

BCN Advantage HMO-POS

2021 Benefits at a Glance

City of Detroit General Retiree Health



Deductible, copayments and dollar maximums	
Deductible	\$500 per member
Copays	\$25 for office visits, \$25 for urgent care visits \$65 for emergency room visits
• Fixed dollar copay	
• Percent copay	20% for select services
Copay dollar maximums	
• Fixed dollar copay	None
• Fixed dollar and percent copay (Maximum out of pocket)	\$1,500 per member \$2,500 per calendar year
Dollar maximums	None
Preventive care services	
Health maintenance exam	Covered – 100%
Annual gynecological exam	Covered – 100%
Pap smear screening — laboratory services only	Covered – 100%
Immunizations	Covered – 100%
Prostate specific antigen, or PSA, screening — laboratory services only	Covered – 100%
Mammography screening	Covered – 100%
Physician office services	
Office visits	Covered – copay \$25
Online visits	Covered – copay \$25
Consulting specialist care — when referred	Covered – copay \$25
Emergency medical care	
Hospital emergency room — copay waived if admitted, inpatient hospital benefits apply	Covered – copay \$65 after deductible
Urgent care center	Covered – copay \$25
Ambulance services — medically necessary	Covered- 80% after deductible, ground and air service
Diagnostic care	
Laboratory and pathology tests	Covered – 100%, office visit copay may apply per member, per visit
Diagnostic tests and X-rays	Covered – 80% after deductible office visit copay may apply per member, per visit
High technology imaging (includes MRI, MRA, CT scan, PET)	Covered – 80% after deductible
Radiation therapy	Covered – 80% after deductible, office visit copay may apply per member, per visit
Hospital care	

Inpatient physician care, general nursing care, hospital services and supplies	Covered- 80% after deductible, unlimited days
Outpatient surgery	Covered- 80% after deductible
Alternatives to hospital care	
Skilled nursing care	Covered – 100%, after deductible up to 100 days per benefit period
Home health care	Covered – 100%, physician visit copay may apply
Surgical services	
Surgery — includes all related surgical services and anesthesia	Covered- 80% after deductible
Human organ transplants	Covered- 80% after deductible, subject to medical criteria
Mental health care and substance use treatment	
Inpatient mental health care and substance use care	<p>Mental Health Care: Covered – 100%, unlimited days. Prior authorization required.</p> <p>Substance Abuse Care: Covered – 100%, unlimited days</p>
Outpatient mental health care	Covered – 100%, unlimited visits
Outpatient substance use care	Covered – 100%, unlimited visits
Other services	
Allergy testing and therapy	Covered – 100% after deductible, office visit copay may apply per member, per visit
Allergy injections	Covered – 100%, office visit copay may apply per member, per visit
Chiropractic spinal manipulation — when referred	Covered – copay \$20 after deductible
Outpatient physical, speech and occupational therapy	Covered – copay \$25 after deductible
Durable medical equipment	Covered – 100%
Prosthetic and orthotic appliances	Covered – 100%
Prescription drugs	
Formulary drug — Tier 1 — preferred generic	<p>Covered –</p> <p>Standard Pharmacy: \$ 20 copay up to a 31-day supply</p> <p>Preferred Pharmacy: \$ 10 copay up to a 31-day supply</p>
Formulary drug — Tier 2 — generic	<p>Covered –</p> <p>Standard Pharmacy: \$ 20 copay up to a 31-day supply</p> <p>Preferred Pharmacy: \$ 10 copay up to a 31-day supply</p>
Formulary drug — Tier 3 — preferred brand name	<p>Covered –</p> <p>Standard Pharmacy: \$ 60 copay up to a 31-day supply</p> <p>Preferred Pharmacy: \$ 45 copay up to a 31-day supply</p>
Formulary drug — Tier 4 — nonpreferred drugs	Covered

	Standard Pharmacy: 50% coinsurance (\$80 min. copay and \$100 max) Preferred Pharmacy: 50% coinsurance (\$80 min. copay and \$100 max)
Formulary drug — Tier 5 — specialty drugs	Covered – Standard Pharmacy: 50% coinsurance (\$160 min. copay and \$200 max) Standard Pharmacy: 50% coinsurance (\$160 min. copay and \$200 max)
<Formulary drug — Tier 6 — generic drugs>	Covered – Standard Pharmacy: \$copay up to a 31-day supply Preferred Pharmacy: \$copay up to a 31-day supply
Mail-order prescription drugs	Covered – Two times the applicable generic and brand copay for a 32-day to a 90-day supply
Drugs for the treatment of sexual dysfunction	Covered – 50% coinsurance
Part D-catastrophic coverage	Once member's out of pocket costs reach over \$6,550 the copay is the greater of 5% or \$3.70 generics and \$9.20 brands, not to exceed base copay.

To be eligible to enroll in BCN Advantage HMO-POS, you must have Medicare Part A and Part B, and live in our service area.

You can always view your most current *Evidence of Coverage* and riders 24/7 by signing into the secure Blue Cross online member account site, www.bcbsm.com/medicare or by contacting Customer Service. You must generally use network pharmacies for benefit coverage of Part D drug prescriptions. Some of our network pharmacies have preferred cost sharing. You may pay less if you use these pharmacies. You can see our plan's pharmacy directory at www.bcbsm.com/pharmaciesmedicare. You can see the complete plan formulary (list of Part D prescription drugs) and any restrictions online at www.bcbsm.com/formularymedicare.