Blue Cross Blue Shield Blue Care Network of Michigan

Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

2025 BCN Small Group Product Menu

January 1, 2025

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Red/bold indicates new plan **Green/bold indicates modification**

Note: All plans include $0 copay for in-network medical online visits except HSA and Blue Elect Plus HSA POS plans

Product Family	Plan	Deductible Single/ Family	Coins. %	ECM Single/ Family	OOPM Single/ Family	Employer Contribution	OV/SPEC/UC/ER	Rx (Includes MOPD 3X-$10 and contraceptives) Custom Select Drug List unless otherwise indicated
Blue Elect Plus℠ POS	**2025 Blue Elect Plus POS Platinum Option 1**	**$0/ $250**	**20%**	**N/A**	**$3,000/ $6,000**	**N/A**	**$20/$30/$35/$150**	**$4/$15/$40/$80/20% ($200)/20% ($300)**
	2025 Blue Elect Plus POS Platinum Option 2	**$250/ $500**	**20%**	**N/A**	**$4,500/ $9,000**	**N/A**	**$20/$30/$50/$150**	**$4/$15/$40/$80/20% ($200)/20% ($300)**
	2025 Blue Elect Plus POS Gold Option 1	$500/ $1,000	**20%**	$5,000/ $10,000	$9,100/ $18,200	N/A	$30/$50/$50/**$250**	$10/$30/$60/$80/20%($200)/20%($300)
	2025 Blue Elect Plus POS Gold Option 2	$1,000/ $2,000	20%	$5,000/ $10,000	$9,100/ $18,200	N/A	$30/$50/$50/$250	$10/$30/$60/$80/20%($200)/20%($300)
	2025 Blue Elect Plus POS Gold Option 3	**$1,500/ $3,000**	**20%**	**$5,000/ $10,000**	**$9,100/ $18,200**	**N/A**	**$30/$50/$50/$250**	**$10/$30/$60/$80/20% ($200)/20% ($300)**
	2025 Blue Elect Plus POS Gold Option 4	$2,000/ $4,000	20%	N/A	$7,350/ $14,700	N/A	$30/$50/$50/$250	$15/$40/$80/$100/20%($200)/20%($300)
	2025 Blue Elect Plus POS Gold Option 5	$3,000/ $6,000	20%	N/A	$7,350/ $14,700	N/A	$30/$50/$50/$250	$15/$40/$80/$100/20%($200)/20%($300)
	2025 Blue Elect Plus POS Gold Option 6	**$4,000/ $8,000**	**20%**	**N/A**	**$9,200/ $18,400**	**N/A**	**$30/$50/$60/$250**	**$4/$15/$40/$80/20% ($200)/20% ($300)**
	2025 Blue Elect Plus POS Gold Option 7	**$5,000/ $10,000**	**30%**	**N/A**	**$9,200/ $18,400**	**N/A**	**$20/$30/$50/$150**	**$4/$15/$40/$80/20% ($200)/20% ($300)**
BCN HMO Fixed Cost℠	2025 BCN Fixed Cost Platinum	$0/ $0	0%	N/A	$4,000/ $8,000	N/A	$15/$30/$30/$250	$4/$15/$40/$80/$200/$300
	2025 BCN Fixed Cost Gold Option 1	$0/ $0	0%	N/A	**$9,200/ $18,400**	N/A	$20/$50/$50/$250	$15/$40/$80/$100/$200/$300
	2025 BCN Fixed Cost Gold Option 2	**$0/$0**	**0%**	**N/A**	**$9,200/ $18,400**	**N/A**	**$40/$60/$60/$550**	**$15/$40/$80/$100/$200/$300**

