

Product Highlights: Flexible Blue Comparison Chart

	Flexible Blue 2		Flexible Blue 3		Flexible Blue 4	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Deductible	\$1,250/\$2,500	\$2,500/\$5,000	\$2,000/\$4,000	\$4,000/\$8,000	\$3,000/\$5,950	\$5,800/\$11,600
Copay	0% / 20% / 30%	20% / 40% / 50% off approved amount	0% / 20% / 30%	20% / 40% / 50% of approved amount.	0% / 20% / 30%	20% / 40% / 50% of approved amount.
Copay Dollar Max	Not Applicable	\$1,000 for 1-person contract or \$2,000 for family	Not applicable	\$1,000 for 1-person contract or \$2,000 for family	Not applicable	\$1,000 for 1-person contract or \$2,000 for family
Lifetime Max	Combined \$5 million per member for Flexible Blue medical coverage and Flexible Blue prescription coverage.					
Emergency	100% after in-network deductible.					
Office Visits	100% after in-network deductible	80% after in-network deductible	100% after in-network deductible	80% after in-network deductible.	100% after in-network deductible.	80% after in-network deductible.
Diagnostic	100% after in-network deductible	80% after in-network deductible	100% after in-network deductible	80% after in-network deductible	100% after in-network deductible	80% after in-network deductible
Prescription Options						
None	Not Covered					
Rx after deductible (Open and Closed Formulary options Available)	20% / 30% after medical deductible	40% / 50% after medical deductible	20% / 30% after medical deductible	40% / 50% after medical deductible	20% / 30% after medical deductible	40% / 50% after medical deductible
Alternative Rx Options	Open Formulary Options: \$10 / \$60; \$15 / \$50 / 50%; \$20 / \$60 / 50%. Closed Formular Options: \$10 / \$40; \$15 / 40%					
Copay Dollar Max	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$1,000 / \$2,000	\$2,000 / \$4,000

For more detailed information regarding Flexible Blue and all it has to offer, visit our online Document Library at www.actionbenefits.com. The Flexible Blue information is available under the BCBSM section. Contact an Action Benefits representative at (248) 356-8585 with any questions.