



Blue Elect PlusSM 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
- **Six new Blue Elect Plus POS plans** — all 10 plans offered can be paired 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
- 12 Blue Elect Plus HSA-qualified high-deductible POS health plans help employees save tax-free money in an account they use to pay for qualified medical expenses.
- 100% coverage of preventive care health benefits when received from in-network providers
- Prescription drug coverage included
- 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 large 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, vision and financial protection plans. Your workforce values the total package.

Single, in network

Health plan ★New for 2025	Deductible	Coinsurance	Embedded coinsurance maximum	Out-of- pocket maximum	Copay tiers: PCP office visit/specialist/urgent care/emergency room*	Prescription drug tiers
Blue Elect PlusSM POS						
★Blue Elect Plus POS \$250	\$250	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	
★Blue Elect Plus POS \$500/20%	\$500	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	Options available with the Custom Drug List and the Custom Select Drug List:
Blue Elect Plus POS \$500/30%	\$500	30%	\$4,500	\$8,150	\$30/\$50/\$50/\$250	
Blue Elect Plus POS \$1000	\$1,000	20%	\$3,500	\$8,150	\$30/\$50/\$50/\$250	\$4/\$15/\$40/\$80/20%/20%
★Blue Elect Plus POS \$1500	\$1,500	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	\$6/\$25/\$50/\$80/20%/20%
Blue Elect Plus POS \$2000	\$2,000	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	\$10/\$30/\$60/\$80/20%/20%
★Blue Elect Plus POS \$2500	\$2,500	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	Options available with the Preferred Drug List:
Blue Elect Plus POS \$3000	\$3,000	20%	\$2,500	\$8,150	\$30/\$50/\$50/\$250	\$15/\$40/\$80/20%/20%
★Blue Elect Plus POS \$4000	\$4,000	30%	N/A	\$8,150	\$30/\$50/\$50/\$250	\$25/\$50/\$80/20%/20%
★Blue Elect Plus POS \$5000	\$5,000	20%	N/A	\$8,150	\$30/\$50/\$50/\$250	\$30/\$60/\$80/20%/20%

All plans may be paired with BCN HRA. *An optional \$10 copay, in-network Virtual OptionSM rider is also available.

Blue Elect Plus HSASM POS

Blue Elect Plus HSA POS \$1650/0%*	\$1,650	0%	N/A	\$4,000	Deductible	
Blue Elect Plus HSA POS \$1650/10%*	\$1,650	10%	N/A	\$4,000	Deductible/coinsurance	Options available with the Custom Drug List and the Custom Select Drug List:
Blue Elect Plus HSA POS \$1650/20%*	\$1,650	20%	N/A	\$4,000	Deductible/coinsurance	\$4/\$15/\$40/\$80/20%/20%
Blue Elect Plus HSA POS \$2000/0%*	\$2,000	0%	N/A	\$4,000	Deductible	\$6/\$25/\$50/\$80/20%/20%
Blue Elect Plus HSA POS \$2000/10%*	\$2,000	10%	N/A	\$4,000	Deductible/coinsurance	Options available with the Preferred Drug List:
Blue Elect Plus HSA POS \$2000/20%*	\$2,000	20%	N/A	\$4,000	Deductible/coinsurance	\$15/\$40/\$80/20%/20%
Blue Elect Plus HSA POS \$2500/0%*	\$2,500	0%	N/A	\$4,000	Deductible	\$25/\$50/\$80/20%/20%
						\$30/\$60/\$80/20%/20%

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
Blue Elect Plus HSASM POS						
Blue Elect Plus HSA POS \$2500/10%*	\$2,500	10%	N/A	\$4,000	Deductible/ coinsurance	Options available with the Custom Drug List and the Custom Select Drug List:
Blue Elect Plus HSA POS \$2500/20%*	\$2,500	20%	N/A	\$4,000	Deductible/ coinsurance	\$4/\$15/\$40/\$80/20%/20%
Blue Elect Plus HSA POS \$3,300/0%**	\$3,300	0%	N/A	\$6,900	Deductible	\$6/\$25/\$50/\$80/20%/20%
Blue Elect Plus HSA POS \$3,300/20%**	\$3,300	20%	N/A	\$6,900	Deductible/ coinsurance	Options available with the Preferred Drug List: \$15/\$40/\$80/20%/20%
Blue Elect Plus HSA POS \$3,300/30%**	\$3,300	30%	N/A	\$6,900	Deductible/ coinsurance	\$25/\$50/\$80/20%/20%
						\$30/\$60/\$80/20%/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 first 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 of 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.

