

Wayne State University School of Medicine – Health Insurance Comparison Summary School Year 2024 - 2025

	Simply Blue PPO		Blue Care Network Point of Service	
Deductible In Network	\$1000 for one member \$2000 for the family per calendar year		\$500 per member \$1000 per family per calendar year	
Flat/Fixed Dollar Copays	\$30 Office Visit \$30 Online Visit \$30 Specialist Visit \$30 Urgent Care Visit \$30 Chiropractic Services \$150 Emergency Room Visit		\$40 Office Visit \$40 Online Visit \$60 Specialist Visit \$50 Urgent Care Visit \$60 Chiropractic Services \$150 Emergency Room Visit	
Coinsurance (Per cent copays)	20% of approved amount for most covered services		20% and 50% for select services	
Annual Coinsurance Maximums	\$2500 for one member \$5000 for family			
Annual Out of Pocket Maximum	\$6350 for one member \$12700 for 2+ members		\$6,350 per member \$12,700 per family per benefit year	
Preventive Services	Covered at 100%		Covered at 100%	
Mammograms	Covered at 100%		Covered at 100%	
Immunizations	Covered at 100%		Covered at 100%	
Hospital and Surgical	Covered at 80% after Deductible		Covered at 80% after Deductible	
Mental Health Care and Substance Abuse Treatment	Covered at 80% after Deductible		Inpatient – Covered at 80% after deductible Outpatient – \$40 Copay	
Durable Medical Equipment	Covered at 80% after Deductible		Covered at 80%	
Prescription Drug Copay	Tier 1 \$10 copay Tier 2 \$40 copay Tier 3 \$80 copay Tier 4 15% (max \$150) Tier 5 25% (max \$300)		Tier 1A \$6 copay Tier 1B \$40 copay Tier 2 \$60 copay Tier 3 \$80 copay Tier 4 20% coinsurance (max \$200) Tier 5 20% coinsurance (max \$300)	
Premiums	4 Months	12 Months	4 Months	12 Months
1 Person Single	\$1,413.52	\$4,240.56	\$1,089.96	\$3,269.88
2 Person	\$2,827.04	\$8,481.12	\$2,179.92	\$6,359.76
Family	\$4,240.56	\$12,721.68	\$3,269.88	\$9,809.64

This is only a basic Comparison of plans. Both PPO and BCN Point of Service options include Out of Network services not listed on this compariosn. For more details, please review the Benefits Summaries for each plan.

*Blue Care Network Point of Service plan does not require PCP referrals