



# Monthly Insurance Rates

For Public School Retirees

Effective January 1, 2012 through December 31, 2012

Following are the monthly rates as of January 1, 2012, for the retiree health care, prescription drug, and dental/vision plans. HMO premiums include prescription drug coverage so there is no additional drug premium. Those enrolling in the Master Health Care Plan (BCBS health coverage with the optional Catalyst prescription drug coverage) pay a separate monthly prescription drug premium of \$12.00, which covers you and everyone enrolled in your policy. To make changes in your coverage, log on to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) and update the insurance information or use the *Insurance Enrollment/Change Request (R0452C)*. ORS cannot make premium refunds.

Note: Members are responsible for an annual deductible. If you have or begin such a contract, you must meet the contract's entire deductible before benefits begin. You can find an overview of plan coverage and deductibles for the Master Health Care Plan and participating HMOs on the *Insurance Options Summary (R0379C)*. For additional information, contact the insurance company directly.

## BCBS & HMO Health Plans

Without Medicare	Health Care Premium	Retirement Paid Subsidy*	Amount Deducted From Your Pension
Self	\$ 645.22	\$ 545.32	\$ 99.90
Self and Spouse	1,198.69	1,043.44	155.25
Self and Child(ren)	888.69	764.44	124.25
Self, Spouse, and Child(ren)	1,442.16	1,262.57	179.59

### With Medicare (Parts A & B)

Self	\$ 260.36	\$ 260.36	\$ 0.00
Self and Spouse	509.09	484.22	24.87
Self and Child(ren)	503.83	479.48	24.35
Self, Spouse, and Child(ren)	752.56	703.34	49.22

### One With Medicare and One Without Medicare

Self W/O Medicare & Spouse W/Medicare	\$ 893.95	\$ 769.18	\$ 124.77
Self W/ Medicare & Spouse W/O Medicare	813.83	758.48	55.35
Self W/O Medicare & Spouse W/Medicare & Child(ren)	1,137.42	988.30	149.12
Self W/Medicare & Spouse W/O Medicare & Child(ren)	1,057.30	977.61	79.69

### Both Husband & Wife Are Public School Retirees

Self and Spouse W/O Medicare	\$ 1,198.69	\$ 1,043.44	\$ 155.25
Self, Spouse and Child(ren) Without Medicare	1,442.16	1,262.57	179.59
Self and Spouse with Medicare	509.09	509.09	0.00
Self, Spouse and Child(ren) With Medicare	752.56	728.21	24.35
One Without Medicare and One With Medicare	813.83	758.48	55.35
One Without and One With Medicare & Child(ren)	1,057.30	977.61	79.69

\* For more information on premium subsidies, visit the insurance section of the ORS website.

**Over For Prescription Drug and Dental/Vision Rates →**



[www.michigan.gov/ORSschools](http://www.michigan.gov/ORSschools)



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For Public School Retirees

Effective January 1, 2012 through December 31, 2012

Department of Technology,  
Management & Budget

Following are the monthly rates as of January 1, 2012, for the retiree health care plan, optional prescription drug plan, and dental/vision plan. If you need to report changes in coverage to the Office of Retirement Services (ORS) log on to miAccount at [www.michigan.gov/orsmiaccount](http://www.michigan.gov/orsmiaccount) and update the insurance information or use the *Insurance Enrollment/Change Request (R0452C)*. ORS cannot make premium refunds.

Dental and Vision Plan	Total Premium	Retirement Paid Subsidy*	Amount Deducted From Your Pension
Self	\$ 36.32	\$ 32.69	\$ 3.63
Self and Spouse	72.64	65.38	7.26
Self and Children	72.64	65.38	7.26
Self, Spouse, and Children	108.96	98.07	10.89

Prescription Drug Plan With BCBS	Total Premium	Retirement Paid Subsidy*	Amount Deducted From Your Pension
Self Only	\$ 12.00	\$ 0.00	\$ 12.00
Spouse Only	12.00	0.00	12.00
Children Only	12.00	0.00	12.00
Self and Spouse	12.00	0.00	12.00
Self and Children	12.00	0.00	12.00
Spouse and Children	12.00	0.00	12.00
Self, Spouse, and Children	12.00	0.00	12.00

\* For more information on premium subsidies, visit the insurance section of the ORS website.

## Deferred Members Only—Subsidy Eligibility

A **deferred member** is one who terminates Michigan public school employment on or after October 31, 1980, after having satisfied the minimum service credit requirement for a pension, but **not** the minimum age requirement. A member in this category may apply for a pension and both health care and dental/vision insurances when the age requirement is met.

Deferred members with less than 21 years of service are eligible for health care and/or dental/vision insurance at retirement, but must pay the full **Total Premium** for each type of insurance.

Deferred retirees with 21 to 29 years of service are eligible for a partial premium subsidy amounting to 10% of the **Retirement Subsidy** for each full year of credited service over 20 (e.g., 21 years = 10%, 22 years = 20%, etc.).

Deferred retirees with 30 or more years of service are eligible for the full **Retirement Subsidy**.

**Example:** An employee who terminated public school employment at age 52 with 23 years of service is eligible to receive a deferred pension at age 60. The health care subsidy for coverage of self, spouse and child(ren), without Medicare, would be 30% of \$1,262.57 or \$378.77. Meaning \$1,063.39 (\$1,442.16 less \$378.77) would be deducted from the monthly pension for health care coverage.

The dental subsidy for coverage of self, spouse and child(ren) would be 30% of \$98.07 or \$29.42. That is, \$79.54 (\$108.96 less \$29.42) would be deducted from the monthly pension for dental coverage.

No subsidy is available for the prescription drug premium.

Over For Health Care Rates →



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