

Young Adult **Blue**SM

An individual health plan from Blue Cross Blue Shield of Michigan.



	In-Network	Out-of-Network
NOTE: All benefits, except preventive services, are subject to a 180-day waiting period for pre-existing conditions.		
Benefit Highlights		
Annual deductible	\$1,000 per individual contract, per calendar year	\$1,000 per individual contract, per calendar year
Copays	30% of the BCBSM-approved amount	50% of the BCBSM-approved amount
Annual copay dollar maximum	\$2,500 per individual contract	The out-of-network annual copay dollar maximum is unlimited. Out-of-network copays contribute to the in-network copay dollar maximum.
Annual out-of-pocket maximum: The annual out-of-pocket maximum limits the amount members are responsible for paying each calendar year. Once the annual out-of-pocket maximum is met, most services are payable at 100% of the BCBSM-approved amount.	\$3,500 per individual contract	No out-of-pocket maximum
Lifetime maximum (per member)	\$5 million	
Fourth-quarter deductible carryover	Any amount you pay toward your deductible during the last three months of the calendar year will be applied to your deductible for the following calendar year. We will not apply amounts paid under other contracts toward your deductible.	
Preventive Services		
Preventive medical services: Includes health maintenance exam, routine laboratory and radiology, fecal occult blood screening, flexible sigmoidoscopy, gynecological exam, childhood immunizations (through age 15), Pap smear screening, prostate specific antigen screening, well-baby and well-child exams (6 visits per year through age 1; 2 visits per year, ages 2 through 3; 1 visit per year, ages 4 through 15)	Not covered	
Mammography screening	Covered – 70% after deductible	Covered – 50% after deductible
Preventive dental	Not covered	
Preventive vision (VSP provider network only)	Not covered	
Physician Office Services		
Office visits	Not covered	
Outpatient presurgical second opinion consultations	Covered – 100% after deductible	Covered – 50% after deductible
Office consultations	Not covered	

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Emergency and Urgent Care Services		
Medical emergencies and accidental injuries	Covered – 70% after in-network deductible	
Ambulance service: medically necessary, emergency ground transport and air ambulance	Covered – 70% after in-network deductible	
Urgent care	Not covered	
Diagnostic and Radiation Services		
Ultrasound	Covered – 70% after deductible	Covered – 50% after deductible
Laboratory tests and pathology	Covered – 70% after deductible	Covered – 50% after deductible
EKGs	Covered – 70% after deductible	Covered – 50% after deductible
Diagnostic radiology and X-rays	Covered – 70% after deductible	Covered – 50% after deductible
Colonoscopies (diagnostic)	Covered – 70% after deductible	Covered – 50% after deductible
CT scans and MRIs (BCBSM-participating facilities only)	Covered – 70% after deductible	Covered – 50% after deductible
Radiation therapy	Covered – 70% after deductible	Covered – 50% after deductible
Maternity Services		
Delivery and newborn exam	Not covered	
Pre and postnatal exams (office visits)	Not covered	
Inpatient Hospital Care		
Semi-private room: 120 days with 60-day renewal (BCBSM-approved facilities only)	Covered – 70% after deductible	Covered – 50% after deductible
Inpatient consultations	Covered – 70% after deductible	Covered – 50% after deductible
Complications of pregnancy	Covered – 70% after deductible	Covered – 50% after deductible
Surgical Care – Hospital or Outpatient		
Inpatient surgical care	Covered – 70% after deductible	Covered – 50% after deductible
Outpatient surgical care	Covered – 70% after deductible	Covered – 50% after deductible
Physician surgical services	Covered – 70% after deductible	Covered – 50% after deductible
Gender reassignment surgery and services	Not covered	
Bariatric surgery and services	Not covered	

