STATE OF MICHIGAN
CIVIL SERVICE COMMISSION
EMPLOYEE BENEFITS DIVISION

FY 2010-2011 STATE RETIREE HEALTH PLAN INFORMATION

Health Plan Benefits

- Summary of Health Care Benefits for Non Medicare-Eligible Retirees
- Summary of Health Care Benefits for Medicare-Eligible Retirees

Group Insurance Rates – Defined Benefit Plan Retirees

- Monthly State Retiree Group Insurance Rates
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Rates apply to retirees under the State's Defined Benefit Retirement Plan and to those who converted from the Defined Benefit Plan to the Defined Contribution plan.

Retirees' State Health Plan - Blue Cross Blue Shield PPO

121-BCBS		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
G	Retiree Only	$ 73.44	$ 660.94	$ 734.38	$ 749.07
L	Retiree & Spouse	$ 146.88	$ 1,321.87	$ 1,468.75	$ 1,498.13
R	Retiree & Child(ren)	$ 92.51	$ 832.54	$ 925.05	$ 943.55
W	Retiree, Spouse & Child(ren)	$ 170.03	$ 1,530.22	$ 1,700.25	$ 1,734.26
H	Retiree 65+ Only	$ -	$ 385.05	$ 385.05	$ 392.75
M	Retiree 65+ & Spouse 65+	$ -	$ 770.12	$ 770.12	$ 785.52
S	Retiree 65+ & Child(ren)	$ -	$ 575.74	$ 575.74	$ 587.25
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ -	$ 1,001.65	$ 1,001.65	$ 1,021.68
N	Retiree under 65 & Spouse 65+	$ -	$ 1,119.43	$ 1,119.43	$ 1,141.82
P	Retiree 65+ & Spouse under 65	$ -	$ 1,119.43	$ 1,119.43	$ 1,141.82
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ -	$ 1,350.95	$ 1,350.95	$ 1,377.97
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ -	$ 1,350.95	$ 1,350.95	$ 1,377.97
	Sponsored Dependent under 65	$ 809.13	$ -	$ 809.13	$ 825.31
	Sponsored Dependent 65+	$ 383.01	$ -	$ 383.01	$ 390.67

Retirees' State Dental Plan

DDR		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
E	Retiree Only	$ 4.37	$ 39.28	$ 43.65	$ 44.52
S	Retiree & Spouse	$ 7.95	$ 71.59	$ 79.54	$ 81.13
C	Retiree & Child(ren)	$ 9.72	$ 87.44	$ 97.16	$ 99.10
F	Retiree, Spouse & Child(ren)	$ 13.31	$ 119.75	$ 133.06	$ 135.72

Retirees' State Vision Plan

VBR		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
E	Retiree Only	$ 0.64	$ 5.73	$ 6.37	$ 6.50
S	Retiree & Spouse	$ 1.05	$ 9.32	$ 10.36	$ 10.57
C	Retiree & Child(ren)	$ 1.45	$ 13.04	$ 14.49	$ 14.78
F	Retiree, Spouse & Child(ren)	$ 1.86	$ 16.62	$ 18.48	$ 18.85

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Rates apply to retirees under the State's Defined Benefit Retirement Plan and to those who converted from the Defined Benefit Plan to the Defined Contribution plan.

Blue Care Network Mid-Michigan					
171		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 457.08	$ 660.94	$ 1,118.02	$ 1,140.38
L	Retiree & Spouse	$ 914.17	$ 1,321.87	$ 2,236.04	$ 2,280.76
R	Retiree & Child(ren)	$ 576.17	$ 832.54	$ 1,408.71	$ 1,436.88
W	Retiree, Spouse & Child(ren)	$ 1,063.59	$ 1,530.22	$ 2,593.81	$ 2,645.69
Rates for Retirees or Dependents with Medicare. Service Area: Clinton, Eaton, Ingham, and Jackson Counties.					
H	Retiree 65+ Only	$ 36.97	$ 385.05	$ 422.02	$ 430.46
M	Retiree 65+ & Spouse 65+	$ 73.92	$ 770.12	$ 844.04	$ 860.92
S	Retiree 65+ & Child(ren)	$ 136.94	$ 575.74	$ 712.68	$ 726.93
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 133.05	$ 1,001.65	$ 1,134.70	$ 1,157.39
N	Retiree under 65 & Spouse 65+	$ 420.58	$ 1,119.43	$ 1,540.01	$ 1,570.81
P	Retiree 65+ & Spouse under 65	$ 420.58	$ 1,119.43	$ 1,540.01	$ 1,570.81
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 479.72	$ 1,350.95	$ 1,830.67	$ 1,867.28
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 479.72	$ 1,350.95	$ 1,830.67	$ 1,867.28

