



2025

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



## Blue Elect Plus<sup>SM</sup> point-of-service plans

Smart POS options with the affordability and managed care of an HMO plus added flexibility



## Features

- Affordable, comprehensive whole-health benefits and value from Blue Care Network
- Managed care without needing referrals for providers or hospitals in or out of network
- Coverage for employees who live in or outside of Michigan, unlike many other HMO-style plans
- Access to a nationwide network of providers through BlueCard® Traditional
- **New:** Plans that combine Blue Elect Plus with our BCN-administered HRA — providing payroll tax exemptions for your company and tax-free money for employees to pay for their qualified medical expenses
- Plans that combine Blue Elect Plus with an HSA-qualified high-deductible health plan, giving employees the flexibility to use money in their accounts to pay for qualified medical expenses
- 100% coverage of preventive care health benefits when received from in-network providers
- Integrated prescription drug coverage
- Pediatric vision benefits
- Employees enrolled with a Michigan address must select a Blue Care Network primary care provider; employees enrolled with an address outside Michigan don't need an assigned primary care provider

## THE BLUE CROSS® DIFFERENCE

Our smarter, better, personalized health care solutions help you tackle your small business health care challenges and maximize your bottom line. We want your employees to be healthy in body **and** mind, so you'll get a complete whole-health benefits package.

## PROVIDE AN ENHANCED WHOLE-HEALTH SOLUTION

Extend coverage with dental, adult vision and financial protection plans. Your workforce values the total package.

Single, in network

Health plan	Deductible	Coinsurance	Embedded coinsurance maximum	Out-of-pocket maximum	Copay tiers: PCP office visit/ specialist/urgent care/emergency room	Prescription drug tiers
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★ New for 2025

Blue Elect Plus<sup>SM</sup> POS

★ 2025 Blue Elect Plus POS Platinum Option 1	\$0	20%	N/A	\$3,000	\$20/\$30/\$35/\$150	\$4/\$15/\$40/\$80/20%
★ 2025 Blue Elect Plus POS Platinum Option 2	\$250	20%	N/A	\$4,500	\$20/\$30/\$50/\$150	\$4/\$15/\$40/\$80/20%
2025 Blue Elect Plus POS Gold Option 1	\$500	20%	\$5,000	\$9,100	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80/20%
2025 Blue Elect Plus POS Gold Option 2	\$1,000	20%	\$5,000	\$9,100	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80/20%
★ 2025 Blue Elect Plus POS Gold Option 3	\$1,500	20%	\$5,000	\$9,100	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80/20%
2025 Blue Elect Plus POS Gold Option 4	\$2,000	20%	N/A	\$7,350	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100/20%
2025 Blue Elect Plus POS Gold Option 5	\$3,000	20%	N/A	\$7,350	\$30/\$50/\$50/\$250	\$15/\$40/\$80/\$100/20%
★ 2025 Blue Elect Plus POS Gold Option 6	\$4,000	20%	N/A	\$9,200	\$30/\$50/\$60/\$250	\$4/\$15/\$40/\$80/20%
★ 2025 Blue Elect Plus POS Gold Option 7	\$5,000	30%	N/A	\$9,200	\$20/\$30/\$50/\$150	\$4/\$15/\$40/\$80/20%

Blue Elect Plus HSA<sup>SM</sup> POS

2025 Blue Elect Plus HSA POS Platinum*	\$1,650	0%	N/A	\$1,650	Deductible	Deductible
2025 Blue Elect Plus HSA POS Gold Option 1*	\$1,650	20%	N/A	\$4,500	Deductible/coinsurance	\$10/\$30/\$60/\$80/20%/20%
2025 Blue Elect Plus HSA POS Gold Option 2*	\$2,500	0%	N/A	\$4,500	Deductible	\$15/\$40/\$80/\$100/20%/20%
2025 Blue Elect Plus HSA POS Silver**	\$3,300	20%	N/A	\$7,500	Deductible/coinsurance	\$6/\$25/\$60/\$80/20%/20%
2025 Blue Elect Plus HSA POS Bronze**	\$7,500	0%	N/A	\$7,500	Deductible	Deductible

Blue Elect Plus HRA<sup>SM</sup> POS

★ 2025 Blue Elect Plus HRA POS Gold Option 1	\$2,000	20%	N/A	\$7,350	\$20/\$30/\$35/\$150	\$15/\$40/\$80/\$100/20%
★ 2025 Blue Elect Plus HRA POS Gold Option 2	\$4,000	20%	N/A	\$9,100	\$20/\$30/\$50/\$150	\$4/\$15/\$40/\$80/20%

\*Aggregate deductible and OOPM

\*\*Embedded deductible and OOPM

## Network notes

In-network providers are BCN-participating providers in Michigan and BlueCard Traditional participating providers who are based outside Michigan. Members should refer to their *Certificate of Coverage* and riders to see what BCN will pay for when traveling or call Customer Service for details.

Out-of-network providers in Michigan don't participate with BCN. Providers outside Michigan who don't participate with BlueCard Traditional are also considered out of network. Members may get care from out-of-network providers, but they'll pay more. Out-of-network providers may bill members the difference between our payment and their charges; the member is responsible for that amount. Some out-of-network providers require members to pay for services in full and then seek reimbursement for BCN's share of the cost.

Employees with a Michigan address must select a BCN primary care provider. However, they have the option to seek care from other providers and specialists without a referral. Employees living outside of Michigan don't need an assigned PCP or referrals; they just need to see a BlueCard Traditional provider who's based outside Michigan for in-network benefits.

Even though a referral isn't required, certain in- and out-of-network services require prior authorization by BCN for BCN to pay its share, such as hospitalization, certain radiology services and outpatient therapy.

Contact your sales representative or contracted agent,  
or visit [bcbsm.com/employers](https://bcbsm.com/employers).



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