



Benefits at a glance

For State of Michigan Employees

January 1 through December 31, 2022

	In network	Out of network
Out-of-pocket costs		
Out-of-pocket maximums	\$2,000 per member \$4,000 per family	\$3,000 per member \$6,000 per family
Deductible	\$400 per member \$800 per family	\$800 per member \$1,600 per family
Coinsurance	10% for most medical services 10% (where applicable) for behavioral health/substance use disorder services 20% for acupuncture and private duty nursing	20% for most medical services 50% for most behavioral health/substance use disorder services
Copays	\$20 copay for office and urgent care visits, medical eye exam, medical hearing exam, osteopathic, chiropractic manipulation \$10 copay for medical telehealth (Amwell)* \$10 copay or 10% of allowed amount whichever is less for behavioral health/substance use disorder telehealth (Amwell)	N/A
Preventive services		
For a complete list, visit www.bcbsm.com/som		
Annual gynecological exam	Covered 100%	Not covered
Annual physical		
Adult vaccinations		
Childhood immunizations	Covered 100%	Covered 80%
Colonoscopy	Covered 100%	Covered 80% after deductible
Mammography		
Prostate screening	Covered 100%	Not covered
Well-baby visits		
Emergency medical care		
Ambulance services – medically necessary	Covered 90% after deductible	
Emergency room (Medical – waived if admitted as inpatient; Behavioral health/substance use disorder – waived if admitted as inpatient to the same hospital)	Covered, \$200 copay	
Observation care	Covered 100% (No network required)	

*For MSPTA, bargaining unit T01, Telehealth behavioral health/substance use disorder (online visits) covered with \$20 copay or 10% of the allowed amount, whichever is less.

	In network	Out of network
Diagnostic tests and radiation services		
Diagnostic mammography	Covered 90% after deductible	Covered 80% after deductible
Diagnostic tests		
Lab and pathology tests		
Position Emission Tomography (PET) scans		
Radiation therapy		
X-rays, ultrasound, MRI and CAT scans		
Maternity services provided by a physician or certified nurse midwife		
Prenatal care	Covered 100%	Covered 80% after deductible
Delivery and nursery care	Covered 90% after deductible	
Postnatal care		
Hospital care (medical services)		
Chemotherapy	Covered 90% after deductible	Covered 80% after deductible
Consultations – inpatient and outpatient		
Inpatient care – unlimited days		
Hospital care (behavioral health/substance use disorder services) – Inpatient		
Hospital care – behavioral health (requires prior authorization)	Covered 100%	Covered 50% of allowed amount or billed charges (whichever is less)
Hospital care – substance use disorder (requires prior authorization)		
Consultations		
Neuropsychological testing		
Psychological testing		
Alternatives to hospital care		
Home health care (unlimited visits)	Covered 90% after deductible (participating provider only)	
Hospice care	Covered 100% (participating provider only)	
Private duty nursing – Contact the Blue Cross Customer Service Center before receiving services	Covered 80% after deductible	
Skilled nursing care (120 skilled days per confinement)	Covered 90% after deductible (in a Blue Cross-approved facility)	
Urgent care visit	Covered \$20 copay	Covered 80% after deductible
Behavioral health		
Autism spectrum disorders – ABA (requires prior authorization)	Covered 90% after deductible	Covered 80% after deductible
Electro-Convulsive Therapy (ECT)	Covered 100%	Covered 50% of allowed amount or billed charges (whichever is less)
Intensive outpatient program (IOP)	Covered 100%	Covered 50% of allowed amount or billed charges (whichever is less)
Neuropsychological testing – outpatient or office setting	Covered 90%	
Outpatient behavioral health	Covered 90%	Covered 50% of allowed amount or billed charges (whichever is less)
Partial Hospitalization Program (PHP) (requires prior authorization)	Covered 100%	Covered 50% of allowed amount or billed charges (whichever is less)
Psychological testing – outpatient or office setting		