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Alternatives to Hospitalization		
Home health care: up to the annual maximum (BCBSM-participating providers only)	Covered – 70% after in-network deductible	
Hospice care: up to the annual dollar maximum (BCBSM-participating programs only)	Covered – 100% no deductible	
Outpatient Services		
Outpatient physical, occupational and speech therapy: 60 consecutive days per condition	Covered – 70% after deductible	Covered – 50% after deductible
Chemotherapy (IV and oral)	Covered – 70% after deductible	Covered – 50% after deductible
Home infusion therapy (BCBSM-participating providers only)	Covered – 70% after in-network deductible	
Voluntary sterilization	Covered – 70% after deductible	Covered – 50% after deductible
Prosthetics (BCBSM-participating providers only)	Covered – 70% after in-network deductible	
Other medical benefits		
Insulin, disposable needles and syringes dispensed with insulin, diabetic testing supplies	Covered – 70% after deductible	Covered – 50% after deductible
Outpatient diabetes management program	Covered – 70% after deductible	Covered – 50% after deductible
Contraceptives	Not covered	
Organ Transplantation		
Bone marrow transplants	Covered – 70% after deductible	Covered – 50% after deductible
Kidney, cornea and skin transplants	Covered – 70% after deductible	Covered – 50% after deductible
Specified organ transplant: \$1 million lifetime maximum per transplant type, included in the \$5 million lifetime maximum (BCBSM-designated facilities only)	Covered – 100% no deductible	

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Mental Health and Substance Abuse Treatment		
Inpatient mental health (BCBSM-approved facilities only)	Covered – 70% after deductible, 30 days with 60-day renewal	Covered – 50% after deductible, 30 days with 60-day renewal
Outpatient mental health	Not covered	
Substance abuse: inpatient (residential) and outpatient, up to state-mandated benefit (BCBSM-approved facilities only)	Covered – 70% after deductible	Covered – 50% after deductible
Prescription Drugs		
You are eligible for the BCBSM Affinity Rx Program, which allows you to purchase prescription drugs at the BCBSM–negotiated rate rather than at full retail price.		

NOTE: Out-of-network and nonparticipating providers may bill members for the difference between BCBSM's approved amount and the provider's charge, even when referred.

Exclusions and Limitations: Conditions covered by workers' compensation or similar law; services or supplies not specifically listed as covered under your benefit plan; services received before your effective date or after coverage ends; services you wouldn't have to pay for if you did not have this coverage; services or supplies that are not medically necessary; physical exams for insurance, employment, sports or school; any amounts in excess of BCBSM's approved amount; cosmetic surgery; dental care, dental implants or treatment to the teeth except as specifically stated in your benefit plan; hearing aids; infertility services; private duty nursing; eyeglasses or contact lenses; telephone, facsimile machine or any other type of electronic consultation; educational services, except as specifically provided or arranged by BCBSM; nutritional counseling; care or treatment furnished in a nonparticipating hospital, except as specifically stated in your benefit plan; personal comfort items; custodial care; services or supplies supplied to any person not covered under your benefit plan; services while confined in a hospital or other facility owned or operated by state or federal government, unless required by law; services provided by a professional provider to a family member; services provided by any person who ordinarily resides in the covered person's home or who is a family member; any drug, medicine or device that is not FDA–approved, unless required by law; vitamins, dietary products and any other nonprescription supplements; dental services, except for dental injury; appliances or supplies; war or any act of war, whether declared or not; communication or travel time, lodging or transportation, except as stated in your benefit plan; foot care services, except as stated in your benefit plan; health clubs or health spas, aerobic and strength conditioning, work hardening programs and related material and products for these programs; hair prosthesis, hair transplants or implants; experimental treatments, except as stated in your benefit plan; weight loss programs; and alternative medicines or therapies.

This document is intended to be an easy-to-read summary. It is not a contract. Additional limitations and exclusions may apply to covered services. A complete description of benefits is contained in the applicable Blue Cross Blue Shield of Michigan certificate and riders. Payment amounts are based on the BCBSM–approved amount, less any applicable deductible and/or copay amounts required by the plan. All covered benefits are subject to a pre-existing conditions waiting period, unless noted otherwise. This coverage is provided pursuant to a contract entered into in the state of Michigan and shall be construed under the jurisdiction and according to the laws of the state of Michigan.



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