-day retail fills that save \$10 per order
- Custom Select Drug List — Tested benefit plans with the safest and most cost-effective drugs included in the lower tier, the amount members pay out-of-pocket depends on the drug tier
- Freedom to work with doctors to find more cost-effective, lower-tier generic options
- Best-in-class management of high-cost specialty drugs through Walgreens Specialty Pharmacy

THE BLUE CROSS® DIFFERENCE
Our smarter, better, personalized health care solutions help you tackle your small business health care challenges and maximize your bottom line. Once pharmacy coverage is the most widely used benefit, your pharmacy package will include:

Low cost, effective medications | Medication adherence programs | Safety measures | Online resources

Pharmacy coverage →

Significant cost savings and a pharmacy benefit management program fully integrated into your health plan



2025
50 or fewer full-time equivalent employees / fully insured group

Blue Dental™
A cost-effective way to offer your employees a vital tool for overall health.

Plan features

- Broad access to PPO dentists in Michigan and across the U.S.
- Two tiers of employee access to participating dentists, providing savings and choice
- Three dental plan types are available — PPO Plus, PPO and EPO — to fit the needs of your business and your employees
- Two ways to offer dental coverage — employer-sponsored or voluntary
- Optional orthodontic coverage for members 18 and younger on all dental plans, except pediatric-only plans
- Pediatric essential dental benefits
- Integrated wellness program to proactively engage your employees with conditions, such as diabetes, periodontal disease or stress, and encourage them to schedule a dental appointment
- Employee online resource through the BlueCross member account, including claims information and explanations of benefits, find a dentist tool, and the Blue Dental Resource Center, a tool to help your employees better understand their oral health, ask a dentist a question and get cost estimates for a procedure

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Why is Blue Dental coverage an important part of your whole health care package? Better oral health means better overall health, with lower medical expenses. Dentists can spot signs of more than 100 serious health conditions, including cancer, diabetes and heart disease during routine oral exams.

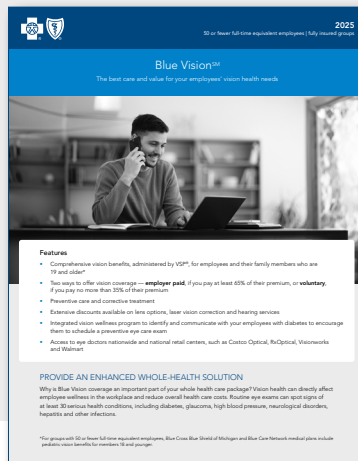
THE RIGHT ACCESS
Choosing the right access isn't easy. We know a one-size-fits-all approach won't work. When it comes to Blue Dental plans, we offer flexibility to meet your business and employees' needs.

Tier 1 PPO in-network dentists
Include more than 130,000 dentists nationwide and 3,600 in Michigan. Your employees get dental care savings with discounts up to 75% for required services when they use Tier 1 PPO dentists.

Tier 2 participating non-PPO (out-of-network) dentists
Dentists participate through our Blue Per Select™ network and discounts on services ranging from 15% to 18%. These dentists offer an easy experience for your employees and don't bill for any effective business-approved amounts and their normal charges for included services.

Blue Dental™ →

A cost-effective way to offer your employees a vital tool for overall health



2025
50 or fewer full-time equivalent employees / fully insured group

Blue Vision™
The best care and value for your employees' vision health needs

Features

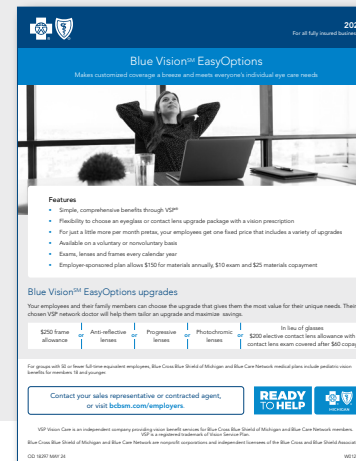
- Comprehensive vision benefits, administered by VSP®, for employees and their family members who are 18 and older*
- Two ways to offer vision coverage — **employer paid**, if you pay at least 65% of their premium, or **voluntary**, if you pay no more than 15% of their premium
- Preventive care and corrective treatment
- Extensive discounts available on lens options, laser vision correction and hearing services
- Integrated vision wellness program to identify and communicate with your employees with diabetes to encourage them to schedule a preventive eye care exam
- Access to eye doctors nationwide and national retail centers, such as Costco Optical, McOptical, Visionworks and Wal-Mart

