

Blue Cross Blue Shield of Michigan 2024 Individual Plan Overview

Note: All 2024 Blue Cross individual plans have an embedded deductible and an embedded out-of-pocket maximum.

PPO

Gold

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Gold	\$1,200/\$2,400	20%	\$8,500/\$17,000	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Gold Extra	\$1,500/\$3,000	25%	\$8,700/\$17,400	\$30 BD \$0 BD	\$60 BD	\$45 BD	Covered 75% AD	\$15 BD/\$30 BD/\$60 BD/ \$250 BD

Silver

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Silver	\$3,150/\$6,300	20%	\$9,100/\$18,200	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Extra	\$5,900/\$11,800	40%	\$9,100/\$18,200	\$40 BD \$0 BD	\$80 BD	\$60 BD	Covered 60% AD	\$20 BD/\$40 BD/\$80 AD/ \$350 AD
Blue Cross® Premier PPO Silver Saver HSA*	\$3,650/\$7,300	20%	\$7,500/\$15,000	\$30 AD \$0 AD	\$50 AD	\$75 AD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Off Marketplace	\$3,950/\$7,900	20%	\$9,400/\$18,800	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD

*HSA Compatible

AD: After deductible
BD: Before deductible

Bronze

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Bronze HSA*	\$8,000/\$16,000	None	\$8,000/\$16,000	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Premier PPO Bronze Extra	\$7,500/\$15,000	50%	\$9,400/\$18,800	\$50 BD \$0 BD	\$100 BD	\$75 BD	Covered 50% AD	\$25 BD/\$50 AD/\$100 AD/\$500 AD
Blue Cross® Premier PPO Bronze Secure	\$9,450/\$18,900	None	\$9,450/\$18,900	Covered 100% AD/ \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

Catastrophic

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Value	\$9,450/\$18,900	None	\$9,450/\$18,900	\$30 BD (First 3 visits) Then covered 100% AD/ \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

*HSA Compatible

AD: After deductible
BD: Before deductible