

Blue Cross Blue Shield of Michigan 2020 Individual Plan Overview

Note: All 2020 BCBSM Individual Plans have an embedded deductible and an embedded out-of-pocket maximum.

PPO

Gold

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Gold	\$500/\$1,000	20%	\$7,200/\$14,400	\$30 AD \$0 BD	\$50 AD	\$75 AD then covered 80%	\$250 AD then covered 80%	AD \$15/25% (\$40 min - \$100 max)/ 50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Premier PPO Gold 70/30	\$0/\$0	30%	\$8,150/\$16,300	30%/\$0	30%	30%	30%	\$15/25% (\$40 Min - \$100 max)/ 50% (\$80 min - \$150 max)/40%/45%

Silver

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Silver	\$2,500/\$5,000	20%	\$8,150/\$16,300	\$30 AD \$0 BD	\$50 AD	\$75 AD then covered 80%	\$250 AD then covered 80%	AD \$15/25% (\$40 min - \$100 max)/ 50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Premier PPO Silver Extra	\$4,700/\$9,400	20%	\$8,150/\$16,300	\$30 BD \$0 BD	\$65 BD	\$75 BD	Covered 80% AD	\$15 BD/\$50 BD/\$150 BD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Saver HSA*	\$3,300/\$6,600	20%	\$6,850/\$13,700	\$30 AD \$0 AD	\$50 AD	\$75 AD then covered 80%	\$250 AD then covered 80%	AD \$15/25% (\$40 min - \$100 max)/ 50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Premier PPO Silver Off Marketplace	\$2,100/\$4,200	20%	\$7,800/\$15,600	\$30 AD \$0 BD	\$50 AD	\$75 AD then covered 80%	\$250 AD then covered 80%	AD \$15/25% (\$40 min - \$100 max)/ 50% (\$80 min - \$150 max)/40%/45%

Bronze

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Bronze HSA*	\$6,850/\$13,700	None	\$6,850/\$13,700	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Premier PPO Bronze Extra	\$7,000/\$14,000	40%	\$8,150/\$16,300	\$35 BD \$0 BD	\$75 BD	\$75 BD	Covered 60% AD	\$35 BD/35% AD/40% AD/ 40% AD/45% AD
Blue Cross® Premier PPO Bronze Saver	\$8,150/\$16,300	None	\$8,150/\$16,300	Covered 100% / \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

Catastrophic

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Value	\$8,150/\$16,300	None	\$8,150/\$16,300	\$30 BD (First 3 visits) Then Covered 100% / \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

Blue Care Network 2020 Individual Plan Overview

Note: All 2020 BCN Individual Plans have an embedded deductible and an embedded out-of-pocket maximum.

HMO

Gold

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1 a/1b/2/3/4/5
Blue Cross® Preferred HMO Gold	\$700/\$1,400	20%	\$8,150/\$16,300	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	AD \$4/\$20/25% (\$40 min - \$100 max)/50% (\$80 min - \$150 max)/40%/45%

Silver

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1 a/1b/2/3/4/5
Blue Cross® Preferred HMO Silver	\$2,800/\$5,600	30%	\$8,150/\$16,300	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 70%	AD \$4/\$20/25% (\$40 min - \$100 max)/50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Select HMO Silver								
Blue Cross® Metro Detroit HMO Silver								
Blue Cross® Preferred HMO Silver Extra	\$4,700/\$9,400	20%	\$8,150/\$16,300	\$30 / \$0 BD	\$65 BD	\$75 BD	Covered 80% AD	\$15 BD/\$50 BD/\$150 BD/40% AD/45% AD
Blue Cross® Select HMO Silver Extra								
Blue Cross® Metro Detroit HMO Silver Extra								

*HSA Compatible

AD: After Deductible
BD: Before Deductible

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1a/1b/2/3/4/5
Blue Cross® Preferred HMO Silver Saver	\$3,700/\$7,400	30%	\$7,500/\$15,000	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 70%	AD \$4/\$20/25% (\$40 min - \$100 max)/50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Select HMO Silver Saver								
Blue Cross® Metro Detroit HMO Silver Saver								
Blue Cross® Preferred HMO Silver Off Marketplace	\$2,600/\$5,200	30%	\$7,500/\$15,000	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 70%	AD \$4/\$20/25% (\$40 min - \$100 max)/50% (\$80 min - \$150 max)/40%/45%
Blue Cross® Select HMO Silver Off Marketplace								
Blue Cross® Metro Detroit HMO Silver Off Marketplace								

Bronze

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1a/1b/2/3/4/5
Blue Cross® Select HMO Bronze	\$8,150/\$16,300	None	\$8,150/\$16,300	\$30 / \$0 BD	Covered 100% AD	\$40 BD	Covered 100% AD	Covered 100% AD
Blue Cross® Metro Detroit HMO Bronze								
Blue Cross® Preferred HMO Bronze Saver HSA*	\$6,850/\$13,700	None	\$6,850/\$13,700	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Select HMO Bronze Saver HSA*								
Blue Cross® Metro Detroit HMO Bronze Saver HSA*								

Catastrophic

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Select HMO Value	\$8,150/\$16,300	None	\$8,150/\$16,300	\$30 / \$0 BD	Covered 100% AD	\$40 BD	Covered 100% AD	Covered 100% AD