



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

Western Michigan Health Insurance Pool

Group Number: 71565 Package Code(s): 129, 130
Division Code(s): 3000, 3100
PPO – VALUE HSA LEVEL, RX21, Dental 1
Effective Date: 01/01/2025
Benefits-at-a-glance

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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 The full family deductible must be met under a two person or family contract before benefits are paid for any person on the contract. | \$1,650 per member \$3,300 per family | \$3,300 per member \$6,600 per family |
| Copays • Fixed Dollar Copays | No Copay | No Copay |
| Coinsurance • Percent Coinsurance | 0% | 20% Note: Services without a network are covered at the in-network level. |
| Annual out-of-pocket maximums The full family out of pocket maximum must be met before it is considered satisfied. | \$2,650 per member \$5,300 per family Includes Deductible, Coinsurance and Copays | \$5,300 per member \$10,600 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% | Not Covered |
| Routine Physical Related Test X-Rays, EKG and lab procedures performed as part of the health maintenance exam | Covered - 100% | Not Covered |
| Annual Gynecological Exam - two per calendar year, in addition to health maintenance exam | Covered - 100% | Not Covered |
| Pap Smear Screening - one per calendar year | Covered - 100% | Not Covered |

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| | | |
|--|----------------|--------------------------------|
| Mammography Screening - one per calendar year includes 3D Mammography | Covered - 100% | Covered - 80% after deductible |
| Contraceptive Methods and Counseling | Covered - 100% | Not Covered |
| Prostate Specific Antigen (PSA) screening - one per calendar year | Covered - 100% | Not Covered |
| Endoscopic Exams - one per calendar year | Covered - 100% | Covered - 80% after deductible |
| Well Child Care • 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% | Not Covered |
| Immunizations - pediatric and adult | Covered - 100% | Not Covered |

Physician Office Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Office Visits | Covered - 100% after deductible | Covered - 80% after deductible |
| Telemedicine Visits | Covered - 100% after deductible | Covered - 80% after deductible |
| Virtual Care - Online Medical Visits Note: Online Medical visits by a non-BCBSM selected vendor are not covered. | Covered - 100% after deductible | Not Covered |
| Office Consultations | Covered - 100% after deductible | Covered - 80% after deductible |
| Pre-Surgical Consultations | Covered - 100% after deductible | Covered - 80% after deductible |

Emergency Medical Care

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|---------------------------------|
| Hospital Emergency Room Qualified medical emergency | Covered - 100% after deductible | Covered - 100% after deductible |
| Non-Emergency use of the Emergency Room | Covered - 100% after deductible | Covered - 80% after deductible |
| Facility Urgent Care Services | Covered - 100% after deductible | Covered - 80% after deductible |
| Physician Urgent Care Services | Covered - 100% after deductible | Covered - 80% after deductible |
| Ambulance Services - Medically Necessary Transport | Covered - 100% after deductible | Covered - 100% after deductible |

Diagnostic Services

| Benefits | In-Network | Out-of-Network |
|--|---------------------------------|--------------------------------|
| MRI, MRA, PET and CAT Scans and Nuclear Medicine | Covered - 100% after deductible | Covered - 80% after deductible |
| Diagnostic Tests, X-rays, Laboratory & Pathology | Covered - 100% after deductible | Covered - 80% after deductible |
| Radiation Therapy and Chemotherapy | Covered - 100% after deductible | Covered - 80% after deductible |

Maternity Services Provided by a Physician

| Benefits | In-Network | Out-of-Network |
|------------------------------------|---------------------------------|--------------------------------|
| Prenatal and Postnatal Care Visits | Covered - 100% | Covered - 80% after deductible |
| Delivery and Nursery Care | Covered - 100% after deductible | Covered - 80% after deductible |

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| Hospital Care | | |
|---|---------------------------------|--------------------------------|
| Benefits | In-Network | Out-of-Network |
| Semi-Private Room, Inpatient Physician Care, General Nursing Care, Hospital Services and Supplies | Covered - 100% after deductible | Covered - 80% after deductible |
| Inpatient Medical Care | Covered - 100% after deductible | Covered - 80% after deductible |

| Alternatives to Hospital Care | | |
|---|---------------------------------|---------------------------------|
| Benefits | In-Network | Out-of-Network |
| Hospice Care Limited to lifetime maximum of 360 days | Covered - 100% after deductible | Covered - 100% after deductible |
| Home Health Care | Covered - 100% after deductible | Covered - 80% after deductible |
| Skilled Nursing Limited to a maximum of 120 days per calendar year | Covered - 100% after deductible | Covered - 80% after deductible |

