



**Blue Care  
Network**  
of Michigan

# 2025 BLUE CARE NETWORK BENEFIT INFORMATION

PROVIDING VALUE BEYOND YOUR BENEFITS



Blue Care Network is ready to help you feel your best — with a plan designed to fit your needs.



Our mobile app gives you convenient access to your health plan information and costs — anytime, anywhere — so you can make more informed choices about your care. Download the mobile app at [bcbsm.com/app](https://bcbsm.com/app).



A new and improved well-being program is coming soon. Starting Jan. 1, 2025, Blue Cross Well-Being<sup>SM</sup> will offer a state-of-the-art digital experience with personalized support to help you build and maintain healthy habits, one step at a time. You'll find it in your member account at [bcbsm.com](https://bcbsm.com) or our mobile app. Simply click or tap *Programs & Services*, then *Wellness* to start your well-being journey.



Receive virtual care when you need to see a doctor for a minor illness or injury, or talk with a therapist about stress, grief and other life challenges. Get the new Teladoc Health<sup>®</sup> app at [bcbsm.com/virtualcare](https://bcbsm.com/virtualcare).



Save on a variety of health-related products and services to help keep you healthy and happy, every day of the year with Blue365<sup>®</sup>. Once you're logged in to your member account, select *Programs & Services*, then *Rewards & Discounts*.

Teladoc Health is an independent company that provides Virtual Care Solutions for Blue Cross Blue Shield of Michigan and Blue Care Network.

Blue365 is brought to you by the Blue Cross and Blue Shield Association, an association of independent, locally operated Blue Cross and Blue Shield plans. Value-added items and services are not a part of your insurance benefits and are not covered under contracts with Medicare or any other applicable federal health care program. For complete terms and conditions see [www.blue365deals.com/terms-use](https://www.blue365deals.com/terms-use).

# 2025 HIGH OPTION RATES

## Southeast

Serving Lenawee, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw and Wayne counties

HIGH OPTION		PREMIUM RATES	
2025	Code	Biweekly Your Share	Monthly Your Share
Self Only	LX1	\$219.81	\$476.26
Self Plus One	LX3	\$541.16	\$1,172.52
Self & Family	LX2	\$549.42	\$1,190.41

## East

Serving Arenac, Bay, Genesee, Gratiot, Isabella, Lapeer, Midland, Saginaw, Shiawassee (excluding the towns of Perry, Shaftsbury and Morrice) and Tuscola counties

HIGH OPTION		PREMIUM RATES	
2025	Code	Biweekly Your Share	Monthly Your Share
Self Only	K51	\$185.74	\$402.44
Self Plus One	K53	\$462.79	\$1,002.72
Self & Family	K52	\$466.31	\$1,010.34

## SUMMARY OF BENEFITS AND COVERAGE

You can access a *Summary of Benefits and Coverage* document by logging in to your account at [bcbsm.com](https://bcbsm.com) and clicking the *Summary of Benefits and Coverage* link, or by calling the Customer Service number on the back of your ID card. This document provides a general overview of your plan's coverage and includes medical examples that help illustrate the benefits of your health care coverage.

### 2025 Blue Care Network | High Option benefit plan for federal employees

Benefit	You pay
<b>Preventive services</b>	Nothing
<b>Physician care</b> Diagnostic and treatment services in the office	\$15 per primary care provider visit \$25 per specialist visit
<b>Virtual care through the BCN designated vendor</b>	Nothing
<b>Lab, X-ray and other diagnostic tests</b>	Nothing if received during your office visit otherwise: \$15 primary care provider visit \$25 specialist visit
<b>Maternity care</b> Prenatal, postnatal and delivery	Nothing for prenatal and delivery \$15 for postnatal care
<b>Surgery</b> Inpatient and outpatient professional services	Nothing
<b>Hospital care</b> Inpatient and outpatient	Nothing
<b>Ambulance transport</b> Emergency ground and air transportation when medically appropriate	Nothing
<b>Emergency care</b> <ul style="list-style-type: none"> <li>Primary care provider</li> <li>Urgent care center</li> <li>Outpatient at a hospital (copay waived if admitted)</li> </ul>	\$15 per visit \$15 per visit \$100 per visit

## 2025 Blue Care Network | High Option benefit plan for federal employees *(continued)*

Benefit	You pay
<b>Physical and occupational therapy</b> 60 visits combined per year per medical condition	\$25 per visit or 50% of the approved amount, whichever is less
<b>Speech therapy</b> 60 visits per year per medical condition	\$25 per visit
<b>Chiropractic care</b> 30 visits per calendar year	\$25 per office visit
<b>Mental health and substance abuse care</b> <ul style="list-style-type: none"> <li>Professional services, medication management and diagnostic tests</li> <li>Hospital or alternative facility such as a residential treatment facility and full-day hospitalization</li> </ul>	Nothing
<b>Annual deductible</b>	Nothing
<b>Out-of-pocket maximums</b> Included in the annual out-of-pocket maximums is medical, prescription drug copayments and coinsurances.	\$6,350 for self \$12,700 for self and family

