



**Blue Care
Network**
of Michigan

healthybluechoicesSM

Embrace total health.

healthyblue

HMO

HRA

Health Reimbursement Arrangement

**Introducing a fresh
approach to health care.**

Healthy Blue HMO HRASM

A young man with dark hair, smiling broadly, is leaning against a tree trunk. He is wearing a light-colored, vertically striped button-down shirt. The background is a soft-focus outdoor setting with green foliage. The text 'fresh {fresh}' is overlaid on the right side of the image in a blue, serif font. Below it, the phrase 'Exciting or refreshingly different' is written in a smaller, white, sans-serif font. Two thin, light blue lines curve across the bottom of the image.

fresh {fresh}

Exciting or refreshingly different

The concept is simple –

take the things that are working in health care and combine them under one comprehensive health plan. That's what **Healthy Blue Choices** is all about.

And the best part? We designed this plan with you in mind. It encourages and helps you to **embrace total health**. And as your partner in health care, Blue Care Network is here to support you every step of the way.

Your health plan. Your HRA. Your support.

All things we considered when mapping out your personal journey to a healthier, happier you.



page 6

page 8

page 12

page 14

page 16



Your health plan

- Comprehensive medical benefits
- Preventive care so you can stay healthy
- Large network of physicians and hospitals
- Total health care coverage from a name you trust

Your HRA

- Limits your out-of-pocket costs
- Employer-funded account that helps you pay for your health expenses
- Pays providers directly
- Convenient online access to your account information

Your support

- Health improvement programs
- Dedicated and experienced Customer Service
- Wellness information, resources and discounts
- Online tools to manage your plan, your money and your health

Your questions

- Answers to key questions

Your terms

- Definitions of key terms

And it's all available from one trusted source —

Blue Care Network.

innovative {in-uh-vey-tiv}

New, creative or forward-thinking

Combining a Blue Care Network health plan with a health reimbursement arrangement allows you to take charge of your health care.

you

have access to quality health care coverage.



use health care dollars through an HRA.



have the support you need to make informed health care decisions.





A Healthy Blue HMO HRA plan is centered on

YOU

your health plan

With a **Healthy Blue HMO HRA** plan, you're covered in every sense of the word. Your plan goes beyond simply offering benefits. We partner with health care professionals to improve the delivery of your health care.

Comprehensive benefits

In sickness and in health, you want to make sure you have access to the best health care possible. A Blue Care Network health plan offers a wide range of benefits that provide the protection you need. You're covered for everything from office visits and maternity care to inpatient and outpatient hospital care.

