



**Blue Care
Network
of Michigan**

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

Benefits-at-a-Glance

BCN65

**00111308 WAYNE STATE UNIVERSITY
HMO Retiree / LTDs / Surviving Spouse BCN
65**

Effective Date: 01/01/2024

This is intended as an easy-to-read summary and provides only a general overview of your benefits. It is not a contract. Additional limitations and exclusions may apply to covered services. For a complete description of benefits, please see the applicable Blue Care Network certificates and riders. Payment amounts are based on the Blue Care Network approved amount, less any applicable deductible, coinsurance and copay amounts required by the plan. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan documents, the plan document will control. This coverage is provided pursuant to a contract entered into in the State of Michigan and shall be construed under the jurisdiction and according to the laws of the State of Michigan for fully insured plans.

Services must be provided or arranged by the member's primary care physician or health plan.

Preauthorization for Select Services – Services listed in this BAAG are covered when provided in accordance with Certificate requirements and, when required, are preauthorized or approved by BCN except in an emergency.

Note: A list of services that require approval before they are provided is available online at bcbsm.com/importantinfo. Select Approving covered services.

Deductible, Copays and Dollar Maximums

Deductible	None
Fixed Dollar Copays:	
	\$20 for office visits
	\$20 for urgent care visits
	\$100 for emergency room visits
Coinsurance	None
Copay Dollar Maximums	
Fixed Dollar Copay	None
Coinsurance	None
Out of Pocket Maximum - applies to deductibles, copays and coinsurance amounts for all covered services	\$7,150 per individual/\$14,300 per family for pharmacy services

Benefits Selected - BCN65 : VACR,65100E,HA,MMHSAP,65OV20,65RXPM,52045C,MOPD1X,65UR20

bcbsm.com

Preventive Services

Health Maintenance Exam	100%
Annual Gynecological Exam	100%
Pap Smear Screening	100%
Well-Baby and Child Care	100%
Immunizations	100%
Prostate Specific Antigen (PSA) Screening	100%
Routine Colonoscopy	100%
Mammography Screening	100%
Voluntary Female Sterilization	100%
Breast Pumps (DME guidelines apply.)	100%
Maternity Pre-Natal care	100%

Physician Office Services

PCP Office Visits	\$20 copay
Medical Online Visits	\$20 copay
Consulting Specialist Care - when referred	\$20 copay

Emergency Medical Care

Hospital Emergency Room (copay waived if admitted, if applicable)	\$100 copay
Urgent Care Center	\$20 copay
Retail Health Clinic	\$20 copay
Ambulance Services - medically necessary	100%, ground and air ambulance service

Diagnostic Services

Laboratory and Pathology Services	100%
Diagnostic Tests and X-rays	100%
High Technology Radiology Imaging (MRI, MRA, CAT, PET)	100%
Radiation Therapy	100%

Maternity Services Provided by a Physician

Post-Natal and Non-routine Pre-Natal Care	\$20 copay
Delivery and Nursery Care	100%

Hospital Care

General Nursing Care, Hospital Services and Supplies	100%, unlimited days (Coordinated with Medicare)
Outpatient Surgery	100%

Alternatives to Hospital Care

Skilled Nursing Care	100%
	Up to 100 days per benefit period
Hospice Care	100%
Home Health Care	\$20 copay

Benefits Selected - BCN65 : VACR,65100E,HA,MMHSAP,65OV20,65RXPM,52045C,MOPD1X,65UR20

Surgical Services

Voluntary Male Sterilization – See Preventive Services section for voluntary female sterilization	100%
Elective Abortion (One procedure per two year period of membership)	100%
Human Organ Transplants (subject to medical criteria)	100%
Surgery - includes all related surgical services and anesthesia	100%

Behavioral Health Services (Mental Health and Substance Use Disorder Treatment)

Inpatient Mental Health Care	100%
Residential Substance Use Disorder	100%
Outpatient Mental Health Care includes online visits Note: For diagnostic and therapeutic services, see the Diagnostic Services section above for applicable cost sharing.	100%
Outpatient Substance Use Disorder	100%

Autism Spectrum Disorders, Diagnoses and Treatment

Applied behavioral analyses (ABA) treatment	\$20 copay
Outpatient physical therapy, speech therapy and occupational therapy for autism spectrum disorder through age 18. Unlimited visits for PT/OT/ST with autism spectrum disorder diagnosis.	\$20 copay
Other covered services, including mental health services, for Autism Spectrum Disorder	See your outpatient mental health, medical office visit and preventive benefit.

Other Services

Allergy Testing and Therapy	100%
Allergy Injections	100%
Chiropractic Spinal Manipulation - when referred	\$20 copay
Outpatient Physical, Speech and Occupational Therapy	\$20 copay
Infertility Counseling and Treatment (excludes In-vitro Fertilization)	100%
Durable Medical Equipment	100%
Prosthetic and Orthotic Appliances	100%
Hearing Aid	One hearing aid and exam every 36 months covered 100%

Prescription Drugs

Prescription Drugs - (Eff. 1/1/21 Certain diabetic supplies are covered through the pharmacy benefit if you have BCN pharmacy coverage. Applicable pharmacy cost-sharing will apply.)	Tier 1 - \$5 copay, Tier 2 - \$20 copay, Tier 3 - \$45 copay; 30 day supply
	Sexual Dysfunction drugs - 50% coinsurance
	Women's Contraceptives - Tier 1 - 100%, Tier 2 - Tier 2 Copayment/Coinsurance above applies, Tier 3 - Tier 3 Copayment/Coinsurance above applies
Mail Order Prescription Drugs	One time the applicable copay up to a 90 day supply
Prescription Drug Deductible	None
	Effective 1/1/20 -Specialty drugs are covered only when purchased through the BCN Exclusive Pharmacy Network for Specialty Drugs

Benefits Selected - BCN65 : VACR,65100E,HA,MMHSAP,65OV20,65RXPM,52045C,MOPD1X,65UR20