



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Confidence comes with every card.®

Blue Cross[®] Personal Choice PPO

THE RIGHT SOLUTION AT THE RIGHT TIME

Personal Choice PPO is Blue Cross Blue Shield of Michigan's new product that leverages the innovative Blue Cross Organized Systems of Care program. This PPO health plan offers a better price point for employers with choices for access and cost-sharing for their employees.

Plan features

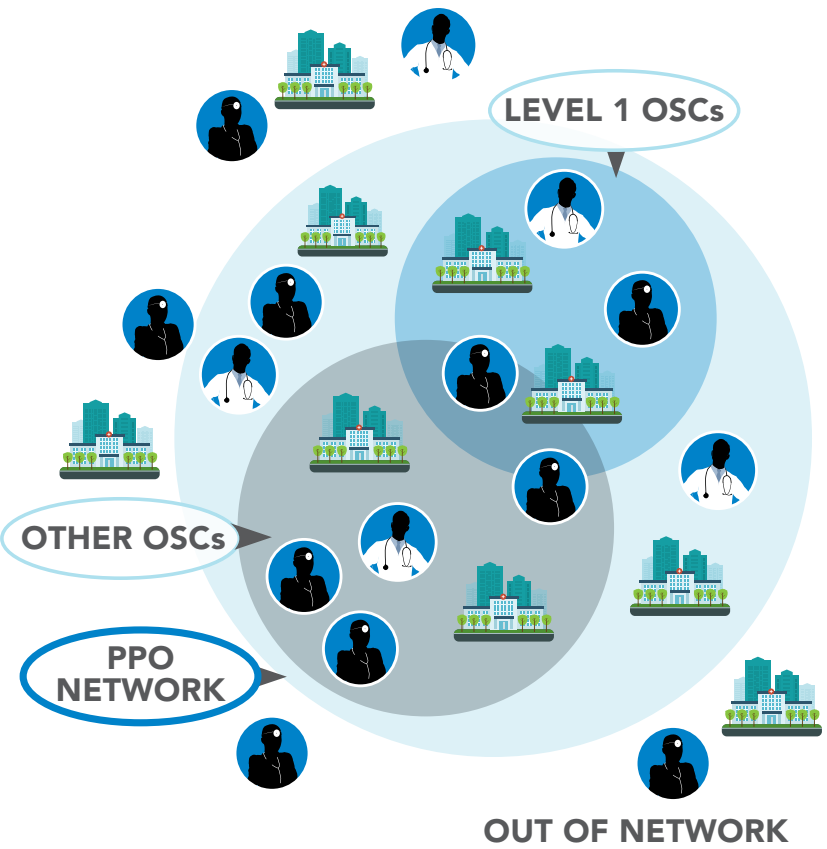
- Helps minimize rising costs for employers with savings on premium increases.
- The premium savings over a Blue Cross® Simply Blue PPO plan with comparable coverage can be as high as 9 percent.
- Encourages your employees to become more engaged in their choices of doctors, hospitals and health care services with options to save on their out-of-pocket costs.
- Includes access to multiple OSCs throughout Michigan with more than 4,000 primary care doctors, 11,000 specialists and 118 hospitals.
- Maintains access to the entire Blue Cross PPO network as well as out-of-network doctors and hospitals.

What is an OSC?

Since creating the *Physician Group Incentive Program* 10 years ago, Blue Cross has been working with provider offices to support the development of organized systems of care. OSCs are communities of doctors and hospitals within the Blue Cross PPO network.

By helping to better connect your employees to doctors within their own community, OSCs help provide customized, coordinated care that's right for each patient. Working together means delivering a new level of health care value for you and your employees by:

- Controlling claim costs
- Lowering costs while still offering a PPO plan with broad access
- Enhancing the doctor and patient relationship
- Building better health care experiences and outcomes for people. Having a healthier workforce can lead to a drop in absenteeism, an increase in productivity and a decrease in long-term costs.



Access to care

\$ **LEVEL 1 OSCs:**
Provides the highest level of care at the lowest costs.