Preventive care

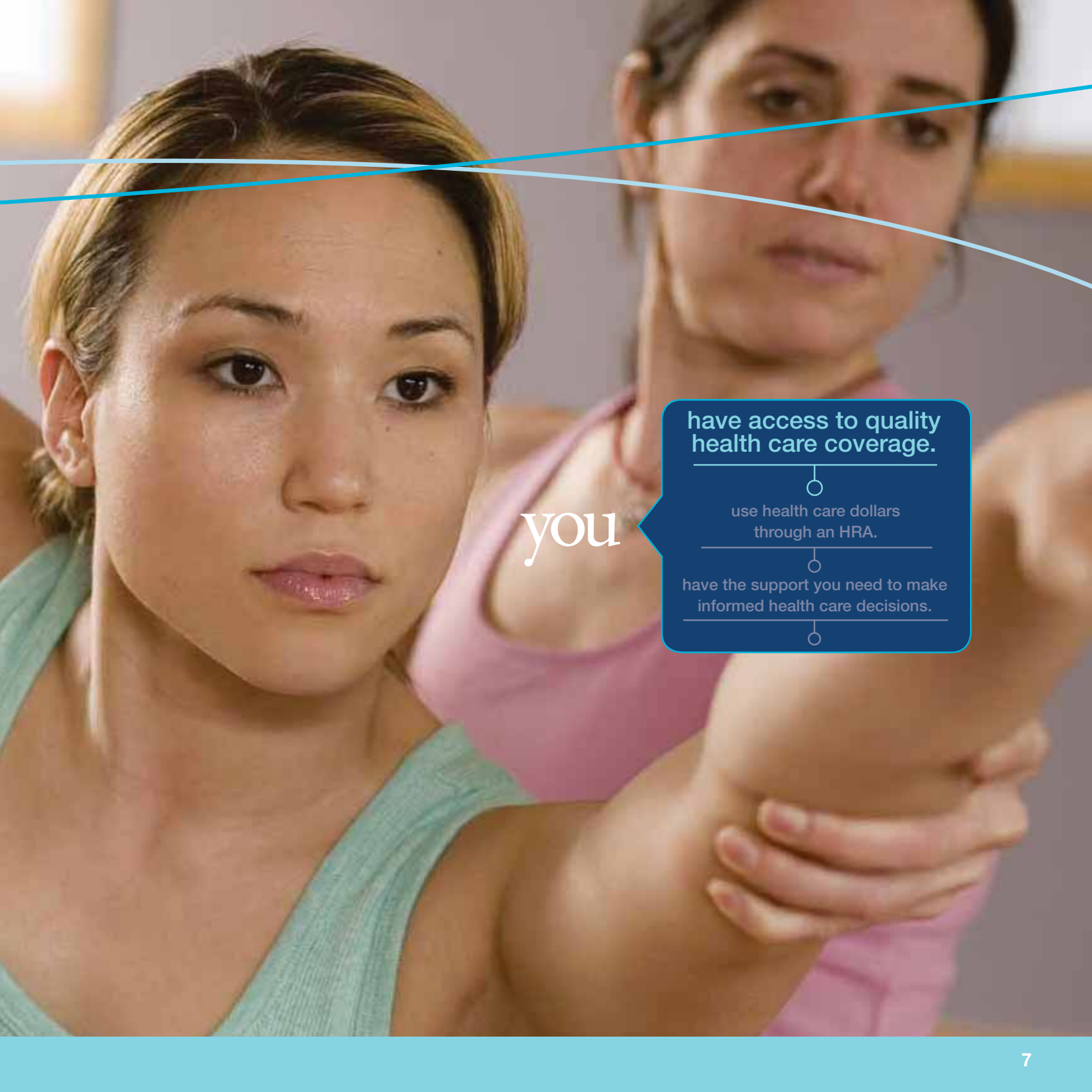
Your health plan provides coverage for preventive care. It's important to get regular checkups, even when you're healthy. Preventive care can catch the early warning signs of health problems before they become serious.

Unmatched access to doctors and hospitals

You have access to quality care through our extensive statewide provider network, and through our BlueCard® program, members have access to providers across the country. Picking your primary care physician is an important decision, and our large network enables you to make the right choice.

We reward doctors who focus on quality patient care so that you have:

- Better coordinated care
- Better health outcomes
- Better relationships with your doctors and specialists



you

have access to quality health care coverage.

use health care dollars through an HRA.

have the support you need to make informed health care decisions.

your HRA

Your employer has chosen to offer you a health reimbursement arrangement with your health plan. Using an HRA for your health care may be new to you. We're here to help you navigate this uncharted territory.

you

have access to quality health care coverage.

use health care dollars through an HRA.

have the support you need to make informed health care decisions.



Healthy Blue HMO HRASM

A health reimbursement arrangement, or HRA, is a fund set up by your employer that pays for your medical deductibles or coinsurance, depending on the plan selected.

What are the advantages?

Affordability

Premiums for medical plans offered with an HRA are generally less per month than other plans.

Employer contributions

Your employer funds your HRA.

Tax benefits

Your HRA dollars are not taxed.

Online account management

You can access all your HRA information from one Web site, including balances, recent HRA activity, coverage information, eligibility and much more.

How does it work?

Step 1: Enroll in Healthy Blue HMO HRA

Healthy Blue Choices HMO HRA is a deductible health care plan combined with an HRA. Under your health care plan, you share in the cost of services through deductibles and coinsurances.

Step 2: Contributions to your HRA

Your employer contributes a set amount of money to your HRA for your use. If your employer chooses, money in your HRA can roll-over from year to year for your use.