<b>Prescription drugs</b> (includes contraceptives)	
<b>30-day retail and mail order</b>	\$10 for Tier 1 (mostly generic drugs) \$30 for Tier 2 (preferred brand drugs) \$60 for Tier 3 (nonpreferred brand-name drugs) 20% coinsurance up to a maximum of \$100 for Tier 4 (specialty drugs) 20% coinsurance up to a maximum of \$200 for Tier 5 (specialty nonpreferred)
<b>90-day retail and mail order</b>	\$20 for Tier 1 drugs \$60 for Tier 2 drugs \$120 for Tier 3 drugs

<b>Vision</b> (Administered by Vision Service Plan 1-800-877-7195)	
<b>Exam</b>	\$5
<b>Lenses and contacts</b>	\$7.50
<b>Frames</b>	Member pays all charges above \$150

<b>Hearing</b> (Administered by TruHearing 1-833-414-6908)	
<b>External hearing aids</b> Up to two hearing aids in the TruHearing formulary every 36 months, regardless of age	Any hearing aid available through the TruHearing formulary at no out-of-pocket cost \$15 per primary care provider visit \$25 per specialist visit

Vision Service Plan is an independent company that provides vision benefit services for Blue Cross Blue Shield of Michigan and Blue Care Network.

TruHearing is an independent company that provides hearing services for Blue Cross Blue Shield of Michigan and Blue Care Network.

### We speak your language

If you, or someone you're helping, needs assistance, you have the right to get help and information in your language at no cost. To talk to an interpreter, call the Customer Service number on the back of your card.

Si usted, o alguien a quien usted está ayudando, necesita asistencia, tiene derecho a obtener ayuda e información en su idioma sin costo alguno. Para hablar con un intérprete, llame al número telefónico de Servicio al cliente, que aparece en la parte trasera de su tarjeta.

إذا كنت أنت أو شخص آخر تساعد بحاجة لمساعدة، ف لديك الحق في الحصول على المساعدة والمعلومات الضرورية بلغتك دون أية تكلفة. للتحدث إلى مترجم اتصل برقم خدمة العملاء الموجود على ظهر بطاقتك.

### Important disclosure

Blue Cross Blue Shield of Michigan and Blue Care Network comply with Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability, or sex. Blue Cross Blue Shield of Michigan and Blue Care Network provide free auxiliary aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and information in other formats. If you need these services, call the Customer Service number on the back of your card. If you believe that Blue Cross Blue Shield of Michigan or Blue Care Network has failed to provide services or discriminated in another way on the basis of race, color, national origin, age, disability, or sex, you can file a grievance in person, by mail, fax, or email with: Office of Civil Rights Coordinator, 600 E. Lafayette Blvd., MC 1302, Detroit, MI 48226, phone: 888-605-6461, TTY: 711, fax: 866-559-0578, email: [CivilRights@bcbsm.com](mailto:CivilRights@bcbsm.com). If you need help filing a grievance, the Office of Civil Rights Coordinator is available to help you.

You can also file a civil rights complaint with the U.S. Department of Health & Human Services Office for Civil Rights electronically through the Office for Civil Rights Complaint Portal available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail, phone, or email at: U.S. Department of Health & Human Services, 200 Independence Ave, S.W., Washington, D.C. 20201, phone: 800-368-1019, TTD: 800-537-7697, email: [OCRCComplaint@hhs.gov](mailto:OCRCComplaint@hhs.gov). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>.

# 2025 BLUE CARE NETWORK BENEFIT INFORMATION

Get news, updates, discounts and more — tailored for you

Sign up for emails and tap in to these topics:

- How to get more from your plan
- Tips on healthy living
- Special offers and discounts
- General Blue Care Network news

Sign up today using our app

1. Select *My Account*.
2. Choose *Communication Preferences*.
3. Select *Email Subscription*.



Scan the QR code to check out our 2025 benefits.



Don't have our app?

Download it today from the App Store® or Google Play™ and search "BCBSM." Tap the app, then Register. Or go to [bcbsm.com/app](https://bcbsm.com/app).



## CONTACT US

### CUSTOMER SERVICE

1-800-662-6667 | TTY 1-800-257-9980

### BEHAVIORAL HEALTH SERVICES

1-800-482-5982

### BLUECARD® CARE WHILE YOU TRAVEL

1-800-810-BLUE (2583)

### CHRONIC CONDITION MANAGEMENT NURSE LINE

1-800-392-4247

### DURABLE MEDICAL EQUIPMENT AND DIABETES SUPPLIES

1-800-667-8496

Northwood

### HEARING SERVICES

1-833-414-6908

TruHearing

### LABORATORY

1-800-445-4979

Joint Venture Hospital Laboratories

### TOBACCO CESSATION PROGRAM

1-800-811-1764

### VIRTUAL CARE

1-800-835-2362

Teladoc Health

### VISION SERVICES

1-800-877-7195

Vision Service Plan

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[ahealthermichigan.org](https://ahealthermichigan.org)

Northwood is an independent company that provides durable medical equipment and diabetes supplies for Blue Care Network.

JVHL is an independent company that provides lab services for Blue Care Network.