

The Blues Portfolio of Products



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

Type of Plan	Benefit Design	Provider Choice	Provider Network	Considerations	Advantages to Blue Members
Blue Traditional	<ul style="list-style-type: none"> • Flexible benefit designs • Optional benefits for wellness and preventive care • Choice of cost-sharing copay and deductible options 	<ul style="list-style-type: none"> • Member has complete freedom of provider choice 	<ul style="list-style-type: none"> • All 157 acute-care Michigan hospitals participate • 23,778 of all Michigan physicians are participating • 2,315 participating pharmacies • Statewide access to participating providers 	<ul style="list-style-type: none"> • Our Traditional network is our largest, but is the least restrictive in terms of managed care • Open-access networks can result in higher premiums based on benefit design and cost-sharing options 	<ul style="list-style-type: none"> • Choice of any doctor or hospital • Per-claim participation accepted • No paperwork with participating providers • Optional preventive and wellness benefits
Community BlueSM PPO	<ul style="list-style-type: none"> • One benefit plan with built-in wellness and preventive care • Wide choice of in- and out-of-network copay and deductible options 	<ul style="list-style-type: none"> • Member is free to choose any physician or specialist within the PPO network • Member can obtain care outside the PPO network, but with higher out-of-pocket costs 	<ul style="list-style-type: none"> • 17,414 network physicians and specialists • 148 PPO network hospitals • 2,333 network pharmacies • Statewide access to PPO providers 	<ul style="list-style-type: none"> • PPO network is strongest in metro areas • PPO network can result in lower premiums, but make sure members have adequate access to PPO providers 	<ul style="list-style-type: none"> • Built-in preventive and wellness benefits • Low in-network out-of-pocket costs • Emergency care anytime, anywhere • No paperwork for network services • Freedom to choose non-PPO network providers and still receive benefits • Blue Traditional participating providers keep out-of-network costs to a minimum
Blue ChoiceSM POS	<ul style="list-style-type: none"> • One benefit plan with built-in wellness and preventive care • Wide choice of in- and out-of-network copay and deductible options 	<ul style="list-style-type: none"> • Care is coordinated through a primary care physician • Member can choose to self-refer to any physician, including other POS providers, but with higher out-of-pocket costs 	<ul style="list-style-type: none"> • 9,342 primary care physicians, specialists and women's-choice physicians • 148 POS network hospitals • Statewide access to POS providers 	<ul style="list-style-type: none"> • POS network is strongest in metro areas • POS network can result in lower premiums, but make sure members have adequate access to POS providers 	<ul style="list-style-type: none"> • Built-in preventive and wellness benefits • Low in-network out-of-pocket costs • No paperwork for network services • Emergency care anytime, anywhere • Choice for females to select both a primary care and OB-GYN physician • Freedom to receive care from any provider and still receive benefits • Blue Traditional participating providers keep out-of-network costs to a minimum
Blue Care Network HMO	<ul style="list-style-type: none"> • One benefit plan with built-in wellness and preventive care • No deductibles • Wide choice of copay options 	<ul style="list-style-type: none"> • Care is coordinated through a primary care physician • Out-of-network services are usually not covered 	<ul style="list-style-type: none"> • 9,713 primary care physicians and specialists • 106 HMO hospitals and facilities • Members choose a primary care physician in their HMO regional service area 	<ul style="list-style-type: none"> • Strong statewide HMO network • HMO network can result in lower premiums, but make sure members have adequate access to HMO providers 	<ul style="list-style-type: none"> • Built-in preventive and wellness benefits • No deductibles • Low in-network out-of-pocket costs • Emergency care anywhere, anytime • Choice for females to select both a primary care and OB-GYN physician • No paperwork