



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

2026 Blue Cross products at a glance

For Blue Cross commercial, Medicare Plus BlueSM and Blue Cross Complete

Effective Jan. 1, 2026 / Updated Nov. 17, 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 (availability.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 |
|---|------------|---|
| Traditional coverage – Comprehensive Major Medical | XXX or JXT | Comprehensive Major Medical is our traditional product. It provides comprehensive benefits for hospital and medical-surgical services. It is part of the Blue Cross Traditional provider network. |
| Comprehensive Major Medical PPO | XYQ or JXP | Comprehensive Major Medical PPO 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. |
| Community BlueSM PPO | XYQ or JXP | Community Blue PPO 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 100%. Members can choose providers without a referral from their primary care physician. |
| Community BlueSM HRA PPO | XYQ | Community Blue HRA PPO 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. |

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| Product name | Prefix | Product information |
|--|---------|--|
| Simply BlueSM PPO | XYQ | Simply Blue PPO 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. |
| Simply BlueSM HRA PPO | XYQ | Simply Blue HRA PPO 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. |
| Simply BlueSM HSA PPO | XYQ | Simply Blue HSA PPO is a high-deductible plan paired with a tax-free health savings account. |
| Simply BlueSM Routine Care PPO | XYQ | Simply Blue Routine Care PPO is a deductible plan with comprehensive PPO coverage. Primary care office visits, urgent care visits and generic drugs are not subject to the deductible. |
| CA Limited Choice | RFY | CA Limited Choice offers contraceptive coverage such as sterilization, IUDs and women's generic contraceptive drugs to religiously accommodated groups. |
| Blue High Performance Network[®] | Various | <p>Blue High Performance Network, or BlueHPN[®], is an exclusive provider organization, or EPO, health plan option offered to select Blue Cross Blue Shield of Michigan customers. Starting Jan. 1, 2026, the BlueHPN geographic area will include the Southeast Michigan and West Michigan regions.</p> <p>Members who have health plans with BlueHPN must seek care from BlueHPN providers, which includes any Blue Cross contracted PPO primary care, specialist, facility or ancillary provider within the covered Michigan counties and will only have to pay the plan's out-of-pocket expenses.</p> <p>These members will also be able to see BlueHPN providers throughout the country when they go out of state. If they see a non-BlueHPN health care provider or a provider outside of a BlueHPN covered area, they'll be responsible for the costs (except for emergency services and urgent care when outside the EPO/BlueHPN network). Providers outside of a BlueHPN covered area are out of network and are not covered.</p> |

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 |
|-----------------------------|-----------------------|---|
| Self-funded products | Numerous ¹ | <p>With Blue Cross self-funded products, 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"> • Blue Preferred[®] Plus, a classic PPO plan for auto groups in a 21-county area network |

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

¹Many 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: MyBlueSM appears in the upper right of the card. The product name appears in the lower left.

| Product name | Prefix | Product information |
|---------------------------------------|---|---|
| Blue Cross[®] Premier | XYE (on Marketplace) XYG (off Marketplace) | Blue Cross Premier offers a broad choice of providers in the TRUST PPO network and in- and out-of-network benefits. The product choices include Value, Bronze, Silver and Gold plans, which are available to Michigan residents statewide. Members have BlueCard [®] 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 |
|--|--------|---|
| Blue Cross Complete of Michigan / Healthy Michigan Plan | XYU | Blue Cross Complete provides benefits and services, including a dental benefit, to Healthy Michigan Plan 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 michigan.gov/mibridges * For more information, visit mibluecrosscomplete.com . |

| Product name | Prefix | Product information |
|---|------------|---|
| Blue Cross Complete of Michigan /Traditional Medicaid | XYU | Blue Cross Complete 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 mibluccrosscomplete.com . Individuals can apply for Medicaid eligibility by going to michigan.gov/mibridges *. 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 Healthy Kids Dental on bcbsm.com. |
| LegacySM Medigap | XYR or XYX | Legacy Medigap 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. Note: Except under certain circumstances, this product was closed to new members on Nov. 14, 2016. Providers should bill Medicare first. |
| Medicare Complementary Coverage | XYR or XYX | Medicare Complementary Coverage 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. |
| Medicare Plus BlueSM Group PPO and Medicare Plus BlueSM PPO Individual | XYL or X3L | Medicare Plus Blue Group PPO and Medicare Plus Blue PPO 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 Medicare Plus BlueSM PPO Essential, Medicare Plus BlueSM PPO Vitality, Medicare Plus BlueSM PPO Signature, Medicare Plus BlueSM PPO Assure, Medicare Plus BlueSM Secure, Medicare Plus BlueSM Value, Medicare Plus BlueSM Giveback and Medicare Plus Blue PPO + Meijer. |
| Blue Cross Blue Shield of Michigan Medicare Supplement | XYR | Blue Cross Medicare Supplement 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. |
| Prescription BlueSM Group PDP and Prescription BlueSM Individual PDP | No prefix | Prescription Blue Group PDP and Prescription Blue Individual PDP are prescription drug plans that supplement Medicare coverage by adding prescription coverage. For additional information, refer to the Providers: Drug Lists page for Medicare Plus Blue SM PPO and Prescription Blue SM PDP formularies on bcbsm.com. |



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