



Value added

Add prescription drug coverage, and your members receive additional cost-effective benefits. Our formulary, benefit designs and prescription monitoring activities reduce the cost of medications and protect members from risky drug interactions and underuse or overuse of medications.

Your members also receive value-added programs and the largest HMO network of health care providers and hospitals in the state.

Affordable BCN coverage

Blue Care Network deductible plans give groups flexibility in selecting quality coverage. With deductibles, your group members share in the cost of their health care when they use services. Out-of-pocket maximums that you choose protect them from catastrophic medical expenses.

Deductible plans are structured so your members get important preventive screenings and immunizations without having to meet their deductibles first — only their normal copayments apply. Behavioral, substance abuse and laboratory services, durable medical equipment and prosthetics and orthotics are also excluded from deductibles.

Customize a plan

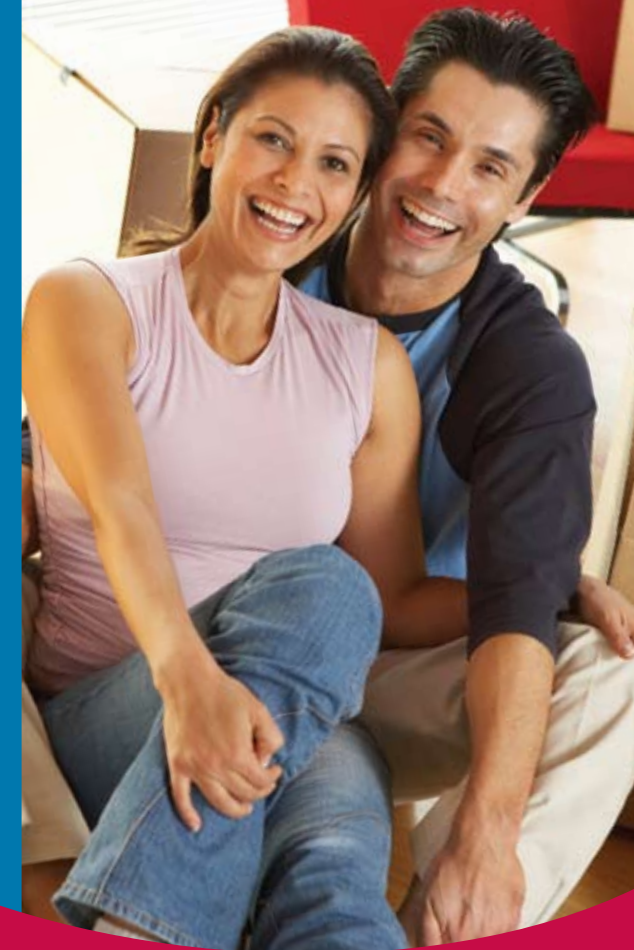
Even if your group has two contracts, you can customize a plan, based on the BCN 10 certificate, to meet your group's coverage goals. See the table on the reverse side.

Groups with 100 or more enrolled contracts can further customize a plan to meet coverage goals. For more information, call your agent, chamber or association, or a Blues sales representative.

MiBCN.com



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



Blue Care Network's deductible plans:

**affordable choices
comprehensive care**



**Blue Care
Network
of Michigan**

Comprehensive, quality care

When you select Blue Care Network, your members carry an ID card with the confidence that the Cross and Shield will be recognized wherever they go. Unlike other HMOs in the state, BCN covers members for routine and urgent care when they travel or live temporarily in another part of the United States.

Your group members receive preventive services, the foundation of our coverage, and they're eligible for these BlueHealthConnection® programs:

- An effective smoking cessation program
- Discount programs for safety equipment, alternative health services and Weight Watchers® packages
- Ongoing support and education for people with asthma, diabetes, congestive heart failure and many other chronic conditions
- Care management for members coping with serious illness



Options

Select one option for each of the following categories	Groups purchasing through an agent (select one)	Groups purchasing through an association or chamber (select one)
Deductible amount that member pays before BCN pays for covered services	<ul style="list-style-type: none"> • \$250 per member or \$500 per family • \$500 per member or \$1,000 per family (available only to groups with 51+ enrolled contracts) • \$1,000 per member or \$2,000 per family • \$1,500 per member or \$3,000 per family (available only to groups with 51+ enrolled contracts) • \$2,000 per member or \$4,000 per family • \$3,000 per member or \$6,000 per family 	<ul style="list-style-type: none"> • \$250 per member or \$500 per family • \$500 per member or \$1,000 per family • \$1,000 per member or \$2,000 per family • \$1,500 per member or \$3,000 per family • \$2,000 per member or \$4,000 per family • \$3,000 per member or \$6,000 per family
Fixed dollar copayment for office visits	\$10, \$15, \$20 or \$30	
Fixed dollar copayment for emergency room visits	\$50, \$75 or \$100 (must be higher than the urgent care copayment)	
Fixed dollar copayment for urgent care	\$35 or \$50 (must be lower than the emergency room copayment)	
Coinsurance options	10%, 20% or 30% (for inpatient hospital services, outpatient surgery, ambulance services, diagnostic tests and X-rays, radiation therapy, skilled nursing facility services, inpatient hospice care, organ and tissue transplants, reconstructive surgery and oral surgery)	
Annual copayment maximum for medical services	\$1,500 per member or \$3,000 per family	
Annual copayment maximum for mental health services	25% copayment up to \$1,000 per member or \$2,000 per family	
Annual copayment maximum for substance abuse services	50% copayment up to state-mandated dollar limitation per year	