

2025 Health Insurance Comparison Chart

Children may be covered until they reach the age of 26. Coverage will end on the last day of the month a child turns 26.

Medical Plan Coverage	HuskyCare PPO		HuskyCare HDHP 1		HuskyCare HDHP 2	
<p>A detailed <i>Summary of Benefits Coverage</i> is available at www.mtu.edu/hr/benefits/insurance</p> <p>Dollar amounts and percentages listed reference employee cost.</p> <p>Healthcare Coverage Blue Cross Blue Shield of Michigan (BCBSM)</p> <p>Prescription Coverage Express Scripts</p>	<ul style="list-style-type: none"> Employee Only: \$135.68/month Employee + Spouse: \$284.92/month Employee + Child(ren): \$257.78/month Employee + Family: \$407.03/month <p>• Pretax deduction through payroll</p> <p style="text-align: center;">Preventative Exam covered In-Network at 100% one per calendar year</p>		<ul style="list-style-type: none"> Employee Only: \$8/month Employee + Spouse: \$17/month Employee + Child(ren): \$15/month Employee + Family: \$24/month <p>• Pretax deduction through payroll</p> <p>• Option to open a Health Savings Account and make pretax contributions through payroll.</p> <p style="text-align: center;">Preventative Exam covered In-Network at 100% one per calendar year</p>		<ul style="list-style-type: none"> \$0 for employees and dependents <ul style="list-style-type: none"> Employee Only: \$30 subsidy credit Employee + Spouse: \$60 subsidy credit Employee + Child(ren): \$70 subsidy credit Employee + Spouse + Child(ren): \$90 subsidy credit <p>• Option to open a Health Savings Account and make pretax contributions through payroll.</p> <p style="text-align: center;">Preventative Exam covered In-Network at 100% one per calendar year</p>	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible	Individual \$1,500/ Family \$3,000	Individual \$3,000/ Family \$6,000	Individual \$1,750/ Family \$3,500	Individual \$3,500/ Family \$7,000	Individual \$5,000/ Family \$10,000	Individual \$10,000/ Family \$20,000
Deductible Type	Embedded	Embedded	Aggregate	Aggregate	Embedded	Embedded
Out-of-Pocket Max (Individual/Family) (deductible is included)	\$2,500/\$5,000	\$8,000/\$16,000	\$4,000/\$8,000	\$6,000/\$12,000	\$5,000/\$10,000	\$10,000/\$20,000
In-Patient Hospitalization	30% after deductible	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Surgery	30% after deductible	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Office Visit	30%	35% after deductible	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Lab & X-Ray	30%	35% after deductible	10% after deductible	30% after deductible	0% after deductible	0% after deductible
Mental Health	30%	35% after deductible	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Physical Therapy	30%	35% after deductible	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Chiropractic	30%	35% after deductible	20% after deductible	40% after deductible	0% after deductible	0% after deductible
Massage Therapy	30%	35% after deductible	20% after deductible	40% after deductible	0% after deductible	0% after deductible
Durable Medical Equipment	30%	35% after deductible	20% after deductible	35% after deductible	0% after deductible	0% after deductible
Acupuncture	30%	35% after deductible	20% after deductible	40% after deductible	0% after deductible	0% after deductible
Emergency Room Visit	\$75	\$75	10% after deductible	10% after deductible	0% after deductible	0% after deductible
Retail Rx	Generic 10% (Min/Max) \$5/\$20 Brand 25% (Min/Max) \$10/\$40	Not Applicable	10% after deductible	Not Applicable	10% after deductible	Not Applicable
Mail Order Rx/3 months	Generic – 2x's copay & Brand – 2x's copay		10% after deductible		0% after deductible	

Deductible Type Definition

Embedded: There are two deductible amounts within one plan; individual and family. The individual deductible is embedded in the family deductible, so no one family member can contribute more than the individual amount toward the family deductible.

Aggregate: Under an aggregate deductible, the total family deductible must be paid out-of-pocket before health insurance starts paying for the health care services incurred by any family member.