



A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

# 2025 Blue Cross products at a glance

## For Blue Cross commercial, Medicare Plus Blue<sup>SM</sup> and Blue Cross Complete

Effective Jan. 1, 2025

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This summary of Blue Cross Blue Shield of Michigan products is general in nature. It should not be used to determine a member’s benefits. Blue Cross recommends that each time a member presents for services, the provider check the member’s eligibility and benefits. To determine whether a member is eligible for services and whether a service is a covered benefit, providers can use our provider portal ([availity.com](http://availity.com)\*) or call Provider Inquiry, which has a 24-hour automated component. A member’s eligibility and covered benefits may change over time. Additional information on all these products can be found in the pertinent certificates of coverage. Additional information on Blue Cross commercial products is available in the *Introduction* chapter and in other chapters of the *Blue Cross Commercial Provider Manual*.

## Blue Cross commercial fully insured products for groups

Note: Standard Blue Cross ID card

Product name	Prefix	Product information
<b>Traditional coverage – Comprehensive Major Medical</b>	XYX or JXT	<b>Comprehensive Major Medical</b> is our traditional product. It provides comprehensive benefits for hospital and medical-surgical services. It is part of the Blue Cross Traditional provider network.
<b>Comprehensive Major Medical PPO</b>	XYQ or JXP	<b>Comprehensive Major Medical PPO</b> provides similar benefits to the traditional plan, but members must use the TRUST PPO network. The member pays additional cost sharing when covered services are performed by an out-of-network provider.
<b>Community Blue<sup>SM</sup> PPO</b>	XYQ or JXP	<b>Community Blue PPO</b> is a managed care program. For services that are performed in the office of an in-network physician, the member is responsible only for the copayment. All other services performed in the in-network office setting are covered at 100%. Members can choose providers without a referral from their primary care physician.
<b>Community Blue<sup>SM</sup> HRA PPO</b>	XYQ	<b>Community Blue HRA PPO</b> offers the same benefits as Community Blue PPO, but the product is paired with a health reimbursement arrangement, which helps members pay for qualified medical expenses.

Product name	Prefix	Product information
<b>Simply Blue<sup>SM</sup> PPO</b>	XYQ	<b>Simply Blue PPO</b> provides comprehensive PPO coverage with cost-sharing features. For services that are performed in the office of an in-network physician, member cost share applies in addition to the office visit copay. Members can choose providers without a referral from their primary care physician.
<b>Simply Blue<sup>SM</sup> HRA PPO</b>	XYQ	<b>Simply Blue HRA PPO</b> offers the same benefits as Simply Blue PPO, but it is paired with a health reimbursement arrangement, which helps members pay for qualified medical expenses.
<b>Simply Blue<sup>SM</sup> HSA PPO</b>	XYQ	<b>Simply Blue HSA PPO</b> is a high-deductible plan paired with a tax-free health savings account.
<b>Simply Blue<sup>SM</sup> Routine Care PPO</b>	XYQ	<b>Simply Blue Routine Care PPO</b> is a deductible plan with comprehensive PPO coverage. Primary care office visits, urgent care visits and generic drugs are not subject to the deductible.
<b>CA Limited Choice</b>	RFY	<b>CA Limited Choice</b> offers contraceptive coverage such as sterilization, IUDs and women's generic contraceptive drugs to religiously accommodated groups.
<b>Blue High Performance Network<sup>®</sup></b>	Various	<b>Blue High Performance Network, or BlueHPN</b> , is an exclusive provider organization, or EPO, health plan option offered to select Blue Cross Blue Shield of Michigan customers. Ascension is the network provider for BlueHPN in Southeast Michigan. Members who have health plans with BlueHPN in Southeast Michigan can see certain, contracted Ascension health care providers for services and will only have to pay the plan's out-of-pocket expenses. If they see a non-BlueHPN health care provider, they'll be responsible for the costs (except for emergency services and urgent care). These members will also be able to see BlueHPN providers throughout the country when they go out of state.

## Blue Cross commercial self-funded products

Note: The name and logo of the unique plan may appear on the ID card.

Product name	Prefix	Product information
<b>Self-funded products</b>	Numerous <sup>1</sup>	<p>With <b>Blue Cross self-funded products</b>, the employer assumes the risk for claim costs and pays an administrative fee for the services and programs provided by Blue Cross. Blue Cross collects from the employer and pays the claims. All group products are available as self-funded products as well. In addition, there are some unique self-funded products with their own names, such as:</p> <ul style="list-style-type: none"> <li>• <b>Blue Preferred<sup>®</sup> Plus</b>, a classic PPO plan for auto groups in a 21-county area network</li> <li>• <b>GeoBlue<sup>®</sup></b>, a Blue Cross Blue Shield product that serves about 300 internationally based General Motors employees</li> </ul>

Product name	Prefix	Product information
		<ul style="list-style-type: none"> <li>• <b>ConnectedCare: Henry Ford Health System</b> and <b>ConnectedCare: Ascension Genesys</b>, General Motors PPO products for select salaried employees and their eligible dependents in the Detroit and Flint areas</li> <li>• <b>Traditional Care Network</b>, a plan that supplements Original Medicare for Medicare-eligible UAW retirees covered through the URMBT</li> <li>• <b>Enhanced Care PPO</b>, a plan offering benefits similar to those in other Traditional plans for non-Medicare eligible UAW retirees covered through the URMBT</li> </ul>

<sup>1</sup>Many Blue Cross members have a group-specific prefix. A list of group-specific prefixes is available on the secure Provider Resources site accessed through Availity. Click on *Billing and Claims*, then click *Prefixes*.

