

Plan Type	Managed Care (HMO) Plans		Exclusive Provider Organization (EPO)	Preferred Provider Organization (PPO)	Traditional Plan	Consumer-Directed with HSA
Plan Name	U-M Premier Care Provider Network¹	GradCare Available only to GSIs, GRAs, med students and sponsored grad student groups	Priority Health EPO	Community Blue PPO	Comprehensive Major Medical	Consumer-Directed Health Plan (CDHP) with Health Savings Account (HSA)
Plan Administrator	Blue Care Network	Blue Care Network	Priority Health	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	Michigan's Lower Peninsula	Nationwide/Worldwide	Nationwide/Worldwide	Nationwide/Worldwide
Residency Requirement	Must reside in Michigan or within Fulton, Lucas, Williams, or Wood counties in Ohio²	Level 1 and continuance: U-M academic campus	Michigan's Lower Peninsula	Within the U.S.	Within the U.S.	Within the U.S.
Prescription Drug Benefit Administrator	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics	Prime Therapeutics
Coverage When Traveling Outside 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.	Limited to urgent and emergency care outside of the service area. Copay may apply.	Covers non-urgent and non-emergency care outside of the service area (including global travel when pre-approved). Copay may	Covers non-urgent and non-emergency care outside of the service area (including global travel when pre-approved). Copay may	Covers non-urgent and non-emergency care outside of the service area (including global travel when pre-approved). Copay may
PCP Selection Required	Yes	Yes	Yes	No	No	No
Find a Participating Provider	Premier Care Find a Provider	GradCare Find a Provider	Priority Health Find a Provider	PPO Find a Provider	PPO Find a Provider	PPO Find a Provider
Referrals Required	Yes	Yes	No	No	No	No
Health Care Flexible Savings Account (FSA) Compatibility	Compatible	Compatible	Compatible	Compatible	Compatible	Limited Purpose FSA only
Health Savings Account (HSA) Compatibility	Not compatible	Not compatible	Not compatible	Not compatible	Not compatible	Compatible¹
Customer Service and Provider Directory	800-658-8878	800-658-8878	888-216-6090	855-669-8040	855-669-8040	855-669-8040
Number of U-M Members Enrolled Each Plan	73,833	7,321	New for 2027	18,004	7,278	2,905
Number of PCPs in the Network	3,602	3,602	10,335	National network	National network	National network
Number of Specialists	31,179	31,179	21,793	National network	National network	National network
Number of Hospitals	40	40	137	National network	National network	National network
Percentage of Board-Certified PCPs	98%	98%	95%	National network	National network	National network
Percentage of Board-Certified Specialists	96%	96%	95%	National network	National network	National network
Website	bcbsm.com	bcbsm.com	priorityhealth.com/umich	bcbsm.com	bcbsm.com	bcbsm.com
Address	20500 Civic Center Drive Southfield, MI 48076	20500 Civic Center Drive Southfield, MI 48076	1231 E. Beltline Ave. NE Grand Rapids, MI 49525-4501	600 E. Lafayette Blvd. Detroit, MI 48226	600 E. Lafayette Blvd. Detroit, MI 48226	600 E. Lafayette Blvd. Detroit, MI 48226
Group Number	001243160001	001243160002	801346	007005187	007005187	007005187

1. For members living in Canada or countries where government-funded health care is provided: Before selecting the CDHP with HSA, consult with a qualified tax adviser for information about 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 different health plan.