| Surgical Services | | |
|---|---------------------------------|--------------------------------|
| Benefits | In-Network | Out-of-Network |
| Surgery (includes related surgical services) | Covered - 100% after deductible | Covered - 80% after deductible |
| Bariatric Surgery | Covered - 50% after deductible | Covered - 50% after deductible |
| Sterilization - male reproductive organs excludes reversal sterilization | Covered - 100% after deductible | Covered - 80% after deductible |
| Sterilization - female reproductive organs excludes reversal sterilization | Covered - 100% | Covered - 80% after deductible |
| Expanded Abortion Services | Not Covered | Not Covered |
| Note: Abortions are not covered if rendered in a location where abortions are not legal. | | |

| 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% after deductible | Not covered except in designated facilities |
| Kidney, Cornea, Bone Marrow and Skin | Covered - 100% after deductible | Covered - 80% 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 - 100% after deductible | Covered - 80% after deductible |
| Outpatient Mental Health Care and Substance Use Disorder Treatment | Covered - 100% after deductible | Covered - 80% after deductible |
| Telemedicine Mental Health Care | Covered - 100% after deductible | Covered - 80% after deductible |
| Virtual Care - Online Mental Health Care | Covered - 100% after deductible | Not Covered |

| Autism Spectrum Disorders, Diagnoses and Treatment | | |
|--|------------|----------------|
| Benefits | In-Network | Out-of-Network |

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| | | |
|---|---------------------------------|--------------------------------|
| Applied Behavior Analysis (ABA) Pre-authorization required | Covered - 100% after deductible | Covered - 80% after deductible |
| Note: Prior to seeking ABA treatment, the member must be evaluated by an interdisciplinary team including, but not limited to, a physician, behavioral health specialist, and a speech and language specialist for the services to be authorized. This interdisciplinary evaluation can be performed at an approved autism evaluation center (AAEC). | | |
| Physical, Occupational and Speech Therapy Physical, Occupational and Speech therapy with an autism diagnosis is unlimited | Covered - 100% after deductible | Covered - 80% after deductible |
| Nutritional Counseling | Covered - 100% after deductible | Covered - 80% after deductible |

Other Covered Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Cardiac Rehabilitation | Covered - 100% after deductible | Covered - 80% after deductible |
| Chiropractic Spinal Manipulation Services | Covered - 100% after deductible | Covered - 80% after deductible |
| Limited to a maximum of 12 visits per member per calendar year | | |
| Durable Medical Equipment | Covered - 100% after deductible | Covered - 80% after deductible |
| Prosthetic and Orthotic Devices | Covered - 100% after deductible | Covered - 80% after deductible |
| Diabetic Supplies Test Strips, Lancets, Needles and Syringes | Covered - 100% after deductible | Covered - 80% after deductible |
| Private Duty Nursing Care | Not Covered | Not Covered |
| Allergy Testing and Therapy | Covered - 100% after deductible | Covered - 80% after deductible |
| Facility Clinic Visit | Covered - 100% after deductible | Covered - 80% after deductible |

Therapy Services

| Benefits | In-Network | Out-of-Network |
|---|---------------------------------|--------------------------------|
| Physical, Occupational and Speech Therapy Limited to a combined maximum of 30 visits per calendar year | Covered - 100% after deductible | Covered - 80% after deductible |

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Western Michigan Health Insurance Pool

Group Number: 71565 Package Code(s): 129, 130
Division Code(s): 3000, 3100
Hearing Care Coverage
Effective Date: 01/01/2025
Benefits-at-a-glance

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| Member's responsibility (coinsurance) | | |
|---------------------------------------|------------------------|----------------------------|
| Benefits | Participating Provider | Non-Participating Provider |
| Coinsurance | No Coinsurance | Not Covered |

| Covered services | | |
|---|------------------------|----------------------------|
| To be payable, hearing care benefits must be received from a participating provider and in the order listed. | | |
| Benefits | Participating Provider | Non-Participating Provider |
| Frequency Limitation | Once every 36 months | |
| Audiometric Exam | Covered - 100% | Not Covered |
| Hearing Aid Evaluation | Covered - 100% | Not Covered |
| Hearing Aid | Covered - 100% | Not Covered |
| Member may be responsible for the difference in cost between our approved amount and the charge of the hearing aid. | | |
| Hearing Aid Conformity Test | Covered - 100% | Not Covered |

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Western Michigan Health Insurance Pool

Group Number: 71565 Package Code(s): 129, 130
Division Code(s): 3000, 3100
Prescription Drugs
Effective Date: 01/01/2025
Benefits-at-a-glance

