



Flexible BlueSM

Take control of your health care





Flexible
Blue

welcome to Flexible Blue

A Flexible Blue health plan combines comprehensive medical benefits, a health spending account and health care resources to help you manage your own health. Flexible Blue gives you:

- Control of your health care spending through a health account
- Complimentary programs and services that add value to your health care coverage
- User-friendly Web resources that provide health care education and decision-making support
- First-rate health care management and wellness resources

These features combine to give you and your family a valuable health care package.

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Flexible Financing

A health account allows you to manage your health care dollars. Your employer may choose to offer you one or more of the following health account options:

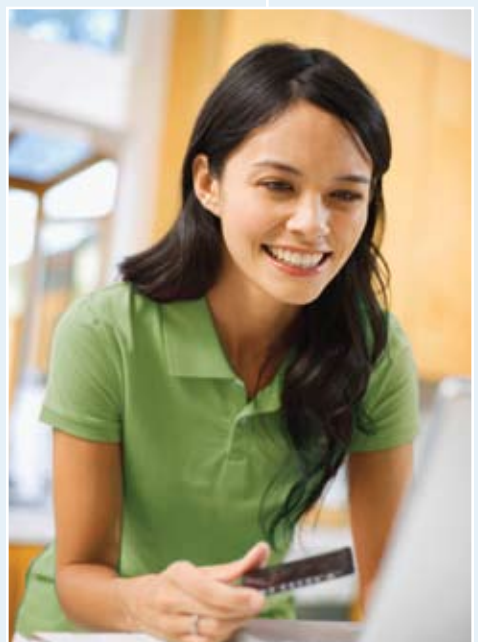
Health Savings Account (HSA)

This option is like a 401(k) account for your health care dollars, offering triple tax savings — your contributions, investment earnings and withdrawals for qualified medical expenses are all tax-free. You and your employer may contribute to your HSA. You may use money from the account to pay for qualified medical expenses. Unused balances roll-over from year to year, allowing you to save for future medical expenses or take advantage of a variety of investment options.

Blue Healthcare BankSM is the preferred custodian for your HSA. A Blue Healthcare Bank HSA is interest bearing and FDIC-insured. Unlike commercial banks, Blue Healthcare Bank was created exclusively to support Blues members. The bank brings together a management team with decades of collective banking experience and the health care knowledge of the Blues.

HSA Debit Card

This card allows you to conveniently pay for qualified expenses from the balance in your HSA. When you visit a doctor, pick up a prescription, or need to pay for other qualified medical expenses, simply present the card. Payments are immediately deducted from your HSA.





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Health Reimbursement Arrangement (HRA)

This option combines your medical plan with an HRA funded by your employer. You may use the account to pay for qualified medical expenses as defined by your employer. You do not pay taxes on money contributed to the account. Your employer may choose to allow year-end balances to roll over from year to year.

Flexible Spending Account (FSA)

This option offers a great way to save for qualified medical expenses. Money you contribute to your FSA will be automatically deducted, pre-tax, from your paycheck. The money is used to reimburse you for qualified medical expenses. Money not spent by the end of the plan year is returned to your employer.

Financing Basics

Feature	Health Savings Account	Health Reimbursement Arrangement	Flexible Spending Account
Financing	Contributions can be made by: <ul style="list-style-type: none"> • Group • Employee • Group and employee • Third party 	Contributions can be made by: <ul style="list-style-type: none"> • Group 	Contributions can be made by: <ul style="list-style-type: none"> • Group • Employee • Group and employee
Finance owner	Employee	Group	Employee (unused money is forfeited to the group at the end of the year)
Contribution tax status	<ul style="list-style-type: none"> • Group contributions are not subject to payroll taxes. • Pre-tax contributions can be made through payroll deduction. • After-tax employee contributions are tax-deductible from gross income. 	Group reimbursements are tax-deductible for the group and tax-exempt for the employee.	<ul style="list-style-type: none"> • Group contributions are not subject to payroll taxes. • Pre-tax contributions can be made through payroll deduction.
Year-to-year rollover	Yes	Group discretion	No
Allowable withdrawals	Eligible IRS expenses	Eligible IRS expenses	Eligible IRS expenses
Opportunity to invest	Yes	No	No

