

2026 Health Plan Profiles

Plan Type	Managed Care (HMO) Plans		Preferred Provider Organization (PPO)	Traditional Plan	Consumer-Directed with Health Savings Account
Plan Name	U-M Premier Care Provider Network 1	GradCare Only available to GSIs, GRAs, med students and sponsored grad student groups	BCBSM Community Blue PPO	Comprehensive Major Medical	BCBSM Consumer-Directed Health Plan
Plan Administrator	Blue Care Network	Blue Care Network	Blue Cross Blue Shield Michigan	Blue Cross Blue Shield Michigan	Blue Cross Blue Shield Michigan
Service Area	Genesee, Livingston, Macomb, Oakland, Washtenaw and Wayne counties; and portions of Ingham, Jackson, Lapeer, Monroe, and St. Clair counties	Genesee, Livingston, Macomb, Oakland, Washtenaw and Wayne counties; and portions of Ingham, Jackson, Lapeer, Monroe, and St. Clair counties	Nationwide/Worldwide	Nationwide/Worldwide	Nationwide/Worldwide
Residency Requirement	Must reside in Michigan or within Fulton, Lucas, Williams or Wood counties in Ohio ²	Level 1 and continuance: U-M academic campus	Within the U.S.	Within the U.S.	Within the U.S.
Coverage when Traveling Outside of the Service Area	Limited to urgent and emergency care outside of the service area (including global travel). Copay may apply.	Participant is responsible for charges above BCN fee schedule. Prior authorization required. Must be medically necessary.	Covers non urgent and non emergency care outside of the service area (including global travel when pre-approved). Copay may apply.	Covers non urgent and non emergency care outside of the service area (including global travel when pre-approved). Copay may apply.	Covers non urgent and non emergency care outside of the service area (including global travel when pre-approved). Copay may apply.
PCP Selection Required	Yes	Yes	No	No	No
Health Care Flexible Savings Account (FSA) Compatibility	Compatible	Compatible	Compatible	Compatible	Limited Purpose FSA only
Health Savings Account (HSA) Compatibility	Not compatible	Not compatible	Not compatible	Not compatible	Compatible ¹
Customer Service and Provider Directory	800-658-8878	800-658-8878	855-669-8040	855-669-8040	855-669-8040
Number of U-M Members Enrolled in Each Plan	62,214	7,716	18,004	7,278	2,905
Number of PCPs in the Network	3,280	3,280	National network.	National network.	National network.
Number of Specialists	30,831	30,831	National network.	National network.	National network.
Number of Hospitals	40	40	National network.	National network.	National network.
Percentage of Board Certified PCPs	98%	98%	National network.	National network.	National network.
Percentage of Board Certified Specialists	97%	97%	National network.	National network.	National network.
Website	bcbsm.com	bcbsm.com	bcbsm.com	bcbsm.com	bcbsm.com
Address	20500 Civic Center Dr. Southfield, MI 48076	20500 Civic Center Dr. Southfield, MI 48076	600 Lafayette East Detroit, MI 48226	600 Lafayette East Detroit, MI 48226	600 Lafayette East Detroit, MI 48226
Group Number	001243160001	001243160002	007005187	007005187	007005187

1 For members living in Canada, or where government funded health care is provided, before selecting the CDHP with HSA, consult with a qualified tax advisor for information on tax implications associated with the HSA.

2 This is a Michigan-based health plan. All providers, facilities and services are rendered in Michigan. If you plan to use Ohio providers please select a BCBSM health plan.