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Why is Blue Vision coverage an important part of your whole health care package? Vision health can directly affect employee wellness in the workplace and reduce overall health care costs. Routine eye exams can spot signs of at least 50 serious health conditions, including diabetes, glaucoma, high blood pressure, neurological disorders, hepatitis and other infections.

*For groups with 50 or fewer full-time equivalent employees, Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits for members 18 and younger.

Blue Vision™ →

The best care and value for your employees' vision health needs



2025
For all fully insured groups

Blue Vision™ EasyOptions
Makes customized coverage a breeze and meets everyone's individual eye care needs.

Features

- Simple, comprehensive benefits through VSP®
- Flexibility to choose an eyeglass or contact lens upgrade package with a vision prescription
- For just a little more per month premium, your employees get one fixed price that includes a variety of upgrades
- Available on a voluntary or nonvoluntary basis
- Exams, lenses and frames every calendar year
- Employee-sponsored plan allows \$120 for materials annually, \$10 exam and \$25 materials copayment

Blue Vision™ EasyOptions upgrades
Your employees and their family members can choose the upgrade that gives them the most value for their unique needs. Their chosen VSP network doctor will help them tailor an upgrade and maximize savings.

\$200 frame allowance	Anti-reflective lenses	Progressive lenses	Photochromic lenses	In lieu of glasses: \$500 selective contact lens allowance with contact lens exam covered after \$60 copay
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For groups with 50 or fewer full-time equivalent employees, Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits for members 18 and younger.

Contact your sales representative or contracted agent, or visit bluecross.com/employees

READY TO HELP

VSP Vision Care is an independent company providing vision benefit services for Blue Cross Blue Shield of Michigan and Blue Care Network members. VSP is a registered trademark of Vision Service Plan. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent members of the Blue Cross and Blue Shield Association. ©2024 BCBS MI 24 1001-0002

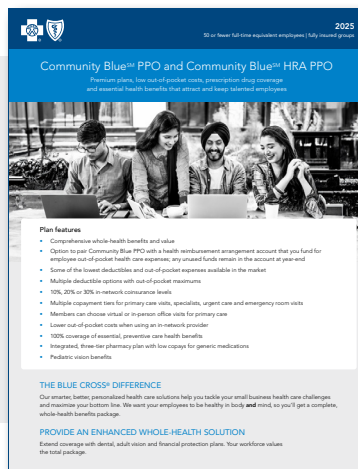
Blue Vision™ EasyOptions →

Makes customized coverage a breeze and meets everyone's individual eye care needs



PPO plans from Blue Cross Blue Shield of Michigan

A PPO plan offers employees the freedom to choose any health care provider without a referral. It's a great plan choice for those who have medical issues and need to see specialty doctors often. It's also great for those who live in rural areas since PPO plans are often accepted by more doctors, which equates to more provider choice. If offering employees the widest network is a part of your priorities, you won't find a better option than a PPO plan from Blue Cross. We offer the largest PPO network in Michigan, which is accepted by 100% of hospitals and 95% of doctors within the state. Nationally, Blue Cross' PPO members have access to 95% of doctors and 96% of hospitals.



Community Blue™ PPO and Community Blue™ HRA PPO
Premium plans, low out-of-pocket costs, prescription drug coverage and essential health benefits that attract and keep talented employees

Plan features

- Comprehensive whole health benefits and value
- Option to pair Community Blue PPO with a health reimbursement arrangement account that you fund for employee out-of-pocket health care expenses; any unused funds remain in the account at year-end
- Some of the lowest deductibles and out-of-pocket expenses available in the market
- Multiple deductible options with out-of-pocket maximums
- 100%, 20% or 30% in-network coinsurance levels
- Multiple copayment tiers for primary care visits, specialist, urgent care and emergency room visits
- Members can choose virtual or in-person office visits for primary care
- Lower out-of-pocket costs when using an in-network provider
- 100% coverage of essential, preventive care health benefits
- Integrated, three-tier pharmacy plan with low copays for generic medications
- Pediatric vision benefits

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PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Extended coverage with dental, vision and financial protection plans. Your workforce values the total package.