State Health Plan PPO



	In network	Out of network
Human organ transplants – Contact HOTP at 1-800-242-3504 for additional criteria and information		
Bone marrow	Covered 100% in designated facilities when pre-approved	
Kidney, cornea and skin	Covered 90% after deductible	Covered 80% after deductible
Liver, heart, lung, pancreas and other specified organs	Covered 100% in designated facilities when pre-approved	
Substance use disorder		
Intensive outpatient program (IOP)	Covered 100%	Covered 50% of allowed amount or billed charges (whichever is less)
Outpatient care (includes office-based opioid treatment and methadone maintenance) ¹	Covered 90%	
Partial Hospitalization Program (PHP) (requires prior authorization)	Covered 100%	
Residential Substance Use Disorder treatment (requires prior authorization)	Covered 100%	
Surgical services		
Surgery	Covered 90% after deductible	Covered 80% after deductible
Vasectomy		
Voluntary female sterilization	Covered 100%	
Hearing care		
Audiometric exam	Participating Covered 100%	Non-participating Not covered
Hearing aid evaluation and conformity test		
Hearing aid (ordering and fitting)		
Hearing aids (standard only)		
Medical hearing clearance exam	Covered \$20 copay	Covered 80% after deductible
Other services		
Acupuncture	Covered 80% after deductible	
Allergy testing and therapy	Covered 90% after deductible	Covered 80% after deductible
Anesthesia	Covered 90% after deductible	
Cardiac rehabilitation (Phase 1 and Phase 2)	Covered 90% after deductible	Covered 80% after deductible
Chiropractic / spinal manipulation 24 visits per calendar year	Covered \$20 copay	Covered 80% after deductible
Durable medical equipment; prosthetic and orthotic appliances and medical supplies	Covered 100%	Covered 80% of BCBSM approved amount (member responsible for difference)
Home visits	Covered 90% after deductible	Covered 80% after deductible
Injections	Covered 90% after deductible	Covered 80% after deductible
Office consultations	Covered \$20 copay	Covered 80% after deductible
Office visit		
Osteopathic manipulation therapy		
Outpatient hospital office visits	Covered \$20 copay	
Outpatient physical, speech and occupational therapy combined 90 visit maximum per calendar year	Covered 90% after deductible	Covered 80% after deductible
Telehealth (Medical online visits – Amwell)*	Covered \$10 copay	Not covered
Telehealth (Behavioral health/substance use disorder online visits – Amwell)*	Covered \$10 copay or 10% of allowed amount (whichever is less)	Not covered

¹\$3,500 annual dollar maximum applies to MSPTA, bargaining unit T01.

*For MSPTA, bargaining unit T01, \$20 copay for online medical visits/telehealth. \$20 copay or 10% of the allowed amount, whichever is less, for online behavioral health/substance use disorder visits/telehealth.

	In network	Out of network
Other services continued		
Telehealth (Medical online visits – Provider’s Tool)	Covered \$20 copay	Covered 80% after deductible
Telehealth (Behavioral health/substance use disorder online visits – Provider’s Tool)	Covered \$20 copay or 10% of allowed amount (whichever is less)	Covered 50% of allowed amount or billed charges (whichever is less)
Weight loss	Covered \$300 lifetime maximum	
Wig, wig stand, adhesives	Covered \$300 lifetime maximum Additional wigs covered for children due to growth	

Questions?

Contact BCBSM’s State of Michigan Customer Service toll-free at 1-800-843-4876



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

Learn more.

Website: bcbsm.com/som

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A Healthier Michigan



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This benefit chart is intended as an easy-to-read summary. It is not a contract. Additional limitations and exclusions may apply to covered services. Every effort has been made to ensure the accuracy of this information. However, if statements in this description differ from the applicable coverage documents, then the terms and conditions of those documents will prevail. Payment amounts are based on the BCBSM- approved amount, less any applicable deductible and/or copay amount required by the SHP PPO. This coverage is provided pursuant to a contract entered into with the State of Michigan and shall be construed under the jurisdiction and according to the laws of the state of Michigan.