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Product Family	Plan	Deductible Single/ Family	Coins. %	ECM Single/ Family	OOPM Single/ Family	Employer Contribution	OV/SPEC/UC/ER	Rx (Includes MOPD 3X-$10 and contraceptives) Custom Select Drug List unless otherwise indicated
BCN HMO℠ without ded.	**2025 BCN Platinum Option 1**	$0/ $0	10%	$1,000/ $2,000	$5,000/ $10,000	N/A	$20/$30/$35/$150	**$6/$25/$50/$80/20% ($200)/20% ($300)**
	2025 BCN Platinum Option 2	$0/ $0	20%	$1,000/ $2,000	$6,600/ $13,200	N/A	$25/$35/$35/$150	**$6/$25/$50/$80/20% ($200)/20% ($300)**
	2025 BCN Gold	$0/ $0	30%	N/A	**$9,200/ $18,400**	N/A	$40/$60/$60/$250	$15/$40/$80/$100/20%($200)/20%($300)
BCN HMO℠ with ded.	2025 BCN Platinum	$500/ $1,000	0%	N/A	$1,500/ $3,000	N/A	$20/$30/$35/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Platinum	$500/ $1,000	0%	N/A	$1,500/ $3,000	N/A	$20/$30/$35/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN Gold Option 1	$500/ $1,000	20%	$5,000/ $10,000	$9,100/ $18,200	N/A	$30/$50/$50/$350	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN Gold Option 2	$1,000/ $2,000	20%	$3,500/ $7,000	$8,150/ $16,300	N/A	$20/$40/$50/$250	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 2	$1,000/ $2,000	20%	$3,500/ $7,000	$8,150/ $16,300	N/A	$20/$40/$50/$250	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN Gold Option 3	$1,500/ $3,000	20%	$2,500/ $5,000	$8,150/ $16,300	N/A	$20/$40/$50/$250	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 3	$1,500/ $3,000	20%	$2,500/ $5,000	$8,150/ $16,300	N/A	$20/$40/$50/$250	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN Gold Option 4	$2,000/ $4,000	20%	$2,000/ $4,000	$9,100/ $18,200	N/A	$20/$40/$50/$150	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 4	$2,000/ $4,000	20%	$2,000/ $4,000	$9,100/ $18,200	N/A	$20/$40/$50/$150	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN Gold Option 5	$2,500/ $5,000	20%	$2,000/ $4,000	$7,350/ $14,700	N/A	$30/$50/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 5	$2,500/ $5,000	20%	$2,000/ $4,000	$7,350/ $14,700	N/A	$30/$50/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)

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BCN HMO℠ with ded., cont'd.	2025 BCN Gold Option 6	$3,000/ $6,000	20%	$3,000/ $6,000	$8,150/ $16,300	N/A	$30/$50/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 6	$3,000/ $6,000	20%	$3,000/ $6,000	$8,150/ $16,300	N/A	$30/$50/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN Gold Option 7	$4,000/ $8,000	10%	$3,000/ $6,000	$9,100/ $18,200	N/A	$20/$40/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN PCP Focus Gold Option 7	$4,000/ $8,000	10%	$3,000/ $6,000	$9,100/ $18,200	N/A	$20/$40/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN Silver	$5,000/ $10,000	30%	N/A	$9,100/ $18,200	N/A	$40/$60/$60/$350	$15/$40/$80/$150/20%($300)/20%($500)
	2025 BCN PCP Focus Silver	$5,000/ $10,000	30%	N/A	$9,100/ $18,200	N/A	$40/$60/$60/$350	$15/$40/$80/$150/20%($300)/20%($500)
BCN Routine Care℠ HMO	2025 BCN Routine Care Silver	$4,000/ $8,000	30%	N/A	$9,100/ $18,200	N/A	$30/ded+coin/$30/ ded+coin	$6/$25/$60/$80/20%($200)/20%($300)
	2025 BCN Routine Care Bronze	**$9,200/ $18,400**	0%	N/A	**$9,200/ $18,400**	N/A	$40/ded/$40/ded	$15/$40/deductible
Blue Elect Plus HRA℠ POS	**2025 Blue Elect Plus HRA POS Gold Option 1**	**$2,000/ $4,000**	**20%**	**N/A**	**$7,350/ $14,700**	**$100**	**$30/$50/$50/$250**	**$15/$40/$80/$100/20% ($200)/20% ($300)**
	2025 Blue Elect Plus HRA POS Gold Option 2	**$4,000/ $8,000**	**20%**	**N/A**	**$9,100/ $18,200**	**$450**	**$30/$50/$60/$250**	**$4/$15/$40/$80/20% ($200)/20% ($300)**
BCN HRA℠ HMO	2025 BCN HRA Platinum Option 1	$1,500/ $3,000	20%	$500/ $1,000	$6,350/ $12,700	$750	$20/$40/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN HRA Platinum Option 2	$2,000/ $4,000	20%	$500/ $1,000	$6,350/ $12,700	$1,000	$20/$40/$50/$150	$4/$15/$40/$80/20%($200)/20%($300)
	2025 BCN HRA Gold Option 1	$3,000/ $6,000	20%	N/A	$9,100/ $18,200	**$150**	$30/$50/$50/$150	$6/$25/$50/$80/20%($200)/20%($300)
	2025 BCN HRA Gold Option 2	$4,000/ $8,000	20%	N/A	$9,100/ $18,200	**$350**	$30/$60/$60/$150	$6/$25/$60/$80/20%($250)/20%($350)
	2025 BCN HRA Platinum Option 3	$5,000/ $10,000	20%	N/A	$6,350/ $12,700	$2,500	$20/$40/$50/$150	$6/$25/$50/$80/20% ($200)/20% ($300)
	2025 BCN HRA PCP Focus Platinum Option 3	$5,000/ $10,000	20%	N/A	$6,350/ $12,700	$2,500	$20/$40/$50/$150	$6/$25/$50/$80/20%($200)/20%($300)

