

Blue Cross Blue Shield of Michigan 2025 Individual Plan Overview

Note: All 2025 Blue Cross individual plans have an embedded deductible and an embedded out-of-pocket maximum.

PPO

Gold

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Gold	\$1,250/\$2500	20%	\$8,500/\$17,000	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Gold Extra	\$1,500/\$3,000	25%	\$7,800/\$15,600	\$30 BD \$0 BD	\$60 BD	\$45 BD	Covered 75% AD	\$15 BD/\$30 BD/\$60 BD/ \$250 BD

Silver

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Silver	\$3,000/\$6,000	20%	\$9,000/\$18,000	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Extra	\$5,000/\$10,000	40%	\$8,000/\$16,000	\$40 BD \$0 BD	\$80 BD	\$60 BD	Covered 60% AD	\$20 BD/\$40 BD/\$80 AD/ \$350 AD
Blue Cross® Premier PPO Silver Saver HSA*	\$3,400/\$6,800	20%	\$7,500/\$15,000	\$30 AD \$0 AD	\$50 AD	\$75 AD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD
Blue Cross® Premier PPO Silver Off Marketplace	\$3,800/\$7,600	20%	\$9,000/\$18,000	\$30 AD \$0 BD	\$50 AD	\$75 BD	\$250 AD then covered 80%	\$15 AD/\$100 AD/\$150 AD/ 40% AD/45% AD

*HSA Compatible

AD: After deductible
BD: Before deductible

Bronze

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Bronze HSA*	\$8,000/\$16,000	None	\$8,000/\$16,000	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Premier PPO Bronze Extra	\$7,500/\$15,000	50%	\$9,200/\$18,400	\$50 BD \$0 BD	\$100 BD	\$75 BD	Covered 50% AD	\$25 BD/\$50 AD/\$100 AD/\$500 AD
Blue Cross® Premier PPO Bronze Secure	\$9,200/\$18400	None	\$9,200/\$18400	Covered 100% AD/ \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD

Catastrophic

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Premier PPO Value	\$9,200/\$18400	None	\$9,200/\$18400	\$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 2025 Individual Plan Overview

Note: All 2025 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 & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Preferred HMO Gold	\$1,700/\$3,400	20%	\$8,600/\$17,200	\$30 BD / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	\$4 AD/\$20 AD/\$100 AD/ \$150 AD/40% AD/45% AD
Blue Cross® Preferred HMO Gold Extra	\$1,500/\$3,000	25%	\$7,800/\$15,600	\$30 BD / \$0 BD	\$60 BD	\$45 BD	Covered 75% AD	\$15 BD/\$30 BD/\$60 BD/\$250 BD

Silver

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Preferred HMO Silver	\$4,400/\$8,800	20%	\$9,000/\$18,000	\$30 BD / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	\$4 AD/\$20 AD/\$100 AD/ \$150 AD/40% AD/45% AD
Blue Cross® Select HMO Silver								
Blue Cross® Preferred HMO Silver Extra	\$5,000/\$10,000	40%	\$8,000/\$16,000	\$40 BD / \$0 BD	\$80 BD	\$60 BD	Covered 60% AD	\$20 BD/\$40 BD/\$80 AD/ \$350 AD
Blue Cross® Select HMO Silver Extra								
Blue Cross® Metro Detroit HMO Silver Extra								
Blue Cross® Local HMO Silver Extra								

AD: After deductible
BD: Before deductible

Silver

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Preferred HMO Silver Saver	\$4,800/\$9,600	20%	\$7,800/\$15,600	\$45 BD / \$0 BD	\$90 BD	\$45 BD	\$250 AD then covered 80%	\$4 AD/\$20 AD/\$100 AD/ \$150 AD/40% AD/45% AD
Blue Cross® Select HMO Silver Saver								
Blue Cross® Local HMO Silver Saver								
Blue Cross® Preferred HMO Silver Off Marketplace	\$5,700/\$11,400	20%	\$9,200/\$18,400	\$30 BD / \$0 BD	\$50 AD	\$40 BD	\$250 AD then covered 80%	\$4 AD/\$20 AD/\$100 AD/ \$150 AD/40% AD/45% AD
Blue Cross® Select HMO Silver Off Marketplace								
Blue Cross® Metro Detroit HMO Silver Off Marketplace								
Blue Cross® Local HMO Silver Off Marketplace								

AD: After deductible
BD: Before deductible

Bronze

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Preferred HMO Bronze Saver HSA*	\$8,000/\$16,000	None	\$8,000/\$16,000	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Metro Detroit HMO Bronze Saver HSA*								
Blue Cross® Local HMO Bronze Saver HSA*								
Blue Cross® Select HMO Bronze Saver HSA*								
Blue Cross® Preferred HMO Bronze Extra	\$7,500/\$15,000	50%	\$9,200/\$18,400	\$50 BD/\$0 BD	\$100 BD	\$75 BD	Covered 50% AD	\$25 BD/\$50 AD/ \$100 AD/\$500 AD/
Blue Cross® Select HMO Bronze Extra								
Blue Cross® Metro Detroit HMO Bronze Extra								
Blue Cross® Local HMO Bronze Extra								
Blue Cross® Preferred HMO Bronze Secure	\$9,200/\$18,400	None	\$9,200/\$18,400	Covered 100% AD/ \$0 BD	Covered 100% AD	Covered 100% AD	Covered 100% AD	Covered 100% AD
Blue Cross® Select HMO Bronze Secure								
Blue Cross® Local HMO Bronze Secure								

*HSA Compatible

AD: After deductible
BD: Before deductible

Catastrophic

Plan	Ded. single/family	Coins.	OOPM single/family	Office & 24/7 medical virtual visits	Specialist visits	Urgent care visits (at a facility)	Emergency room visits	Rx
Blue Cross® Select HMO Value	\$9,200/\$18,400	None	\$9,200/\$18,400	\$30 BD / \$0 BD	Covered 100% AD	\$40 BD	Covered 100% AD	Covered 100% AD
Blue Cross® Preferred HMO Value								

AD: After deductible
BD: Before deductible