



**Blue Cross
Blue Shield**
of Michigan

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

Usui International Corporation Group Number: 71505

PPO - PPO Basic Plan, Rx 2 01/01/2022

Benefits-at-a-glance

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. Payment amounts are based on BCBSM's approved amount, less any applicable deductible and/or copay. If there is a discrepancy between this Benefits-at-a-Glance and any applicable plan document, the plan document will control.

BCBSM provides administrative claims services only. Your employer or plan sponsor is financially responsible for claims.

Note: A list of services that require approval **before** they are provided is available online at (<https://www.bcbsm.com/importantinfo>). Select **Approving covered Services**.

Member's responsibility (deductibles, copays, coinsurance and dollar maximums)		
Benefits	In-Network	Out-of-Network
Deductibles - per calendar year	\$750 per member \$1,500 per family	\$1,500 per member \$3,000 per family
Copays • Fixed Dollar Copays	\$30 copay for : • Office visits • Chiropractic spinal manipulations \$50 copay for : • Professional Urgent care services • Facility Urgent care services \$125 copay for : • Inpatient admissions \$200 copay for : • Facility medical emergency	\$50 copay for : • Facility Urgent care services • Professional Urgent care services \$200 copay for : • Facility medical emergency \$250 copay for : • Inpatient admissions
Coinsurance • Percent Coinsurance	20% up to a maximum of: \$1,500 per member \$3,000 per family	40% Note: Services without a network are covered at the in-network level.
Annual out-of-pocket maximums	\$6,600 per member \$13,200 per family Includes Deductible, Coinsurance and Copays	\$13,200 per member \$26,400 per family Includes Deductible and Coinsurance
Lifetime dollar maximum	Unlimited	

Preventive Care Services		
Benefits	In-Network	Out-of-Network
Health Maintenance Exam - beginning age 4; one per calendar year	Covered - 100%	Covered - 60% after deductible

Benefits	In-Network	Out-of-Network
Routine Physical Related Test X-Rays, EKG and lab procedures performed as part of the health maintenance exam	Covered - 100%	Covered - 60% after deductible
Annual Gynecological Exam - one per benefit period, in addition to health maintenance exam	Covered - 100%	Covered - 60% after deductible
Pap Smear Screening - one per calendar year	Covered - 100%	Covered - 60% after deductible
Mammography Screening - one per calendar year includes 3D Mammography	Covered - 100%	Covered - 60% after deductible
Contraceptive Methods and Counseling	Covered - 100%	Not Covered
Prostate Specific Antigen (PSA) screening - one per calendar year	Covered - 100%	Covered - 60% after deductible
Endoscopic Exams - one per calendar year	Covered - 100%	Covered - 60% after deductible
Well Child Care <ul style="list-style-type: none"> • 8 visits, birth through 12 months • 6 visits, 13 months through 23 months • 6 visits, 24 months through 35 months • 2 visits, 36 months through 47 months Visits beyond 47 months are limited to one per member per calendar year under the health maintenance exam benefit	Covered - 100%	Covered - 60% after deductible
Immunizations - pediatric and adult	Covered - 100%	Covered - 60% after deductible

Physician Office Services		
Benefits	In-Network	Out-of-Network
Office Visits	Covered - 100% after \$30 copay	Covered - 60% after deductible
Telemedicine Visits	Covered - 100% after \$30 copay	Covered - 60% after deductible
Blue Cross Online Visits Note: Services are payable when rendered through Blue Cross Online Visits SM	Covered - 100%	Not Covered
Office Consultations	Covered - 80% after deductible	Covered - 60% after deductible
Pre-Surgical Consultations	Covered - 80% after deductible	Covered - 60% after deductible

Emergency Medical Care		
Benefits	In-Network	Out-of-Network
Hospital Emergency Room Qualified medical emergency	Covered - 100% after \$200 copay; copay waived if admitted	Covered - 100% after \$200 copay; copay waived if admitted
Non-Emergency use of the Emergency Room	Covered - 100% after \$200 copay	Covered - 100% after \$200 copay
Facility Urgent Care Services	Covered - 100% after \$50 copay	Covered - 100% after \$50 copay
Physician Urgent Care Services	Covered - 100% after \$50 copay	Covered - \$50 copay then 60% after deductible
Ambulance Services - Medically Necessary Transport	Covered - 80% after deductible	Covered - 80% after deductible

