

Healthcare Blue Book: **Free For All GDLS Employees Who Are Enrolled in BCBS MI Plans**

In 2013, GDLS paid over \$116 Million dollars in medical claims for our employees and their families.

Each year, GDLS employees go to thousands of doctor appointments and have thousands of procedures performed at medical facilities. As our company continues to do business in a very competitive environment, GDLS strives to offer plans and services that allow us to compete, and provide the very best value to our employees.

In-network costs for common medical procedures such as MRIs, sleep studies and colonoscopies can vary in cost by as much as 300-500%

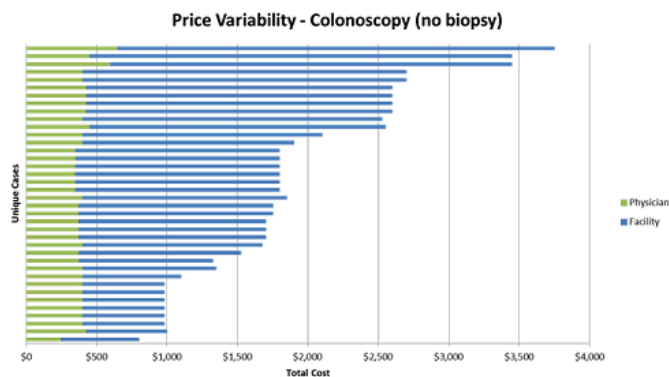
As consumers who want the best value for our money, we spend significant time comparison shopping things like cars and computers, but likely do not do the same when shopping for health care services. More often than not, the facility the service is performed at, and not the actual services of a physician, is what causes medical services to vary in cost so drastically. In many cases, the most expensive facilities may not give you the best quality of health care.

To help GDLS employees mitigate medical cost variances, GDLS began offering Healthcare Blue Book as of January 1, 2015.

Healthcare Blue Book is an online and mobile tool (www.healthcarebluebook.com/cc/GenDyn) which provides information on how and where to save money when making medical service decisions. It is free to register for and use Healthcare Blue Book. Once registered, employees can search Healthcare Blue Book to find the "Fair Price" of over 350 different procedures in their geographic area, as well as generate a list of all facilities that provide the service within a specified radius.

Below is an illustrative example of the price variability for a common medical procedure

The Price Variability graph illustrates the variability that facilities add to the cost of a medical procedure, in contrast to the consistency of physician charges. The price variability amongst facilities is not exclusive to diagnostic colonoscopies or even a geographical area, as it occurs with most medical procedures nationwide. The provider listing illustrates how facilities will appear when searching for affordable services in your area. The list of facilities will contain a green, yellow, or red rating, indicating if they are below Fair Price, slightly above Fair Price, and Highest Price, respectively.



Provider Listing

You may wish to consider the following providers. Providers can and do change network status regularly. Before seeking treatment we recommend that you call the provider to verify they are currently in your network and their current price. Healthcare Bluebook does not guarantee provider prices.

Service: Colonoscopy (with biopsy) ● At or Below Fair Price
Fair Price: \$1,524 ▲ Slightly Above Fair Price
● Highest Price

Facilities	Rating
Gastrointestinal Endoscopy Center (~3 miles)	●
Surgical Center Of Michigan (same zip)	●
Waterford Surgical Center (~12 miles)	●
Utica Surgery Center (~7 miles)	●
Lakes Surgery Center (~11 miles)	●
Michigan Endoscopy Center (~11 miles)	●
William Beaumont Hospital (~3 miles)	▲
William Beaumont Hospital (~5 miles)	▲
William Beaumont Hospital (~20 miles)	▲

Please take a few moments to register today and make it a habit for you and your family to log on and use this Healthcare Blue Book as you obtain medical services. Questions can be directed to the Benefits Strategy team at benefits@gdls.com.