



Renewal highlights

What you need to know for 2025

2025

THE BLUE CROSS® DIFFERENCE

51 or more full-time equivalent employees | fully insured groups

MEDICAL

Simply BlueSM deductible changes

The out-of-network deductible on these three plans is doubling:

- Simply Blue PPO \$4000/30%
- Simply Blue HRA \$4000/20%
- Simply Blue Routine Care \$4000/30%

The single out-of-network deductible is increasing from \$4,000 to \$8,000. The family out-of-network deductible is increasing from \$8,000 to \$16,000. To see all plan changes, refer to the 2025 product menus.

Autism spectrum disorders

As part of a federal mandate, the in-network copayment for applied behavior analysis, or ABA, treatment will now be paid at the behavioral health office visit copay. This will apply to all large-group plans with the behavioral health office visit, or BHOV, rider. There is no change to out-of-network coverage.

Blue Elect PlusSM POS expands and improves for 2025

Blue Care Network's popular point-of-service product family is expanding from four plans to ten with **six new plan options**. Additionally, **any POS plan can be paired with our BCN-administered HRA**, bringing cost savings, tax advantages and more. Also new in 2025, **experience improvements** for better benefit understanding, more convenient access and, for in- and out-of-state providers, improved clarity on member eligibility.

BCN Virtual Primary CareSM HMO

Blue Care Network is discontinuing all BCN Virtual Primary Care HMO health care plan products due to changes in market demand. Groups are preferring our standard BCN HMOSM plans with the Virtual OptionSM rider. This doesn't affect Virtual Primary Care PPO, which remains part of PPO benefits.

MEMBER EXPERIENCE

WebMD[®] migration to Virgin Pulse*

New in 2025, Virgin Pulse's* best-in-class holistic health platform will support our Blue Cross Well-BeingSM online resources. The elevated experience will help employees make achievable steps that lead to improved health. All medical plans will include features such as a health assessment, virtual coaching journeys, sleep and nutrition guides, healthy habit trackers and tobacco cessation coaching.

With this migration, our HMO's wellness incentive product, **BCN Healthy Blue LivingSM HMO**, gains more value with improved member experience. Virgin Pulse will provide a single destination for completing well-being requirements and engagement. Employees will enjoy more modern, personalized support while still getting broad provider access and lower out-of-pocket costs.

*Virgin Pulse is changing its name to Personify Health on Jan. 1, 2025.

Pharmacy

On Aug. 1, 2024, AllianceRx Walgreens Pharmacy is changing its name to Walgreens Specialty Pharmacy.

New at 2025 renewal: Blue Cross and BCN pharmacy coverage doesn't include GLP-1 drugs prescribed for weight-loss treatment.

HSA indexing

Effective with 2025 renewals, Blue Cross and BCN fully insured large groups will see the high-deductible health plan minimum deductible increase. We'll crosswalk all current \$1,600 aggregate and \$3,200 embedded high-deductible plans to \$1,650 and \$3,300 deductible plans respectively. This is due to the annual IRS HSA indexing of the minimum deductible.