Step 3: Use your HRA

Use the funds in your HRA to pay for deductibles and coinsurances required by your health care plan. Check with your employer to see if deductibles, coinsurances or both can be paid from your HRA.

When you receive services, we automatically pay your provider from your HRA for eligible expenses.

Step 4: Track your money

We'll send you an Explanation of Benefit Payments statement showing you when and how much expenses have been paid from your HRA.

You can also view this information at **MiBCN.com**

Once you enroll, you'll receive a welcome kit
to help you get started with your new plan.



support {suh-pohrt}

To give help, assistance or encouragement

you

have access to quality
health care coverage.



use health care dollars
through an HRA.



have the support you need to make
informed health care decisions.



your support

We want you to feel well and live well. That's why we support you with tools, resources and services that help you manage your health and your health plan.

Exceptional health and wellness programs

Personalized information, an interactive health assessment, online health coaching programs, multimedia components and health improvement programs make your experience with BlueHealthConnection® truly unique.

Valuable Web resources

With Healthcare Advisor™, powered by WebMD®, you can find and compare the cost and quality of doctors, hospitals and drug treatment options based on information that matters to you. You can also view your HRA, claims and benefit information online.

Significant member discounts

We've partnered with recognized companies to offer savings on health and wellness, family care and travel services through our Blue365® program.

Informative publications

Our member magazine is loaded with health tips, wellness ideas and lifestyle advice. We deliver *Good Health* to Blue Care Network members twice a year.

Outstanding Customer Service

Our dedicated Customer Service representatives are trained to answer your health care questions and are just a toll-free phone call away.

your questions

Can I contribute to my HRA?

No, only your employer can fund the HRA. Your employer sets the maximum HRA fund balance per employee or family.

Can HRA funds be used for my premium?

No, the plan does not allow HRA funds to pay for your insurance premiums.

Do I need a debit card?

No. One of the advantages of your Healthy Blue HMO HRA is that your provider automatically receives payment for eligible expenses.



Can I put more money into my HRA?

No. Once your HRA funds are exhausted, you'll be responsible for paying any additional out-of-pocket expenses.

What happens to my HRA when I leave my employer?

HRAs are not portable. When your employment ends, you cannot take the balance of the HRA with you. However, these plans are subject to continuation of coverage provided through COBRA.



your terms





Coinsurance

A percentage amount members must pay for covered services

Deductible

A fixed amount members must pay toward covered medical services each year before benefits are paid by your Blue Care Network plan

Eligible Expenses

Eligible expenses under Blue Care Network's HMO HRA plan can include your medical plan's deductibles, coinsurances or both. Ask your employer which expenses are covered under your HMO HRA plan.

Member

Any individual or family member enrolled in a Blue Care Network health care plan

Network

Hospitals, doctors and other licensed facilities or health care professionals who have contracted with Blue Care Network to provide services to members enrolled in an HMO health care plan

Premium

A payment or series of payments — usually made monthly — for medical benefits

Preventive care

Care with an emphasis on preventing health problems before they occur like routine health exams and tests

Provider

Person (such as a doctor) or facility (such as a hospital) that provides services or supplies related to medical care

You know us by reputation

With a Blue Care Network plan, you get the Blue standard of excellence that our trusted cross and shield symbols represent. You also get our HMO commitment to keeping health care effective and accessible.

Our long-standing Excellent Accreditation from the National Committee for Quality Assurance affirms our success in providing quality care.



Interested in a fresh approach to health care?

Once you've chosen to partner with Blue Care Network, you'll receive helpful information about your new coverage.

Questions?

We're ready and willing to help you in any way we can.

As a member, our self-service Web tools are available at your fingertips all day, every day. All you need to do is visit our Web site.

And we've specially trained our Customer Service representatives to help you make the most of your new Healthy Blue HMO HRA plan. Just call the toll-free phone number on the back of your Blues ID card.

MiBCN.com





healthybluechoicesSM

Embrace total health.

A **Healthy Blue Choices** plan gives you quality health care coverage and access to wellness resources so you can achieve a healthier lifestyle.

As your partner in health care, the Blues are here to support you every step of the way.



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

MiBCN.com