HOUSE of REPRESENTATIVES
STATE OF MICHIGAN

BENEFIT RATES: January 1, 2020 to December 31, 2020

			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
	Medical						
1a	Community Blue PPO #1	single	$7,244	$1,449	20%	$5,795	80%
		two person	$16,801	$3,360	20%	$13,441	80%
		family	$21,735	$4,347	20%	$17,388	80%
1b	Community Blue PPO #2	single	$6,625	$663	10%	$5,963	90%
		two person	$14,933	$1,493	10%	$13,440	90%
		family	$19,876	$1,988	10%	$17,888	90%
1c	Simply Blue - Health Savings Account (H.S.A.)	single	$4,684	$234	5%	$5,450	116%
		two person	$11,243	$562	5%	$12,681	113%
		family	$14,052	$703	5%	$15,349	109%
	House contribution to Member/Employee H.S.A.	single	$1,000	$0	0%		
		two person	$2,000	$0	0%		
		family	$2,000	$0	0%		
	Dental						
2a	Delta Dental - Comprehensive	single	$595	$119	20%	$476	80%
		two person	$1,125	$225	20%	$900	80%
		family	$1,985	$397	20%	$1,588	80%
2b	Delta Dental - Modified	single	$288	$58	20%	$230	80%
		two person	$533	$107	20%	$426	80%
		family	$972	$194	20%	$778	80%

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	Vision						
3	VSP Vision administered through BCBSM	single two-person family	$92 $222 $277	$18 $44 $55	20% 20% 20%	$74 $178 $222	80% 80% 80%
	Life Insurance						
4	Minnesota Life Insurance - 2 times pay		variable	$0	0%	variable	100%
	Long Term Disability Insurance						
5	LTD (Employees Only)		variable	$0	0%	variable	100%
	401(k)						
6	401(k) - administered by VOYA		variable (salary based)	$0	0%	variable	100%
	Dependent Life Insurance						
7	Minnesota Life Insurance (Members and Employees)		variable (level based)	Employee Members	100% 100%	Employee Members	0% 0%

* **House is self funded for medical, dental and vision plans and the rates are illustrated.**

Reimbursement for opting out of items 1 through 5 is $2,990. There is no reimbursement for opting out of individual items.