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Blue Cross® Blue Shield® of Michigan Community Blue vs Simply Blue

Community Blue	Small Group	Simply Blue
Copay applies to services included in the office visit charge, such as office surgery, diagnostic and therapeutic services	Office services	Deductible and coinsurance apply to services outside of the office visit charge, such as office surgery, diagnostic and therapeutic services
Copay waived for accidental injury	Emergency room copay	Copay not waived for accidental injury
30 total visits per calendar year for habilitative servces and 30 total visits per calendar year for rehabilitative services	Physical, chiropractic, ocupational and speech theraphy	30 total visits per calendar year for habilitative serces and 30 total visits per calendar year for rehabilitative services
All out-of-network provider services are applicable to out-of-network cost sharing	Referrals	All out-of-network provider services are applicable to out-of-network cost sharing

Community Blue	Large Group	Simply Blue
Copay applies to services included in the office visit charge, such as office surgery, diagnostic and therapeutic services	Office services	Deductible and coinsurance apply to services outside of the office visit charge, such as office surgery, diagnostic and therapeutic services
Copay waived for accidental injury	Emergency room copay	Copay not waived for accidental injury
60 visits per calendar year, 24 visits maximum on chiropractic	Physical, chiropractic, ocupational and speech theraphy	30 total visits per calendar year; 12 visits maximum on chiropractic
With a referral, out-of- network services are applicable to in-network cost sharing	Referrals	All out-of-network provider services are applicable to out-of-network cost sharing

TGG Solutions is now Nexben. This strengthens our dedication to providing excellent customer service and business solutions. Nexben will remain a general agent for Blue Cross* Blue Shield* of Michigan and Blue Care Network, providing agents in Michigan with the tools and support needed to best serve your clients. Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association. 9.22.