



Renewal highlights

What you need to know for 2025

2025

THE BLUE CROSS® DIFFERENCE

50 or fewer full-time equivalent employees | fully insured groups

MEDICAL

Out-of-pocket maximum decrease

The OOPM is decreasing from \$9,450/\$18,900 to \$9,200/\$18,400 on five, small-group HMO and PPO plans. 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 small group plans, except HSA and Simply BlueSM Routine Care plans. 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 nine with **five new plan options**. Additionally, **two new POS plans are available that come paired with our BCN-administered HRA**; bringing cost savings, tax advantages and more. Also new in 2025, **member experience improves** as a result of 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.

BCN HMO Fixed CostSM | a simple, copay-only product

For 2025, we've added a new Gold plan to this innovative product family. It's perfect for customers who want simpler, more affordable coverage. There's no deductible or coinsurance and predictable, easy-to-understand copays.

New HSA plan designs for PPO, HMO and POS

Based on market demand, we've developed new, unique HSA plan designs for each of our networks — PPO, HMO and POS. The out-of-pocket maximum is equal to the deductible and coupled with a 0% coinsurance to create a simple, easy-to-understand option for members. Look for them in our [Consumer-directed health care brochure](#).

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.

HSA indexing

Effective with 2025 renewals, Blue Cross and BCN fully insured small 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.

Pharmacy

On Aug. 1, 2024, AllianceRx Walgreens Pharmacy is changing its name to Walgreens Specialty Pharmacy. **Reminder:** Custom Select drug plans don't include coverage for weight-loss treatment medications.

Dental and vision

There are no changes to vision plans for 2025. The pediatric OOPM for small group dental plans is increasing from \$400 for one member and \$800 for two or more members, to \$425 for one member and \$850 for two or more.

Virgin Pulse is an independent company that provides health and well-being services on behalf of Blue Cross Blue Shield of Michigan and Blue Care Network.

Walgreens Specialty Pharmacy, an independent company, provides specialty pharmacy services to Blue Cross Blue Shield of Michigan and Blue Care Network members.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Care Network by providing health and well-being services.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.