Blue Care Network East Michigan-Flint					
181		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 378.04	$ 660.94	$ 1,038.98	$ 1,059.76
L	Retiree & Spouse	$ 756.10	$ 1,321.87	$ 2,077.97	$ 2,119.53
R	Retiree & Child(ren)	$ 476.58	$ 832.54	$ 1,309.12	$ 1,335.30
W	Retiree, Spouse & Child(ren	$ 880.22	$ 1,530.22	$ 2,410.44	$ 2,458.65
Rates for Retirees or Dependents with Medicare. Service Area: Bay, Genesee, Gratiot, Lapeer, Midland, Shiawassee, and Tuscola Counties.					
H	Retiree 65+ Only	$ 54.35	$ 385.05	$ 439.40	$ 448.19
M	Retiree 65+ & Spouse 65+	$ 108.68	$ 770.12	$ 878.80	$ 896.38
S	Retiree 65+ & Child(ren)	$ 133.80	$ 575.74	$ 709.54	$ 723.73
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 147.29	$ 1,001.65	$ 1,148.94	$ 1,171.92
N	Retiree under 65 & Spouse 65+	$ 358.95	$ 1,119.43	$ 1,478.38	$ 1,507.95
P	Retiree 65+ & Spouse under 65	$ 358.95	$ 1,119.43	$ 1,478.38	$ 1,507.95
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 397.57	$ 1,350.95	$ 1,748.52	$ 1,783.49
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 397.57	$ 1,350.95	$ 1,748.52	$ 1,783.49

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Blue Care Network East Michigan-Saginaw					
191		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 272.14	$ 660.94	$ 933.08	$ 951.74
L	Retiree & Spouse	$ 544.30	$ 1,321.87	$ 1,866.17	$ 1,903.49
R	Retiree & Child(ren)	$ 343.15	$ 832.54	$ 1,175.69	$ 1,199.20
W	Retiree, Spouse & Child(ren	$ 634.54	$ 1,530.22	$ 2,164.76	$ 2,208.06
Rates for Retirees or Dependents with Medicare. Service Area: Saginaw County.					
H	Retiree 65+ Only	$ 54.35	$ 385.05	$ 439.40	$ 448.19
M	Retiree 65+ & Spouse 65+	$ 108.68	$ 770.12	$ 878.80	$ 896.38
S	Retiree 65+ & Child(ren)	$ 106.27	$ 575.74	$ 682.01	$ 695.65
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 119.76	$ 1,001.65	$ 1,121.41	$ 1,143.84
N	Retiree under 65 & Spouse 65+	$ 253.05	$ 1,119.43	$ 1,372.48	$ 1,399.93
P	Retiree 65+ & Spouse under 65	$ 253.05	$ 1,119.43	$ 1,372.48	$ 1,399.93
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 264.14	$ 1,350.95	$ 1,615.09	$ 1,647.39
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 264.14	$ 1,350.95	$ 1,615.09	$ 1,647.39

Blue Care Network Southeast Michigan					
211		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 418.83	$ 660.94	$ 1,079.77	$ 1,101.37
L	Retiree & Spouse	$ 837.67	$ 1,321.87	$ 2,159.54	$ 2,202.73
R	Retiree & Child(ren)	$ 527.97	$ 832.54	$ 1,360.51	$ 1,387.72
W	Retiree, Spouse & Child(ren	$ 974.85	$ 1,530.22	$ 2,505.07	$ 2,555.17
Rates for Retirees or Dependents with Medicare. Service Area: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.					
H	Retiree 65+ Only	$ 97.86	$ 385.05	$ 482.91	$ 492.57
M	Retiree 65+ & Spouse 65+	$ 195.70	$ 770.12	$ 965.82	$ 985.14
S	Retiree 65+ & Child(ren)	$ 187.90	$ 575.74	$ 763.64	$ 778.91
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 244.90	$ 1,001.65	$ 1,246.55	$ 1,271.48
N	Retiree under 65 & Spouse 65+	$ 443.25	$ 1,119.43	$ 1,562.68	$ 1,593.93
P	Retiree 65+ & Spouse under 65	$ 443.25	$ 1,119.43	$ 1,562.68	$ 1,593.93
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 492.46	$ 1,350.95	$ 1,843.41	$ 1,880.28
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 492.46	$ 1,350.95	$ 1,843.41	$ 1,880.28