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Your prescription drug copays, including mail order copays, may be subject to the same annual out-of-pocket maximum required under your medical coverage.

| Member's responsibility (copays and coinsurance amounts) | |
|---|---|
| Benefits | Coverage |
| Deductible | \$1,650 per member \$3,300 per family |
| Retail - 30-day supply | \$10 copay after deductible - Generic drugs \$40 copay after deductible - Preferred brand drugs \$80 copay after deductible - Non-Preferred brand drugs Prescriptions and refills obtained from a non-network pharmacy are reimbursed at 80% of the approved amount, less the member's copay. |
| Retail and Mail Order - 90-day supply | \$20 copay after deductible - Generic drugs \$80 copay after deductible - Preferred brand drugs \$160 copay after deductible - Non-Preferred brand drugs |
| Specialty Drugs Exclusive Specialty Network: We only cover specialty drugs when obtained from our exclusive specialty pharmacy network. Covered drugs will be subject to the member's cost-share requirements. If a member obtains specialty drugs from any other provider, they may be responsible for the total cost. | Retail 30-day: \$10 copay after deductible - Generic drugs \$40 copay after deductible - Preferred brand drugs \$80 copay after deductible - Non-Preferred brand drugs Members are restricted to a 30-day supply and certain specialty drugs are limited to only a 15-day supply for each fill. |
| High-Cost Drug Discount Optimization Program | Prescription drug manufacturers provide coupon programs for certain pharmaceuticals. Your benefit plan requires you to enroll in BCBSM-approved coupon programs when available for select medications. This benefit may lower the cost sharing typically required for these drugs. Your out-of-pocket expense for these drugs will be no more than your cost sharing. When a coupon is used, only the amount you paid for the prescription will apply towards your annual out-of-pocket maximum. Note - Adjustments may be required to accurately reflect your annual out-of-pocket maximum with your true out-of-pocket costs. |
| Adult and childhood select preventive immunizations as recommended by the USPSTF, ACIP, HRSA or other sources as recognized by BCBSM that are in compliance with the provisions of the PPACA | Covered - 100% |

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| Oral and Injectable Contraceptives Retail and Mail Order | Covered - 100% for Generic and Select Brand name drugs; other Brand name drugs are subject to the applicable copay/coinsurance |
| Additional Services | |
| Smoking Cessation Drugs | Covered |
| Weight Loss Drugs | Covered |
| Impotency Drugs | Covered |
| Infertility Drugs | Covered |
| Diabetic Supplies | <p>Select diabetic supplies and devices are covered when prescribed by a physician or other professional provider licensed to prescribe it. Select diabetic supplies and devices include: Glucometers, Continuous Glucose Monitors and Sensors, Insulin Delivery Monitors, Test Strips and Lancets and Insulin Delivery Reservoirs.</p> <ul style="list-style-type: none"> • Diabetic supplies will be subject to your preferred brand - name drug and/or nonpreferred brand-name drugs cost-share requirement. • "Preferred" devices will be covered at 100% of our approved amount. "Nonpreferred" devices will be subject to your nonpreferred brand-name drugs cost-share requirement. • If you receive diabetic supplies and devices paid by your BCBSM medical plan, your BCBSM prescription drug plan will not pay for the same diabetic supplies. <p>Also see <i>Other Covered Services</i> for Test Strips, Lancets, Needles and Syringes.</p> |

Features of your prescription drug plan

| | |
|--|---|
| Prior authorization/step therapy | A process that requires a physician to obtain approval from BCBSM before select prescription drugs (drugs identified by BCBSM as requiring prior authorization) will be covered. Step Therapy , an initial step in the Prior Authorization process, applies criteria to select drugs to determine if a less costly prescription drug may be used for the same drug therapy. This also applies to mail order drugs. Claims that do not meet Step Therapy criteria require prior authorization. Details about which drugs require Prior Authorization or Step Therapy are available online at bcbsm.com/pharmacy . |
| Mandatory maximum allowable cost drugs | <p>If your prescription is filled by a network pharmacy, and the pharmacist fills it with a brand-name drug for which a generic equivalent is available, you MUST pay the difference in cost between the BCBSM approved amount for the brand-name drug dispensed and the maximum allowable cost for the generic drug plus your applicable copay regardless of whether you or your physician requests the brand name drug. Exception: If your physician requests and receives authorization for a non-preferred brand-name drug with a generic equivalent from BCBSM and writes "Dispense as Written" or "DAW" on the prescription order, you pay only your applicable copay.</p> <p>Note: This MAC difference will not be applied toward your annual in-network deductible, nor your annual coinsurance/copay maximum.</p> |



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Western Michigan Health Insurance Pool

Group Number: 71565 Package Code(s): 129, 130
Division Code(s): 3000, 3100
Dental Coverage - Blue Dental PPO Plus
Effective Date: 01/01/2025
Benefits-at-a-glance

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Dentist information

With Blue Dental PPO, you can choose any licensed dentist anywhere. However, you'll get the best coverage and save the most money when you choose a Tier 1 PPO (in-network) dentist.

