

RENEWAL RATE FOR 2016-2017

Bay City Public Schools  
Prepared May 10, 2016

	BCBSM	For Employees taking Dental & Vision ONLY	BCBSM	BCBSM	BCBSM	For Employees taking Dental & Vision ONLY
	2015-2016 FINAL	Dental & Vision 2015/2016	2016-2017 RATES	2016-2017 RATES	2016-2017 RATES	Dental & Vision 2016/2017
	OPT 3	ADN Inc.	OPT 3	OPT 2	OPT 1	ADN Inc.
Big Table Group Only	PPO		PPO	PPO	PPO	
Office Visit/Specialist Copay	\$30/\$50		\$30/\$50	\$20/\$40	\$20/\$40	
Urgent Care Copay	\$60		\$60	\$60	\$60	
ER Copay	\$150		\$150	\$150	\$150	
First Dollar Deductible - (Employee Paid)	\$1000/\$2000		\$1000/\$2000	\$500/\$1000	\$250/\$500	
Coinurance Percentage (Percentage=Employee's Share)	20%		20%	20%	20%	
Potential Max Paid Out of Pocket (Employee's Share)	\$3500/\$7000		\$3500/\$7000	\$3000/\$6000	\$2750/\$5500	
	Rx		Rx	Rx	Rx	
OTC	\$0		\$0	\$0	\$0	
Rx Copay - Generic	\$15		\$15	\$15	\$15	
90 Day - Generic	\$30		\$30	\$30	\$30	
Rx Copay- Brand Pref	\$50		\$50	\$50	\$50	
90 Day Brand Pref	\$100		\$100	\$100	\$100	
Rx Copay- Non/Pref B	SEE EXPLANATION OF BENEFITS		SEE EXPLANATION OF BENEFITS	SEE EXPLANATION OF BENEFITS	SEE EXPLANATION OF BENEFITS	
90 Day - Non/Pref B	SEE EXPLANATION OF BENEFITS		SEE EXPLANATION OF BENEFITS	SEE EXPLANATION OF BENEFITS	SEE EXPLANATION OF BENEFITS	
NOTES	Chiropractic (12 visits - \$30 copay) Hearing Benefits(excluded) Private Duty Nurses(included)		Chiropractic (12 visits - \$30 copay) Hearing Benefits(excluded) Private Duty Nurses(included)	Chiropractic (12 visits - \$30 copay) Hearing Benefits(excluded) Private Duty Nurses(included)	Chiropractic (12 visits - \$30 copay) Hearing Benefits(excluded) Private Duty Nurses(included)	
DENTAL:	Self-Funded-ADN	Self-Funded-ADN	Self-Funded-ADN	Self-Funded-ADN	Self-Funded-ADN	Self-Funded-ADN
Class I	80%	80%	80%	80%	80%	80%
Class II	80%	80%	80%	80%	80%	80%
Class III	80%	80%	80%	80%	80%	80%
Class IV	80%	80%	80%	80%	80%	80%
Annual Max	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300
Riders Included:	2 Cleanings, Sealants	2 Cleanings, Sealants	2 Cleanings, Sealants	2 Cleanings, Sealants	2 Cleanings, Sealants	2 Cleanings, Sealants
Ortho: \$1,300 Lifetime Max	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300
VISION:	ADN Self-Funded	ADN Self-Funded	ADN Self-Funded	ADN Self-Funded	ADN Self-Funded	ADN Self-Funded
Census as of May 2014						
FIXED MONTHLY PREMIUMS:						
Single	\$ 527.97	\$ 40.89	\$ 560.71	\$ 601.72	\$ 625.73	\$ 37.41
2-Person	\$ 1,246.12	\$ 78.85	\$ 1,327.85	\$ 1,426.25	\$ 1,483.91	\$ 71.91
Family	\$ 1,592.34	\$ 127.25	\$ 1,686.35	\$ 1,809.35	\$ 1,881.41	\$ 116.42
FIXED ANNUAL PREMIUMS:						
Annual Single Premium	\$ 6,335.64	\$ 490.68	\$ 6,728.52	\$ 7,220.64	\$ 7,508.76	\$ 448.92
Annual 2P Premium	\$ 14,953.44	\$ 943.80	\$ 15,934.20	\$ 17,115.00	\$ 17,806.92	\$ 862.92
Annual Family Premium	\$ 19,108.08	\$ 1,527.00	\$ 20,236.20	\$ 21,712.20	\$ 22,576.92	\$ 1,397.04
ANNUAL TAXES & FEES INCLUDED IN PREMIUM						
Employer Premium Contribution						
Single	\$ 5,068.51	\$ 392.54	\$ 5,382.82	\$ 5,382.82	\$ 5,382.82	\$ 359.14
2 Person	\$ 11,278.58	\$ 755.04	\$ 11,560.54	\$ 11,560.54	\$ 11,560.54	\$ 690.34
Full-Family	\$ 14,708.39	\$ 1,221.60	\$ 15,076.11	\$ 15,076.11	\$ 15,076.11	\$ 1,117.63
Total Annual Employee Premium Cost						
Single	\$ 1,267.13	\$ 98.14	\$ 1,345.70	\$ 1,837.82	\$ 2,125.94	\$ 89.78
2 Person	\$ 3,674.86	\$ 188.76	\$ 4,373.66	\$ 5,554.46	\$ 6,246.38	\$ 172.58
Full-Family	\$ 4,399.69	\$ 305.40	\$ 5,160.09	\$ 6,636.09	\$ 7,500.81	\$ 279.41
Total Annual Employee Premium Cost Divided Over 26 Pays						
Single	\$ 48.74	\$ 3.77	\$ 51.76	\$ 70.69	\$ 81.77	\$ 3.45
2 Person	\$ 141.34	\$ 7.26	\$ 168.22	\$ 213.63	\$ 240.25	\$ 6.64
Full-Family	\$ 169.22	\$ 11.75	\$ 198.47	\$ 255.23	\$ 288.49	\$ 10.75
Total Annual Employee Premium Cost Divided Over 20 Pays						
Single	\$ 63.36	\$ 4.91	\$ 67.29	\$ 91.89	\$ 106.30	\$ 4.49
2 Person	\$ 183.74	\$ 9.44	\$ 218.68	\$ 277.72	\$ 312.32	\$ 8.63
Full-Family	\$ 219.98	\$ 15.27	\$ 258.00	\$ 331.80	\$ 375.04	\$ 13.97