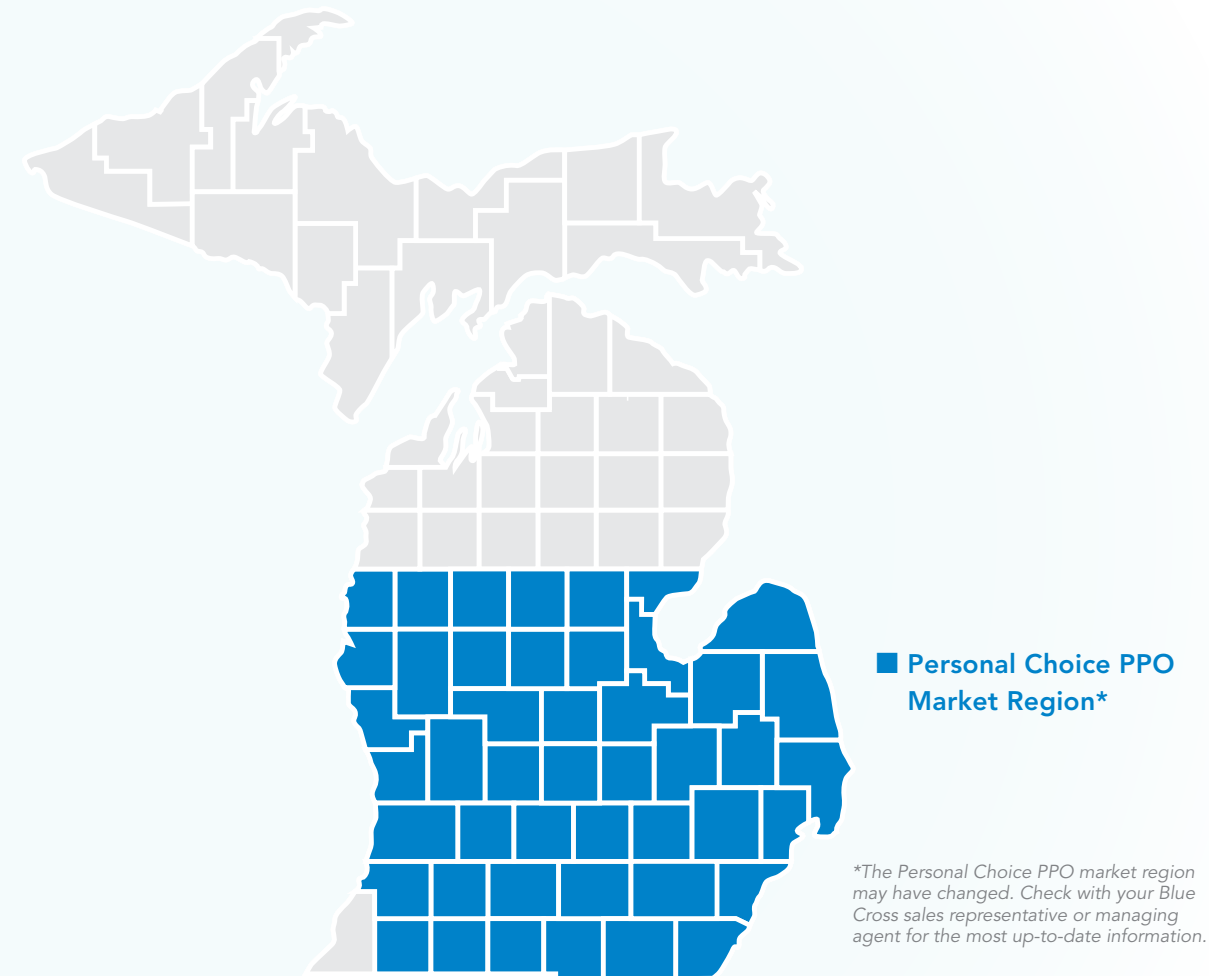
\$\$ **OTHER OSCs:**
Provides high quality coordinated care but not at the lowest costs.

\$\$ **PPO NETWORK:**
Doctors and hospitals in the Blue Cross PPO network that are not part of an OSC.

\$\$\$ **OUT OF NETWORK:**
Doctors and hospitals not contracted with Blue Cross.



The majority of our OSCs are located in counties with the most concentration of doctors and hospitals in Michigan. This allows your employees to receive cost savings through the coordinated care of an OSC while still having access to the whole Blue Cross PPO network.



Things to know about Personal Choice PPO:

- **Eligibility for the employer:** To offer Personal Choice PPO you must be a small group employer headquartered in the Personal Choice PPO market region, or a large group employer with locations in the Personal Choice PPO market region.
- **Eligibility for your employees:** The employee (subscriber) **must** live within the Personal Choice market region to be eligible for Blue Cross Personal Choice PPO. Employers must offer an alternative plan for employees who don't live in the Personal Choice PPO market region.
- **Exemptions for dependents who live away from home:** Employers can request Level 1 cost share on behalf of their employees who have dependents or spouses living outside the Personal Choice market region.
- **Using referrals:** In some situations in order to receive the lowest costs, members will need a referral.
- **Tools and resources:** Blue Cross provides a variety of resources and tools to your employees, like the Find a doctor tool through their account at [bcbasm.com](https://www.bcbasm.com), to help understand their plan.

Personal Choice PPO

How it works for your employees

Each member with Personal Choice PPO will save when they select a primary care doctor in a Level 1 OSC. You will help control costs by encouraging employees and their families to choose OSC providers.

\$ Level 1 cost share = lowest costs:

- Select a primary care doctor within a Level 1 OSC
 - Use doctors and hospitals within YOUR selected primary care doctor's Level 1 OSC
 - OR, use doctors and hospitals outside of your primary care doctor's Level 1 OSC but within the PPO network with a referral from your primary care doctor

\$\$ Level 2 cost share = higher costs:

- Select a primary care doctor within a Level 1 OSC, but use doctors and hospitals outside your primary care doctor's OSC without a referral
- Select a primary care doctor not in a Level 1 OSC
- Do not select a primary care doctor

\$\$\$ Out-of-network cost share = highest costs:

- Use doctors and hospitals outside the Blue Cross PPO network (referrals for Level 1 cost share are not available outside PPO network)

Resources for your employees

Blue Cross® Health & Wellness

The Blue Cross Health & Wellness online platform gives your employees access to many online programs that can help them stay healthy, get better or improve their quality of life while living with a chronic illness. They can log in to:

- Complete their health assessment and see their risk score
- Participate in a Digital Health AssistantSM program
- Sync WebMD's Daily Victory[®] app (available for Apple and Android devices) with the online platform and connect with up to five others to form a support network
- Sync their favorite fitness and medical devices and apps so they'll have all their information in one location
- Read articles, watch videos or take a quiz
- Ask questions on a professionally monitored message board

24-Hour Nurse Line

Reach a registered nurse 24/7 on a toll-free line. Ask any health-related question. When there's a problem, the nurse can help your employees determine the appropriate level of medical care they need.

Member discounts

Members have access to exclusive discounts on a variety of healthy products and services from groceries and fitness gear to travel and gym memberships. Take advantage of these offers and more — visit bcbsm.com/xtras today.

Access to our large provider network

All of our health care plans feature our industry leading provider network, so members have access to doctors and hospitals across the state and country.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan by offering health and wellness services.



Questions?

Please contact your Blue Cross sales representative or agent, or visit bcbsm.com/employers

Personal Choice PPO

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