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Blue Care Network West Michigan-Great Lakes

311		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 285.13	$ 660.94	$ 946.07	$ 964.99
L	Retiree & Spouse	$ 570.27	$ 1,321.87	$ 1,892.14	$ 1,929.98
R	Retiree & Child(ren)	$ 359.51	$ 832.54	$ 1,192.05	$ 1,215.89
W	Retiree, Spouse & Child(ren	$ 664.66	$ 1,530.22	$ 2,194.88	$ 2,238.78
Rates for Retirees or Dependents with Medicare. Service Area: Allegan, Barry, Calhoun, Ionia, Kalamazoo, Kent, Montcalm, Muskegon, Newaygo, and Ottawa Counties.					
H	Retiree 65+ Only	$ 20.77	$ 385.05	$ 405.82	$ 413.94
M	Retiree 65+ & Spouse 65+	$ 41.52	$ 770.12	$ 811.64	$ 827.87
S	Retiree 65+ & Child(ren)	$ 76.06	$ 575.74	$ 651.80	$ 664.84
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 55.97	$ 1,001.65	$ 1,057.62	$ 1,078.77
N	Retiree under 65 & Spouse 65+	$ 232.46	$ 1,119.43	$ 1,351.89	$ 1,378.93
P	Retiree 65+ & Spouse under 65	$ 232.46	$ 1,119.43	$ 1,351.89	$ 1,378.93
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 246.92	$ 1,350.95	$ 1,597.87	$ 1,629.83
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 246.92	$ 1,350.95	$ 1,597.87	$ 1,629.83

Health Alliance Plan

201		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 241.49	$ 660.94	$ 902.43	$ 920.48
L	Retiree & Spouse	$ 482.99	$ 1,321.87	$ 1,804.86	$ 1,840.96
R	Retiree & Child(ren)	$ 304.54	$ 832.54	$ 1,137.08	$ 1,159.82
W	Retiree, Spouse & Child(ren	$ 563.42	$ 1,530.22	$ 2,093.64	$ 2,135.51
Rates for Retirees or Dependents with Medicare. Service Area: Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.					
H	Retiree 65+ Only	$ -	$ 375.29	$ 375.29	$ 382.80
M	Retiree 65+ & Spouse 65+	$ -	$ 750.58	$ 750.58	$ 765.59
S	Retiree 65+ & Child(ren)	$ 34.20	$ 575.74	$ 609.94	$ 622.14
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 37.71	$ 1,001.65	$ 1,039.36	$ 1,060.15
N	Retiree under 65 & Spouse 65+	$ 158.29	$ 1,119.43	$ 1,277.72	$ 1,303.27
P	Retiree 65+ & Spouse under 65	$ 158.29	$ 1,119.43	$ 1,277.72	$ 1,303.27
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 215.55	$ 1,350.95	$ 1,566.50	$ 1,597.83
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 215.55	$ 1,350.95	$ 1,566.50	$ 1,597.83