Community BlueSM PPO →

Attract and keep talented employees with premium plans and low out-of-pocket costs



Simply Blue™ PPO
A traditional PPO with options to stretch your health care dollars

Features

- Comprehensive whole health benefits and value
- Competitively priced to give your employees great benefits while staying within your budget
- Many options to choose from, including:
 - Multiple deductible, copayment and coinsurance tiers
 - Employee and health reimbursement arrangement plans to help employees lower their costs while saving your money
 - High-deductible plans paired with a health savings account where pretax money is set aside for you and employees for managing out-of-pocket costs
- Simply Blue Routine Care™ PPO plan that saves costs for you while covering routine medical services, such as visits to primary care providers and generic medications with a copay
- Flexible spending accounts where employees fund their out-of-pocket medical expenses with pretax dollars through payroll deduction
- 100% coverage of essential, preventive care health benefits
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Extended coverage with prescription drug, dental, vision and financial protection plans. Your workforce values the total package.

Simply BlueSM PPO →

A traditional PPO with options to stretch your health care dollars



HMO plans from Blue Care Network

With an HMO, your employees choose a primary care provider to coordinate their care. Primary providers refer your employees to specialists when needed. This helps keep costs low for your company by reducing unnecessary visits. Employees often receive better health outcomes and have lower monthly premiums and out-of-pocket costs. HMO plans typically cost your company less.

2025
51 or more full-time equivalent employees | fully insured groups

BCN HMOSM
Cost-conscious health plans above and beyond traditional HMOs



Features

- Affordable, comprehensive whole health benefits and value from Blue Care Network
- Competitive premium with a variety of health plan choices to meet your specific needs and the flexibility and protection your employees want
- Many deductible, co-payment, co-insurance, co-payment maximum and out-of-pocket maximum levels
- No-deductible options
- PCP Focus — an option that can save employees in certain Michigan counties up to 8% on premiums — employees choose a primary care provider from a validated PCP Focus network to provide and coordinate all their care*
- 100% coverage of essential, preventive care health benefits
- Optional prescription drug coverage
- Employees select a BCN primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures

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Extended coverage with prescription drug, dental, vision and financial protection plans. Your workforce values the total package.

*PCP Focus is available to employees with 501 or fewer employees and at least one location in certain counties: Bay, Calhoun, Clinton, Genes, Ingham, Isabella, Kalamazoo, Leelanau, Manistee, Muskegon, Ogemaw, Oshtemo, Saginaw, Shiawassee, St. Clair, St. Ignace, Tuscola, Washtenaw, and Wayne. Employees must select a primary care provider from a validated PCP Focus network to provide and coordinate all their care. Employees must select a primary care provider from a validated PCP Focus network to provide and coordinate all their care. Employees must select a primary care provider from a validated PCP Focus network to provide and coordinate all their care.

BCN HMOSM →

Cost-conscious health plans above and beyond traditional HMOs

2025
51 or more full-time equivalent employees | fully insured groups

Healthy Blue LivingSM HMO
Wellness incentive offers affordable care and premium savings over comparable health plans



Features

- Affordable, comprehensive whole health benefits and value from Blue Care Network
- Lower premiums when compared to traditional BCN HMOSM plans*
- Employees pay less out of pocket for taking an active role in their health and completing wellness-related tasks
- Support and resources to help employees control blood pressure, blood sugar, cholesterol, depression, tobacco use and weight
- 100% coverage of essential, preventive care health benefits
- Prescription drug coverage included
- Employees select a Blue Care Network primary care provider to deliver and coordinate all their care, including referrals to specialists and prior authorizations for certain procedures