Diagnostic Services		
Benefits	In-Network	Out-of-Network
MRI, MRA, PET and CAT Scans and Nuclear Medicine	Covered - 80% after deductible	Covered - 60% after deductible
Diagnostic Tests, X-rays, Laboratory & Pathology	Covered - 80% after deductible	Covered - 60% after deductible
Radiation Therapy	Covered - 80% after deductible	Covered - 60% after deductible

Benefits	In-Network	Out-of-Network
Chemotherapy	Covered - 80%	Covered - 60% after deductible

Maternity Services Provided by a Physician		
Benefits	In-Network	Out-of-Network
Prenatal and Postnatal Care Visits	Covered - 100%	Covered - 60% after deductible
Delivery and Nursery Care excludes dependent children	Covered - 80% after deductible	Covered - 60% after deductible

Hospital Care		
Benefits	In-Network	Out-of-Network
Semi-Private Room, Inpatient Physician Care, General Nursing Care, Hospital Services and Supplies	Covered - \$125 copay then 80% after deductible	Covered - \$250 copay then 60% after deductible
Inpatient Medical Care	Covered - 80% after deductible	Covered - 60% after deductible

Alternatives to Hospital Care		
Benefits	In-Network	Out-of-Network
Hospice Care	Covered - 80% after deductible	Covered - 60% after deductible
Home Health Care Limited to a maximum of 50 visits per calendar year	Covered - 80% after deductible	Covered - 60% after deductible
Skilled Nursing Limited to a maximum of 60 days per calendar year	Covered - 80% after deductible	Covered - 60% after deductible

Surgical Services		
Benefits	In-Network	Out-of-Network
Surgery (includes related surgical services)	Covered - 80% after deductible	Covered - 60% after deductible
Bariatric Surgery	Covered - 80% after deductible	Covered - 60% after deductible
Sterilization - males only excludes reversal sterilization	Covered - 80% after deductible	Covered - 60% after deductible
Sterilization - females only excludes reversal sterilization	Covered - 100%	Covered - 60% after deductible

Human Organ Transplants		
Benefits	In-Network	Out-of-Network
Specified Organ Transplants In designated facilities only, when coordinated through BCBSM Human Organ Transplant Program (800-242-3504)	Covered - 100%	Not covered except in designated facilities
Kidney, Cornea, Bone Marrow and Skin	Covered - 80% after deductible	Covered - 60% after deductible

Behavioral Health Services (Mental Health and Substance Use Disorder)

Benefits	In-Network	Out-of-Network
Inpatient Mental Health Care and Substance Use Disorder Treatment	Covered - \$125 copay then 80% after deductible	Covered - \$250 copay then 60% after deductible
Outpatient Mental Health Care and Substance Use Disorder Treatment <ul style="list-style-type: none"> • Telemedicine Mental Health Care • Blue Cross Online Mental Health Care 	Covered - \$30 copay then 80% after deductible Covered - \$30 copay then 80% after deductible Covered - \$30 copay then 80% after deductible	Covered - 60% after deductible Covered - 60% after deductible Not Covered

Other Covered Services

Benefits	In-Network	Out-of-Network
Cardiac Rehabilitation	Covered - 80% after deductible	Covered - 60% after deductible
Chiropractic Spinal Manipulation Limited to a maximum of 25 visits per calendar year	Covered - \$30 copay then 80% after deductible	Covered - 60% after deductible
Durable Medical Equipment	Covered - 80% after deductible	Covered - 60% after deductible
Prosthetic and Orthotic Devices	Covered - 80% after deductible	Covered - 60% after deductible
Private Duty Nursing Care	Not Covered	Not Covered
Allergy Testing and Therapy	Covered - 80% after deductible	Covered - 60% after deductible
Facility Clinic Visit	Covered - 100% after same as office services	Covered - 60% after deductible

Therapy Services

Benefits	In-Network	Out-of-Network
Physical, Occupational and Speech Therapy Limited to a combined maximum of 60 visits per calendar year	Covered - 80% after deductible	Covered - 60% after deductible