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HealthPlus					
622		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 382.44	$ 660.94	$ 1,043.38	$ 1,064.25
L	Retiree & Spouse	$ 764.89	$ 1,321.87	$ 2,086.76	$ 2,128.50
R	Retiree & Child(ren)	$ 482.12	$ 832.54	$ 1,314.66	$ 1,340.95
W	Retiree, Spouse & Child(ren	$ 890.42	$ 1,530.22	$ 2,420.64	$ 2,469.05
Rates for Retirees or Dependents with Medicare. Service Area: Arenac, Bay, Genesee, Lapeer, Oakland, Saginaw, Shiawassee, St. Clair and Tuscola Counties.					
H	Retiree 65+ Only	$ -	$ 380.23	$ 380.23	$ 387.83
M	Retiree 65+ & Spouse 65+	$ -	$ 760.46	$ 760.46	$ 775.67
S	Retiree 65+ & Child(ren)	$ 261.80	$ 575.74	$ 837.54	$ 854.29
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 216.12	$ 1,001.65	$ 1,217.77	$ 1,242.13
N	Retiree under 65 & Spouse 65+	$ 304.18	$ 1,119.43	$ 1,423.61	$ 1,452.08
P	Retiree 65+ & Spouse under 65	$ 304.18	$ 1,119.43	$ 1,423.61	$ 1,452.08
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 282.81	$ 1,350.95	$ 1,633.76	$ 1,666.44
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 282.81	$ 1,350.95	$ 1,633.76	$ 1,666.44

PHP- Lansing					
878		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	$ 294.18	$ 660.94	$ 955.12	$ 974.22
L	Retiree & Spouse	$ 588.37	$ 1,321.87	$ 1,910.24	$ 1,948.44
R	Retiree & Child(ren)	$ 370.54	$ 832.54	$ 1,203.08	$ 1,227.14
W	Retiree, Spouse & Child(ren	$ 681.17	$ 1,530.22	$ 2,211.39	$ 2,255.62

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Priority West

555		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	$ 239.41	$ 660.94	$ 900.35	$ 918.36
L	Retiree & Spouse	$ 476.99	$ 1,321.87	$ 1,798.86	$ 1,834.84
R	Retiree & Child(ren)	$ 300.72	$ 832.54	$ 1,133.26	$ 1,155.93
W	Retiree, Spouse & Child(ren	$ 556.44	$ 1,530.22	$ 2,086.66	$ 2,128.39
Rates for Retirees or Dependents with Medicare. Service Area: Allegan, Antrim, Benzie, Crawford, Grand Traverse, Kalkaska, Kent, Leenanau, Manistee, Montcalm, Muskegon, Oceana, Osceola, and Ottawa Counties.					
H	Retiree 65+ Only	$ 214.27	$ 385.05	$ 599.32	$ 611.31
M	Retiree 65+ & Spouse 65+	$ 428.52	$ 770.12	$ 1,198.64	$ 1,222.61
S	Retiree 65+ & Child(ren)	$ 483.08	$ 575.74	$ 1,058.82	$ 1,080.00
X	Retiree 65+ & Spouse 65+ & Child(ren)	$ 656.49	$ 1,001.65	$ 1,658.14	$ 1,691.30
N	Retiree under 65 & Spouse 65+	$ 198.05	$ 1,119.43	$ 1,317.48	$ 1,343.83
P	Retiree 65+ & Spouse under 65	$ 198.05	$ 1,119.43	$ 1,317.48	$ 1,343.83
Y	Retiree under 65, Spouse 65+ & Child(ren)	$ 426.03	$ 1,350.95	$ 1,776.98	$ 1,812.52
Z	Retiree 65+, Spouse under 65 & Child(ren)	$ 426.03	$ 1,350.95	$ 1,776.98	$ 1,812.52

Priority East

		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	$ 239.41	$ 660.94	$ 900.35	$ 918.36
L	Retiree & Spouse	$ 476.99	$ 1,321.87	$ 1,798.86	$ 1,834.84
R	Retiree & Child(ren)	$ 300.72	$ 832.54	$ 1,133.26	$ 1,155.93
W	Retiree, Spouse & Child(ren	$ 556.44	$ 1,530.22	$ 2,086.66	$ 2,128.39

Priority South

		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility. This HMO is not available to retirees who are Medicare eligible or to retirees with Medicare-eligible dependents.					
G	Retiree Only	$ 239.41	$ 660.94	$ 900.35	$ 918.36
L	Retiree & Spouse	$ 476.99	$ 1,321.87	$ 1,798.86	$ 1,834.84
R	Retiree & Child(ren)	$ 300.72	$ 832.54	$ 1,133.26	$ 1,155.93
W	Retiree, Spouse & Child(ren	$ 556.44	$ 1,530.22	$ 2,086.66	$ 2,128.39