1 Accountability for well-being and a commitment to healthy behaviors lowers out-of-pocket costs.

2 Smarter health care reduces unnecessary, expensive procedures and lower long-term medical costs.

3 When members embrace their whole health, everyone wins.

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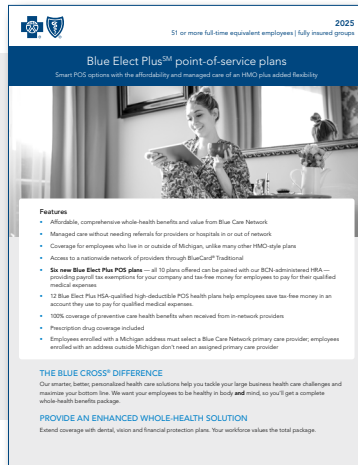
Healthy Blue LivingSM HMO →

Wellness incentive offers affordable care and premium savings over comparable health plans



Point-of-service plans from Blue Care Network

Help you balance what matters most to you and your employees — cost and choice.

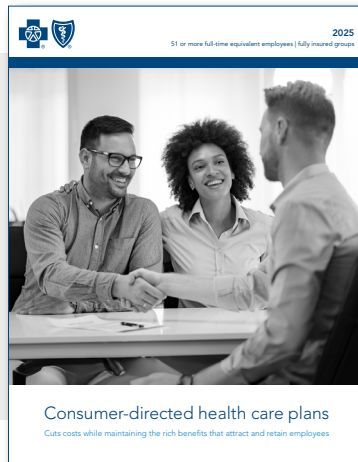


Blue Elect PlusSM point-of-service plans →

Smart point-of-service options with the affordability and managed care of an HMO plus additional flexibility

New for 2025: Plans combined with our BCN-administered HRA.

PPO and HMO consumer-directed plans from Blue Cross Blue Shield of Michigan and Blue Care Network



Consumer-directed health care plans →

Cut costs while maintaining the rich benefits that attract and retain employees

Specialty benefits from Blue Cross Blue Shield of Michigan and Blue Care Network

When you partner with Blue Cross, we help you create a total benefit package to protect your employees' whole health and financial security.

Blue Dental™
A cost-effective way to offer your employees a vital tool for overall health.

Plan features

- Broad access to PPO dentists in Michigan and across the U.S.
- Two tiers of employee access to participating dentists, providing savings and choice
- These dental plan types are available—PPO-Plus, PPO and EPO—to fit the needs of your business and your employees
- Two ways to offer dental coverage—employer-sponsored or voluntary
- Optional orthodontic coverage for members 18 and younger on all dental plans
- Integrated wellness program that proactively engages employees with conditions, such as diabetes, periodontal disease or stress, and encourages them to schedule a dental appointment
- Employee online resources through the [bluecare.com](#) member account, including claims information and explanation of benefits, dental cost tool and the Blue Dental Resource Center, a tool to help your employees better understand their oral health, ask a dentist a question and get cost estimates for a procedure

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Why is Blue Dental coverage an important part of your whole health care package? Better oral health means better overall health, with fewer missed workdays. Dentists can spot signs of more than 120 serious health conditions, including cancer, diabetes and heart disease, during routine oral exams.

THE RIGHT ACCESS
Choosing the right access isn't easy. We know a one-size-fits-all approach won't work. When it comes to Blue Dental plans, we offer flexibility to meet your business and employees' needs.

Tier 1: PPO (in-network) dentists
Include more than 18,000 dentists nationwide and \$300 in Michigan. Your employees get great care savings with discounts up to 40% on in-network services when they use Tier 1 PPO dentists.

Tier 2: participating non-PPO (out-of-network) dentists
Dentists participate through our Blue Care Select™ arrangement, with discounts on services ranging from 15% to 18%. These dentists offer an easy experience for your employees and don't bill for any difference between approved amounts and their normal charges for included services.

Contact your sales representative or contracted agent, or visit [bluecare.com/employees](#).

READY TO HELP

Blue DentalSM ➔

A cost-effective way to offer your employees a vital tool for overall health

Blue Vision™ EasyOptions
Makes customized coverage a breeze and meets everyone's individual eye care needs.

