



**Blue Cross
Blue Shield**
of Michigan

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

County of Oakland

Group Number: 71852 Package Code(s): 020

Division Code(s): 1000, 1100, 1200

PPO - PPO 1 Plan, Rx2, Hearing 1

Effective Date: 01/01/2026

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	\$0/individual or \$0/family (for most covered services) \$200 per member \$400 per family (for limited number of services)	\$200 per member \$400 per family (for limited services)
Copays • Fixed Dollar Copays	\$20 copay for: • Facility Urgent care services • Professional Urgent care services • Primary Care Physician (PCP) office visits • Specialist office visits • Chiropractic spinal manipulations \$100 copay for: • Facility medical emergency	\$20 copay for: • Primary Care Physician (PCP) office visits • Specialist office visits • Chiropractic spinal manipulations \$100 copay for: • Facility medical emergency

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Services from a provider for which there is no Michigan PPO network and services from an out-of-network provider in a geographic area of Michigan deemed a "low access area" by BCBSM for that particular provider specialty are covered at the in-network benefit level. Cost-sharing may differ when you obtain covered services outside of Michigan. If you receive care from a nonparticipating provider, even when referred, you may be billed for the difference between our approved amount and the provider's charge.

Coinsurance <ul style="list-style-type: none"> Percent Coinsurance Annual coinsurance maximums 	0% for most services. 10% for select services (e.g. Ambulance, Prosthetics/Orthotics, Durable Medical Equipment, Private Duty Nursing, Diabetic Supplies) up to a maximum of: \$1,000 per member \$1,000 per family	15% for most services, 25% for select services (e.g. Prosthetics/Orthotics, Durable Medical Equipment, Private Duty Nursing, Diabetic Supplies) up to a maximum of: \$1,000 per member \$1,000 per family Note: Services without a network are covered at the in-network level.
Annual out-of-pocket maximums	\$4,125 per member \$10,250 per family Includes Deductible, Coinsurance and Copays	\$4,125 per member \$10,250 per family Includes Deductible, Coinsurance and Copays
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
Mammography Screening - one per calendar year includes 3D Mammography	Covered - 100%	Covered - 85%
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 - 85%
Fecal occult blood screening – one per calendar year	Covered - 100%	Not Covered
Breastfeeding Equipment	Covered - 100%	Covered – 85%
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%	Not Covered
Immunizations - pediatric and adult	Covered - 100%	Not Covered

Physician Office Services

Benefits	In-Network	Out-of-Network
Office Visits	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Telemedicine Visits	Covered - 100%	Covered - 85% after \$20 copay

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Virtual Care - Online Medical Visits	Covered - 100%	Not Covered
Note: Online Medical visits by a non-BCBSM selected vendor are not covered.		
Office Consultations	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Pre-Surgical Consultations	Covered - 100%	Covered - 85%

Emergency Medical Care		
Benefits	In-Network	Out-of-Network
Hospital Emergency Room Qualified medical emergency	Covered - 100% after \$100 copay; copay waived if admitted (includes observation stays)	Covered - 100% after \$100 copay; copay waived if admitted (includes observation stays)
Non-Emergency use of the Emergency Room	Covered - 100% after \$100 copay; copay waived if admitted (includes observation stays)	Covered - 100% after \$100 copay; copay waived if admitted (includes observation stays)
Facility Urgent Care Services	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Physician Urgent Care Services	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Ambulance Services - Medically Necessary Transport	Covered - 90% after deductible	Covered - 90% after in-network deductible

Diagnostic Services		
Benefits	In-Network	Out-of-Network
MRI, MRA, PET and CAT Scans and Nuclear Medicine -precertification may be required	Covered - 100%	Covered - 85%
Diagnostic Tests, X-rays, Laboratory & Pathology	Covered - 100%	Covered - 85%
Radiation Therapy and Chemotherapy	Covered - 100%	Covered - 85%

Maternity Services Provided by a Physician		
Benefits	In-Network	Out-of-Network
Prenatal and Postnatal Care Visits	Covered - 100%	Covered - 85%
Delivery and Nursery Care	Covered - 100%	Covered - 85%

Hospital Care		
Benefits	In-Network	Out-of-Network
Semi-Private Room, Inpatient Physician Care, General Nursing Care, Hospital Services and Supplies	Covered - 100%	Covered - 85%
Inpatient Medical Care	Covered - 100%	Covered - 85%

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Alternatives to Hospital Care		
Benefits	In-Network	Out-of-Network
Hospice Care Up to 28-pre hospice counseling visits before electing hospice services; when elected, four 90-day periods-provided through a participating hospice program only; limited to dollar maximum that is reviewed and adjusted periodically (after reaching dollar maximum, member transitions into individual case management)	Covered - 100%	Covered - 85%
Home Health Care	Covered - 100%	Covered - 85%
Skilled Nursing	Covered - 100%	Covered - 85%

