

Blue Cross Blue Shield of Michigan 2022 Individual Plan Overview

Note: All 2022 BCBSM Individual Plans have an embedded deductible and an embedded out-of-pocket maximum.

PPO

Gold

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Gold	\$750/\$1,500	20%	\$7,500/\$15,000	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	AD \$15/\$100/\$150/40%/45%

Silver

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Silver	\$2,500/\$5,000	20%	\$8,700/\$17,400	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	AD \$15/\$100/\$150/40%/45%
Blue Cross® Premier PPO Silver Extra	\$4,800/\$9,600	20%	\$8,700/\$17,400	\$30 BD \$0 BD	\$50 BD	\$75 BD	\$250 AD then covered 80%	\$15 BD/\$100 BD/\$150 BD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Saver HSA*	\$3,500/\$7,000	20%	\$7,000/\$14,000	\$30 AD \$0 AD	\$50 AD	\$75 AD	\$250 AD then covered 80%	AD \$15/\$100/\$150/40%/45%
Blue Cross® Premier PPO Silver Off Marketplace	\$2,200/\$4,400	20%	\$8,100/\$16,200	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	AD \$15/\$100/\$150/40%/45%

AD: After Deductible
BD: Before Deductible

Bronze

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Bronze HSA*	\$7,000/\$14,000	None	\$7,000/\$14,000	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Premier PPO Bronze Extra	\$8,000/\$16,000	40%	\$8,700/\$17,400	\$40 BD \$0 BD	\$100 BD	\$75 BD	\$250 AD then covered 60%	\$35 BD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Bronze Saver	\$8,700/\$17,400	None	\$8,700/\$17,400	Covered 100% AD/ 0% BD	Covered 100% AD	\$75 BD	Covered 100% AD	Covered 100% AD

Catastrophic

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Premier PPO Value	\$8,700/\$17,400	None	\$8,700/\$17,400	\$30 BD (First 3 visits) Then Covered 100% AD/ \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

*HSA Compatible

AD: After Deductible
BD: Before Deductible

Blue Care Network 2022 Individual Plan Overview

Note: All 2022 BCN Individual Plans have an embedded deductible and an embedded out-of-pocket maximum.

HMO

Gold

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1 a/1b/2/3/4/5
Blue Cross® Preferred HMO Gold	\$850/\$1,700	20%	\$8,700/\$17,400	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	AD \$4/\$20/\$100/\$150/40%/45%

Silver

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1 a/1b/2/3/4/5
Blue Cross® Preferred HMO Silver	\$3,200/\$6,400	20%	\$8,700/\$17,400	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	AD \$4/\$20/\$100/\$150/40%/45%
Blue Cross® Select HMO Silver								
Blue Cross® Metro Detroit HMO Silver								
Blue Cross® Preferred HMO Silver Extra	\$5,300/\$10,600	20%	\$8,700/\$17,400	\$30 / \$0 BD	\$50 BD	\$40 BD	\$250 AD then covered 80%	\$4 BD/\$20 BD/ \$100 BD/ \$150 BD/ 40% AD/ 45% AD
Blue Cross® Select HMO Silver Extra								
Blue Cross® Metro Detroit HMO Silver Extra								
Blue Cross® Preferred HMO Silver Saver	\$4,000/\$8,000	20%	\$7,800/\$15,600	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	AD \$4/\$20/\$100/\$150/40%/45%
Blue Cross® Select HMO Silver Saver								
Blue Cross® Metro Detroit HMO Silver Saver								

*HSA Compatible

AD: After Deductible
BD: Before Deductible

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1a/1b/2/3/4/5
Blue Cross® Preferred HMO Silver Off Marketplace	\$3,000/\$6,000	20%	\$8,700/\$17,400	\$30 / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	AD \$4/\$20/\$100/\$150/40%/45%
Blue Cross® Select HMO Silver Off Marketplace								
Blue Cross® Metro Detroit HMO Silver Off Marketplace								

Bronze

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1a/1b/2/3/4/5
Blue Cross® Preferred HMO Bronze	\$8,700/\$17,400	None	\$8,700/\$17,400	\$30 / \$0 BD	Covered 100% AD	\$40 BD	Covered 100% AD	Covered 100% AD
Blue Cross® Select HMO Bronze								
Blue Cross® Metro Detroit HMO Bronze								
Blue Cross® Preferred HMO Bronze Saver HSA*	\$7,000/\$14,000	None	\$7,000/\$14,000	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Select HMO Bronze Saver HSA*								
Blue Cross® Metro Detroit HMO Bronze Saver HSA*								

Catastrophic

Plan	Ded. Single/ Family	Coins.	OOPM Single/ Family	Office/Medical Online Visits	Specialist Visits	Urgent Care Visits (at a facility)	Emergency Room Visits	Rx Tiers 1/2/3/4/5
Blue Cross® Select HMO Value Blue Cross® Preferred HMO Value	\$8,700/\$17,400	None	\$8,700/\$17,400	\$30 / \$0 BD	Covered 100% AD	\$40 BD	Covered 100% AD	Covered 100% AD