Features

- Simple, comprehensive benefits through VSP®
- Flexibility to choose an eyeglass or contact lens upgrade package with a vision prescription
- For just a little more per month premium, your employees get one fixed price that includes a variety of upgrades
- Available on a voluntary or nonvoluntary basis
- Exams, lenses and frames every calendar year
- Employee-sponsored plan allows \$750 for materials annually, \$10 exam and \$25 materials copayment

Blue Vision™ EasyOptions upgrades
Your employees and their family members can choose the upgrade that gives them the most value for their unique needs. They choose VSP network doctor will help them tailor an upgrade and maximize savings.

\$250 frame allowance | **Anti-reflection lenses** | **Progressive lenses** | **Photochromic lenses** | **In line of glasses** | **\$500 elective contact lens allowance with contact lens exam covered after \$60 copay**

For groups with 50 or fewer full-time equivalent employees, Blue Cross Blue Shield of Michigan and Blue Care Network medical plans include pediatric vision benefits to members 18 and younger.

Contact your sales representative or contracted agent, or visit [bluecare.com/employees](#).

READY TO HELP

Blue VisionSM EasyOptions ➔

Makes customized coverage a breeze and meets everyone's individual eye care needs

Blue Vision™
The best care and value for your employees' vision health needs.

Features

- Comprehensive vision benefits, administered by Heritage Vision Plans
- Extended plan options with multiple copayment and allowance levels to better fit your budget and suit your employees' needs
- Two ways to offer vision coverage—**employer paid** or **voluntary**
- Preventive care and corrective treatment
- Extensive discounts available on lens options, additional pairs of glasses and laser vision correction
- Integrated vision wellness program to identify and communicate with your employees with diabetes to encourage them to schedule a preventive eye care exam
- Access to eye doctors nationwide and national retail centers, such as Costco Optical, RxOptical, Visionworks and Walgreens

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Why is Blue Vision coverage an important part of your whole health care package? Vision health can directly affect employee wellness in the workplace and reduce overall health care costs. Routine eye exams can spot signs of at least 30 serious health conditions, including diabetes, glaucoma, high blood pressure, neurological disorders, hepatitis and other infections.

Vision plan	Range of exam copays	Range of materials copays	Range of contact lens and frame allowances
12-12-12			
12-12-24	\$0-\$20	\$0-\$25	\$100-\$250
24-24-24			

Lens options

- Scratch guard
- Progressive lenses
- Ultra-violet coating
- Photochromic transition
- Anti-reflective coating
- Polarized lenses

Contact your sales representative or contracted agent, or visit [bluecare.com/employees](#).

READY TO HELP

Blue VisionSM ➔

The best care and value for your employees' vision health needs

Essential Vision™
One of the least expensive investments you can make for your employees' health.

Features

- Comprehensive vision benefits, administered by Heritage Vision Plans
- Extended plan options with multiple copayment and allowance levels to better fit your budget and suit your employees' needs
- Two ways to offer vision coverage—**employer paid** or **voluntary**
- Preventive care and corrective treatment
- Extensive discounts available on lens options, additional pairs of glasses and laser vision correction
- Integrated vision wellness program to identify and communicate with your employees with diabetes to encourage them to schedule a preventive eye care exam
- Access to eye doctors nationwide through the Heritage network or national retail centers, such as Costco Optical, Walgreens, Target and JCPenney

PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION
Why is Essential Vision coverage an important part of your whole health care package? Vision health can directly affect employee wellness in the workplace and reduce overall health care costs. For doctors as well, tests to identify signs of serious health conditions, such as diabetes and heart disease, during routine eye exams.

Vision plan	Range of exam copays	Range of materials copays	Range of contact lens and frame allowances
12-12-12			
12-12-24	\$0-\$20	\$0-\$25	\$100-\$250
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Lens options

- Scratch guard
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READY TO HELP

Essential VisionSM ➔

One of the least expensive investments you can make for your employees' health

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or visit bcbsm.com/employers.

**READY
TO HELP**