You have outstanding access to thousands of Tier 1 PPO dentists across the country through the Blue Dental PPO network. Tier 1 PPO dentists agree to accept our PPO approved amount as full payment for covered services, so you'll pay your applicable coinsurance and deductible amounts. To find a Tier 1 PPO dentist near you, log into your member account at **bcbsm.com** or call **1-888-826-8152**.

If you go to a non-PPO dentist, you can still save money by choosing a Tier 2 participating non-PPO (out-of-network) dentist. Tier 2 dentists participate with us on a "per claim" basis through our Blue Par Select (BPS) arrangement. They accept our BPS approved amount as full payment for covered services, so you'll pay your applicable coinsurance and deductible amounts. To find a Tier 2 participating non-PPO dentist near you, log into your member account at **bcbsm.com**. You should ask your dentist if they participate with BCBSM before every treatment.

Note: If you go to a nonparticipating dentist, you are responsible for any difference between our approved amount and the dentist's charge.

Member's responsibility (deductible, coinsurance and dollar maximums)

| Benefits | Coverage |
|---|---|
| Benefit Period | Calendar Year |
| Deductible | \$50 Individual - Applies to Class II, Class III & Class IV |
| Class I services | 0% |
| Class II services | 20% |
| Class III services | 50% |
| Class IV services | 50% |
| Dollar Maximums - Annual Maximum | \$1,000 per member Class I, II & III services |
| Lifetime Orthodontic Maximum | \$1,500 per member |

Class I services

| Benefits | Coverage |
|------------------------------|---|
| Periodic Oral Exams | Covered - 100%, twice per calendar year |
| Prophylaxis (Teeth Cleaning) | Covered - 100%, twice per calendar year |
| Bitewing X-Rays | Covered - 100%, twice per calendar year |

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| Full-mouth or Panoramic X-Rays | Covered - 100%, once every 36 months |
| Fluoride Treatment | Covered - 100%, twice per calendar year |
| Space Maintainers | Covered - 100%, once per quadrant per lifetime, up to and including age 18 |
| Palliative Emergency Treatment | Covered - 100% |
| Sealants | Covered - 100%, once per tooth every 36 months, 1st and 2nd permanent molars, up to and including age 19 |

Class II services

| Benefits | Coverage |
|--|---|
| Fillings - permanent teeth | Covered - 80% after deductible, once per tooth per surface every 24 months |
| Fillings - primary teeth | Covered - 80% after deductible, once per tooth per surface every 12 months |
| Inlays, Onlays, Crowns and Veneers - permanent teeth | Covered - 80% after deductible, once per tooth every 60 months age 12 and older |
| Recementing of Inlays, Onlays, Crowns, Bridges and Veneers | Covered - 80% after deductible, three per calendar year |
| Root Canal Therapy | Covered - 80% after deductible, once per tooth per lifetime |
| Periodontal Scaling and Root Planing | Covered - 80% after deductible, once per quadrant every 24 months |
| Occlusal Adjustment | Covered - 80% after deductible, up to five times in a 60 month period |
| Occlusal Biteguards | Covered - 80% after deductible, once every 12 months |
| General Anesthesia or IV Sedation with oral surgery | Covered - 80% after deductible |
| Oral Surgery | Covered - 80% after deductible |
| Relining or Rebasing of Partial or Dentures | Covered - 80% after deductible, once per arch every 36 months |
| Tissue Conditioning | Covered - 80% after deductible, once per arch every 36 months |
| Repair to Existing Partial or Dentures | Covered - 80% after deductible, once every 12 months |

Class III services

| Benefits | Coverage |
|---|---|
| Removable Dentures - Complete and Partial | Covered - 50% after deductible, once per arch every 60 months |
| Fixed Bridges | Covered - 50% after deductible, once per tooth every 60 months age 16 and older |
| Implants | Covered - 50% after deductible, once per tooth per lifetime age 16 and older |

Class IV services - Orthodontic services

| Benefits | Coverage |
|--|--------------------------------|
| Orthodontic Services | Covered - 50% after deductible |
| Cephalometric Films and Oral Facial Photos | Covered - 50% after deductible |