## Blue Cross commercial fully insured products for individuals

Note: MyBlue<sup>SM</sup> appears in the upper right of the card. The product name appears in the lower left.

Product name	Prefix	Product information
<b>Blue Cross<sup>®</sup> Premier</b>	XYE (on Marketplace) XYG (off Marketplace)	<b>Blue Cross Premier</b> offers a broad choice of providers in the TRUST PPO network and in- and out-of-network benefits. The product choices include Value, Bronze Secure, Bronze HSA, Bronze Extra, Silver Saver HSA, Silver Off-Marketplace, Silver, Silver Extra, Gold and Gold Extra plans, which are available to Michigan residents statewide. Members have BlueCard <sup>®</sup> but will have out-of-network cost sharing for scheduled services and in-network cost sharing for urgent, emergency or accidental injury services, including 24/7 virtual medical visits and pharmacy claims.

## Products related to government programs

Note: Some have unique ID cards.

Product name	Prefix	Product information
<b>Blue Cross Complete of Michigan / Healthy Michigan Plan</b>	XYU	<b>Blue Cross Complete</b> provides benefits and services, including a dental benefit, to <b>Healthy Michigan Plan</b> beneficiaries in 58 Michigan counties in addition to traditional Medicaid. Members select a primary care physician from within the Blue Cross Complete provider network to coordinate medical care. Michigan residents ages 19 through 64 who have income at or below 133% of the federal poverty level qualify for the Healthy Michigan Plan. Individuals can apply for Healthy Michigan Plan eligibility by going to <a href="http://michigan.gov/mibridges">michigan.gov/mibridges</a> * For more information, visit <a href="http://mibluccrosscomplete.com">mibluccrosscomplete.com</a> .

Product name	Prefix	Product information
<b>Blue Cross Complete of Michigan / Traditional Medicaid</b>	XYU	<b>Blue Cross Complete</b> is open to eligible Medicaid beneficiaries in 58 Michigan counties. This includes pregnant women, children, families, disabled individuals and the elderly. Members select a primary care physician from within the Blue Cross Complete provider network to coordinate medical care. For more information, visit <a href="http://mibluccrosscomplete.com">mibluccrosscomplete.com</a> . Individuals can apply for Medicaid eligibility by going to <a href="http://michigan.gov/mibridges">michigan.gov/mibridges</a> *. Dental coverage is provided for adults ages 21 and older. Individuals under age 21 receive dental coverage through the Healthy Kids Dental program. For more information, visit <a href="#">Healthy Kids Dental</a> on bcbsm.com.
<b>Legacy<sup>SM</sup> Medigap</b>	XYR or XYX	<b>Legacy Medigap</b> is a Medicare Supplement product that supplements Original Medicare by covering all or part of Medicare deductibles and coinsurance. There are no provider networks or referrals required. However, this product does not cover prescription drugs.  <b>Note:</b> Except under certain circumstances, this product was closed to new members on Nov. 14, 2016. Providers should bill Medicare first.
<b>Medicare Complementary Coverage</b>	XYR or XYX	<b>Medicare Complementary Coverage</b> expands Original Medicare benefits by covering all or part of Medicare deductibles and coinsurance. This product does not cover prescription drugs. This product is available to Medicare-eligible individuals (those with disabilities or age 65 and over). Members carry two ID cards: their Original Medicare ID card and their Complementary Coverage card. Providers should bill Medicare first. There are no provider networks or referrals required.
<b>Medicare Plus Blue<sup>SM</sup> Group PPO and Medicare Plus Blue<sup>SM</sup> PPO Individual</b>	XYL or X3L	<b>Medicare Plus Blue Group PPO</b> and <b>Medicare Plus Blue PPO</b> are Medicare Advantage plans that cover everything Original Medicare does. Most plans also provide additional benefits that are not covered by Original Medicare. The individual plan names include <b>Medicare Plus Blue<sup>SM</sup> PPO Essential, Medicare Plus Blue<sup>SM</sup> PPO Vitality, Medicare Plus Blue<sup>SM</sup> PPO Signature, Medicare Plus Blue<sup>SM</sup> PPO Assure, Medicare Plus Blue PPO Part B Credit, and Medicare Plus Blue PPO + Meijer.</b>
<b>Blue Cross Blue Shield of Michigan Medicare Supplement</b>	XYR	<b>Blue Cross Medicare Supplement</b> is a product that supplements Original Medicare by covering all or part of Medicare deductibles and coinsurance. There are no provider networks or referrals required. This product does not cover prescription drugs. This product is available to Medicare-eligible individuals (those with disabilities or age 65 and over) and the member must be enrolled in Medicare Parts A and B. There are seven plans with varying levels of coverage available to individuals: Plan A, Plan D, Plan F, Plan High Deductible F, Plan G, Plan High Deductible G and Plan N. Providers should bill Medicare first.
<b>Prescription Blue<sup>SM</sup> Group PDP and Prescription Blue<sup>SM</sup> Individual PDP</b>	No prefix	<b>Prescription Blue Group PDP</b> and <b>Prescription Blue Individual PDP</b> are prescription drug plans that supplement Medicare coverage by adding prescription coverage. For additional information, refer to the <a href="#">Providers: Drug Lists</a> page for Medicare Plus Blue <sup>SM</sup> PPO and Prescription Blue <sup>SM</sup> PDP formularies on bcbsm.com.



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