Blue Value

A Flexible Blue health plan delivers more. In addition to quality benefits, the plan offers a full range of valuable services and advantages including:

- **Broad provider network** — As one of 39 independent Blue plans, Blue Cross Blue Shield of Michigan provides you with access to more than 660,000 participating doctors and hospitals across the country. And that's just the beginning. When you leave the country, your benefits travel with you. Our BlueCard Worldwide® program provides access to more than 900 hospitals in more than 200 countries.
- **Innovative online resources** — You have access to a wide range of information online, such as claims information, eligibility information, explanation of benefits payment statements, wellness information and much more.
- **Outstanding customer service** — Our customer service representatives are trained to answer your health care questions and are just a toll-free phone call away.
- **Significant member discounts** — You can receive discounts on safety-related equipment, select alternative medical services and natural health care products.
- **Informative publications** — *Living Healthy* magazine is loaded with healthful tips, wellness ideas and lifestyle advice, and is delivered to your doorstep twice a year.



Healthcare Advisor[™] powered by WebMD[®]

Every Flexible Blue plan includes access to the Healthcare Advisor, a suite of Web-based educational resources to help you make more informed health care decisions. The Healthcare Advisor offers the following:

PharmaAdvisor[™] — Allows you to research and compare drug-treatment options for selected conditions, examine drugs used to treat a number of commonly occurring conditions, get information about a specific drug and check medications for possible interactions.

Physician Selection Advisor[™] — Allows you to view doctor profiles and create doctor comparison reports.

Hospital Advisor[™] — Allows you to search for the hospitals using a variety of criteria including experience with the type of treatment needed, location, complication rates, infection rates and care volumes.

Treatment Cost Advisor[™] — Allows you to research the cost of common health care services.

*You also have access to the **CoverageAdvisor[™]**.*

This resource provides information about common health care plan offerings, allows you to estimate the costs for services you are likely to need and allows you to forecast out-of-pocket costs under various scenarios. It can also help you determine whether an HSA or HRA would cover expected expenses and the tax consequences of funding an HSA or FSA.



BlueHealthConnection is our trusted care management program that provides you with case, disease and condition management, and personal health and wellness resources.



Case Management

BlueHealthConnection provides three levels of care:

Guided self-management — This level of care provides 24-hour nurse counseling access, health education, symptom management and shared decision-making as needed.

Case and disease management — This level of care is for individuals with high-cost or high-risk conditions as well as those who may be at risk for future complications as a result of their conditions. They receive telephone-based management, help coordinating services and management of their diseases in accordance with established clinical guidelines.

Complex case management — This level of care provides on-site and telephone-based management to those most in need. Nurses work directly with the patient, provider and family to ensure that there is a clear understanding of the condition, the prognosis and treatment options.

Wellness

Our Basic Wellness option is automatically included with every Flexible Blue plan and offers a variety of wellness features including a smoking cessation program, the opportunity to take a health risk appraisal and online health information.

Your employer may choose to offer our Premium Wellness option, which offers all the features included in the Basic Wellness option plus one-on-one telephonic wellness coaching, management reporting and comprehensive incentive tracking.

BlueHealthConnection[®]

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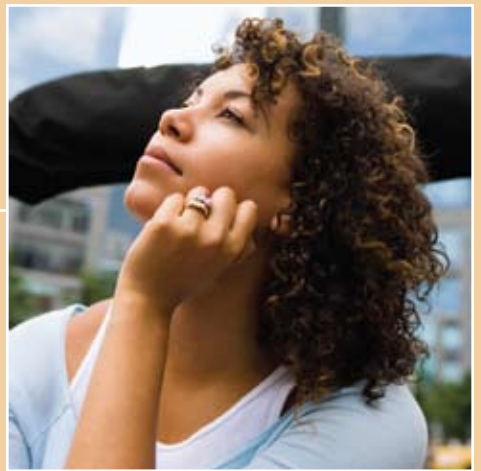
The health plan that empowers.

Flexible Blue gives you the freedom to control how your health care dollars are spent and the resources to make informed choices for you and your family.

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Flexible
Blue HSA





**Blue Cross
Blue Shield**
of Michigan

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

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