

As an association member, your business also benefits from these advantages:

END-TO-END SERVICING

As partners, your association and the Blues provide exceptional service. With dedicated servicing, we have resources available to answer employee questions on benefits, claims, billing and membership changes, so you don't have to. Association-sponsored health plans let you focus on what's most important to you — your business.

A COMPETITIVE EDGE

The benefits you offer give you a competitive edge in attracting and keeping employees. Through your Blues association-sponsored plans, even the smallest business owner can compete for talent by offering best-in-class health care protection for employees.

A PERFECT FIT FOR YOUR BUDGET

With a larger selection of health care plans available to association members, you have the flexibility to match the best plan with your budget need at every stage of your business. Plans include:

- Community BlueSM PPO
- Blue Care Network HMO
- Healthy Blue LivingSM, an HMO wellness plan
- Flexible BlueSM, a consumer-directed plan
- My BlueSM, individual-billed coverage

And, if you're looking to expand benefits, there are Blues association-sponsored dental, vision and prescription drug plans for businesses with as few as two enrolled contracts.

A HEALTHIER BOTTOM LINE

Having a healthy work force has a positive impact on your bottom line through increased productivity, increased morale and reduced absenteeism. Personalized health and wellness resources included in the Blues association-sponsored health plans help your employees manage their well-being — giving you more for your health care investment.



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

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Membership has its benefits

Association-sponsored health plans from the Blues





A membership in your trade industry association means you can protect your most valuable asset — your employees — by providing them the peace of mind that comes with small group health care protection from the Blues.

But that's just one benefit.



With association-sponsored health care plans, your employees benefit from these advantages:

MORE PROVIDER CHOICES

With access to the Blues' unmatched statewide networks, your employees will have the flexibility to choose from a wide variety of providers to meet their individual health care needs.

WORLDWIDE ACCEPTANCE

Blues coverage doesn't stop at the state line. With BlueCard® protection, your employees' coverage extends across the country and around the world. No other card is as recognized and accepted as the one that carries the Cross and Shield.

A DEDICATION TO WELLNESS

Good health means a healthier bottom line. Blues health plans include wellness resources that support your employees in achieving wellness goals such as losing weight or stopping smoking — at no additional cost to you or them.

EASY ONLINE RESOURCES

With just a click, employees can order ID cards, check eligibility, view their explanation of benefit payments statement or simply find a physician close to home — seven days a week, 24 hours a day.

SERVICING CLOSE TO HOME

Taking a regional approach to servicing helps us better understand and respond to the different needs of individual communities, businesses and members.

MEMBER DISCOUNTS

Who doesn't like saving money? By showing their ID card, your employees can do just that through money-saving discounts on injury-prevention equipment and complementary health services, such as acupuncture and wellness and fitness centers.

A COMMITMENT TO YOU

Being nonprofit is important to the Blues and a commitment we'll keep. It means that instead of paying dividends to stockholders like other insurance carriers, we put more money back into Michigan — helping keep health care as low as possible for small businesses like yours.

NOT COVERED?

Benefit from the advantages of an association membership. Call your local association today to see how a Blues association-sponsored health care plan can benefit your business.

Being an association member gives your business the resources, advocacy and community support needed to build and grow your business. Now it gives you another advantage — health care plans from Blue Cross Blue Shield of Michigan and Blue Care Network.