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HSA Plans

* Aggregate deductible and out-of-pocket maximum

** Embedded deductible and out-of pocket maximum

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Blue Elect Plus HSA℠ POS	**2025 Blue Elect Plus HSA POS Platinum***	**$1,650/ $3,300**	**0%**	**N/A**	**$1,650/ $3,300**	**$0**	**Deductible**	**Deductible**
	2025 Blue Elect Plus HSA POS Gold Option 1*	**$1,650/ $3,300**	20%	N/A	$4,500/ $9,000	$0	Deductible/ coinsurance	$10/$30/$60/$80/20%($200)/20%($300)
	2025 Blue Elect Plus HSA POS Gold Option 2*	$2,500/ $5,000	0%	N/A	$4,500/ $9,000	$0	Deductible	$15/$40/$80/$100/20%($200)/20%($300)
	2025 Blue Elect Plus HSA POS Silver**	**$3,300/ $6,600**	20%	N/A	$7,500/ $15,000	$0	Deductible/ coinsurance	$6/$25/$60/$80/20% $200)/20%($300)
	2025 Blue Elect Plus HSA POS Bronze**	$7,500/ $15,000	0%	N/A	$7,500/ $15,000	$0	Deductible	Deductible
BCN HSA℠ HMO	**2025 BCN HSA Platinum***	**$1,650/ $3,300**	**0%**	**N/A**	**$1,650/ $3,300**	**$0**	**Deductible**	**Deductible**
	2025 BCN HSA Gold Option 1*	**$1,650/ $3,300**	20%	N/A	$4,500/ $9,000	$0	Deductible/ coinsurance	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN HSA Gold Option 2*	$2,500/ $5,000	0%	N/A	$4,500/ $9,000	$0	Deductible	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN HSA Gold Option 3**	**$3,300/ $6,600**	0%	N/A	**$3,300/ $6,600**	$0	Deductible	Deductible
	2025 BCN HSA Silver Option 1**	**$3,300/ $6,600**	20%	N/A	$7,500/ $15,000	$0	Deductible/ coinsurance	$6/$25/$60/$80/20%($200)/20%($300)
	2025 BCN HSA Silver Option 2**	$4,000/ $8,000	10%	N/A	$7,050/ $14,100	$0	Deductible/ coinsurance	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN HSA Silver Option 3**	$4,500/ $9,000	0%	N/A	$7,000/ $14,000	$0	Deductible	$15/$40/$80/$100/20%($200)/20%($300)
	2025 BCN HSA Bronze**	$7,500/ $15,000	0%	N/A	$7,500/ $15,000	$0	Deductible	Deductible
	2025 BCN HSA PCP Focus Bronze**	$7,500/ $15,000	0%	N/A	$7,500/ $15,000	$0	Deductible	Deductible

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Healthy *Blue* Living℠ HMO	2025 BCN Healthy Blue Living Platinum	E	$500/ $1,000	0%	N/A	$2,000/ $4,000	N/A	$10/$30/$35/$150	$4/$15/$40/$80/20%($200)/20%($300)
		S	$1,250/ $2,500	20%	N/A	$4,000/ $8,000	N/A	$20/$40/$50/$150	$6/$25/$50/$80/20%($200)/20%($300)
	2025 BCN Healthy Blue Living Gold Option 1	E	$1,000/ $2,000	20%	$3,500/ $7,000	$8,150/ $16,300	N/A	$30/$40/$50/$150	$10/$30/$60/$80/20%($200)/20%($300)
		S	$3,000/ $6,000	30%	$4,000/ $8,000	$8,150/ $16,300	N/A	$40/$60/$60/$250	$15/$40/$60/$80/20%($200)/20%($300)
	2025 BCN Healthy Blue Living Gold Option 2	E	$1,500/ $3,000	20%	$2,500/ $5,000	$6,600/ $13,200	N/A	$30/$40/$50/$150	$6/$25/$50/$80/20%($200)/20%($300)
		S	$4,000/ $8,000	30%	N/A	$6,600/ $13,200	N/A	$40/$60/$60/$250	$10/$30/$60/$80/20%($200)/20%($300)
	2025 BCN Healthy Blue Living Gold Option 3	E	$2,000/ $4,000	20%	$1,000/ $2,000	$6,600/ $13,200	N/A	$30/$40/$50/$150	$10/$30/$60/$80/20%($200)/20%($300)
		S	$4,000/ $8,000	30%	$2,000/ $4,000	$6,600/ $13,200	N/A	$40/$60/$60/$250	$15/$40/$60/$80/20%($200)/20%($300)