



Blue Elect Self-Referral Option



**Employee choice**

---

**Comprehensive coverage**

---

**Quality health care**

---

**Competitive premiums**

## **Blue Elect Self-Referral Option**

Blue Elect SRO offers flexibility and convenience through its unique design. It pairs Blue Care Network of Michigan coverage and award-winning programs with the option of unlimited physician choice.

# Employee choice

---



## Blue Elect – It's all about employee choice

*Designed with small businesses in mind, Blue Elect offers a full line of health maintenance services from the award-winning Blue Care Network of Michigan ...*

Plus the flexibility of self-referring to a medical specialist inside or outside the network.

With Blue Elect Self-Referral Option, members have access to a network of 12,000 doctors and 110 hospitals statewide, and they can seek care on their own from doctors in or out of the network. Members choose a primary care physician, and when their PCP provides or coordinates their care, they pay the least out of pocket. Most importantly, they build a relationship with a health care provider who can help them achieve their health goals. When self-referring, members will still be covered, but will pay more out of pocket and are advised to check with their doctor regarding fees before receiving treatment. Members will find that most doctors in Michigan accept our fees as payment in full.

With Blue Elect SRO you provide your employees with Blue Care Network coverage, all the Blue value-added programs and the knowledge that they have greater freedom of choice.

# Comprehensive coverage

---



## Comprehensive coverage

With Blue Elect, you get a cost-effective, flexible health plan. For your members, benefits include not only catastrophic hospital and emergency care, but coverage even your healthiest members will value.

Blue Elect's preventive benefits and the many BlueHealthConnection® programs and services work hard to keep your employees and their family members healthy, help them get better when they're ill and live better with a chronic condition.

Blue Elect SRO delivers the benefits of coordinated medical care plus BlueHealthConnection's health education, disease management, case management and pharmacy programs.

Blue Elect coverage includes:

- Preventive care
- Physician office services
- Emergency and urgent care
- Diagnostic services
- Maternity services
- Hospital care
- Surgical services
- Mental health care
- Substance abuse treatment
- And a whole lot more, including a choice of prescription drug programs

## Quality health care

---



### Quality health care

For six consecutive years, Blue Care Network has earned Excellent Accreditation – the highest rating – from the National Committee for Quality Assurance. Its disease management programs for diabetes, asthma and congestive heart failure were the first of any commercial health plan to be accredited by the NCOA. Our award-winning BlueHealthConnection programs help to ensure members get the right level of care and support. At the same time, they ensure health care dollars are spent wisely as members improve the quality of their lives and reduce their episodes of serious illness.

## Competitive premiums

---



### Competitive premiums

In most areas of the state, Blue Elect gives members more choice at premiums significantly lower than competitors' PPO and POS plans. Companies with 99 or fewer enrolled contracts can select one of our standard Blue Elect SRO plans. Larger groups can customize our plans. If you'd like to learn more about Blue Elect SRO, contact your Blues-contracted agent or a Blue Cross Blue Shield of Michigan sales representative. Call (800) 464-BLUE for more information.

*Blue Elect Self-Referral Option*



**Blue Care Network**  
of Michigan

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association