Surgical Services		
Benefits	In-Network	Out-of-Network
Surgery (includes related surgical services)	Covered - 100%	Covered - 85%
Bariatric Surgery	Covered - 100%	Covered - 85%
Sterilization - male reproductive organs excludes reversal sterilization	Covered - 100%	Covered - 85%
Sterilization - female reproductive organs excludes reversal sterilization	Covered - 100%	Covered - 85%
Expanded Abortion Services	Covered - 100%	Covered - 85%
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%	Covered - 85%
Kidney, Cornea, Bone Marrow and Skin	Covered - 100%	Covered - 85%

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%	Covered - 85%
Outpatient Mental Health Care and Substance Use Disorder Treatment	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Telemedicine Mental Health Care	Covered - 100%	Covered - 85% after \$20 copay
Virtual Care - Online Mental Health Visits	Covered - 100%	Not Covered
Note: Online Mental Health visits by a non-BCBSM selected vendor are not covered.		

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Autism Spectrum Disorders, Diagnoses and Treatment

Benefits	In-Network	Out-of-Network
Applied Behavior Analysis (ABA) Prior authorization required 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).	Covered - 100%	Covered - 100%
Physical, Occupational and Speech Therapy Physical, Occupational and Speech therapy with an autism diagnosis is unlimited	Covered - 100%	Covered - 85%
Nutritional Counseling	Covered - 100%	Covered - 85%

Other Covered Services

Benefits	In-Network	Out-of-Network
Cardiac Rehabilitation	Covered - 100%	Covered - 85%
Chiropractic Spinal Manipulation Services Limited to a maximum of 38 visits per member per year	Covered - 100% after \$20 copay	Covered - 85% after \$20 copay
Durable Medical Equipment	Covered - 90% after deductible	Covered - 75% after deductible
Prosthetic and Orthotic Devices	Covered - 90% after deductible	Covered - 75% after deductible
Diabetic Supplies Test Strips, Lancets, Needles and Syringes	Covered - 90% after deductible	Covered - 75% after deductible
Private Duty Nursing Care	Covered - 90% after deductible	Covered - 75% after deductible
Allergy Testing and Therapy	Covered - 100%	Covered - 85%

Therapy Services

Benefits	In-Network	Out-of-Network
Physical, Occupational and Speech Therapy Unlimited	Covered - 100%	Covered - 85%

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County of Oakland
Group Number: 71852 Package Code(s): 020
Division Code(s): 1000, 1100, 1200
Hearing Care Coverage
Effective Date: 01/01/2026
Benefits-at-a-glance

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Member's responsibility (coinsurance)

Benefits	Participating Provider	Non-Participating Provider
Coinsurance	No Coinsurance	No Coinsurance

Covered services

To be payable, hearing care benefits may be received from a participating or non-participating provider and in the order listed.

Benefits	Participating Provider	Non-Participating Provider
Frequency Limitation	Once every 36 months	
Audiometric Exam	Covered - 100%	Covered - 100%
Hearing Aid Evaluation	Covered - 100%	Covered - 100%
Hearing Aid	Covered - 100%	Covered - 100%
Hearing Aid Maximum \$2,000 per ear Total Hearing Aid Maximum \$3,000		
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%	Covered - 100%

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County of Oakland
Group Number: 71852 Package Code(s): 020
Division Code(s): 1000, 1100, 1200
Prescription Drugs
Effective Date: 01/01/2026
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
Out of Pocket Maximum	\$3,775 per member \$5,550 per family
Retail - 30-day supply	\$10 copay - Generic drugs \$30 copay - Preferred brand drugs \$50 copay - Non-Preferred brand drugs Prescriptions and refills obtained from a non-network pharmacy are reimbursed at 85% of the approved amount, less the member's copay.
Retail and Mail Order - 90-day supply	\$10 copay - Generic drugs \$30 copay - Preferred brand drugs \$50 copay - 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 - Generic drugs \$30 copay - Preferred brand drugs \$50 copay - Non-Preferred brand drugs Retail 90-day: \$10 Generic Specialty, \$30 Preferred Specialty, \$50 Non-Preferred Specialty Members are restricted to a 30 or 90-day supply and certain specialty drugs are limited to only a 15-day supply for each fill.

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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%

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

Not Covered

Diabetic Supplies

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.

- 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.

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.

Maximum allowable cost drugs

When you receive a generic maximum allowable cost (MAC) drug from an in-network pharmacy, you pay your cost share as noted in your coverage. However, if you request a brand-name drug and the prescriber did not write "Dispense as Written" or "DAW" on the prescription, you must pay the difference between the maximum allowable cost and the Blue Cross Blue Shield of Michigan approved amount for the brand-name drug, plus your copayment. If the prescriber wrote "Dispense as Written" or "DAW" on the prescription, we will pay the pharmacy the approved amount for the brand-name drug, after deduction of your copayment.