

**CIVIL SERVICE COMMISSION  
EMPLOYEE BENEFIT DIVISION  
FY 2009-2010 GROUP INSURANCE PREMIUM RATES  
RETIREMENT - MONTHLY RATES  
Effective October 1, 2009**

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.

<b>Retirees' State Health Plan - Blue Cross Blue Shield PPO</b>					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
121-BCBS					
G	Retiree Only	\$ 63.86	\$ 574.73	\$ 638.59	\$ 651.36
L	Retiree & Spouse	\$ 127.72	\$ 1,149.45	\$ 1,277.17	\$ 1,302.71
R	Retiree & Child(ren)	\$ 80.44	\$ 723.95	\$ 804.39	\$ 820.48
W	Retiree, Spouse & Child(ren)	\$ 147.85	\$ 1,330.63	\$ 1,478.48	\$ 1,508.05
H	Retiree 65+ Only	\$0.00	\$ 334.83	\$ 334.83	\$ 341.53
M	Retiree 65+ & Spouse 65+	\$0.00	\$ 669.67	\$ 669.67	\$ 683.06
S	Retiree 65+ & Child(ren)	\$0.00	\$ 500.64	\$ 500.64	\$ 510.65
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$0.00	\$ 871.00	\$ 871.00	\$ 888.42
N	Retiree under 65 & Spouse 65+	\$0.00	\$ 973.42	\$ 973.42	\$ 992.89
P	Retiree 65+ & Spouse under 65	\$0.00	\$ 973.42	\$ 973.42	\$ 992.89
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$0.00	\$ 1,174.74	\$ 1,174.74	\$ 1,198.23
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$0.00	\$ 1,174.74	\$ 1,174.74	\$ 1,198.23
	Sponsored Dependent under 65	\$703.59	\$0.00	\$703.59	\$717.66
	Sponsored Dependent 65+	\$333.05	\$0.00	\$333.05	\$339.71

<b>Retirees' State Dental Plan</b>					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
DDR					
E	Retiree Only	\$ 4.16	\$ 37.41	\$ 41.57	\$ 42.40
S	Retiree & Spouse	\$ 7.57	\$ 68.18	\$ 75.75	\$ 77.27
C	Retiree & Child(ren)	\$ 9.25	\$ 83.28	\$ 92.53	\$ 94.38
F	Retiree, Spouse & Child(ren)	\$ 12.66	\$ 114.06	\$ 126.72	\$ 129.25

<b>Retirees' State Vision Plan</b>					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTALS	COBRA
VBR					
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.

<b>Blue Care Network Mid-Michigan</b>					
		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
171					
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 381.80	\$ 574.73	\$ 956.53	\$ 975.66
L	Retiree & Spouse	\$ 763.61	\$ 1,149.45	\$ 1,913.06	\$ 1,951.32
R	Retiree & Child(ren)	\$ 481.28	\$ 723.95	\$ 1,205.23	\$ 1,229.33
W	Retiree, Spouse & Child(ren)	\$ 888.51	\$ 1,330.63	\$ 2,219.14	\$ 2,263.52
<b>Rates for Retirees or Dependents with Medicare. Service Area: Clinton, Eaton, Ingham, and Jackson Counties.</b>					
H	Retiree 65+ Only	\$10.75	\$ 334.83	\$345.58	\$ 352.49
M	Retiree 65+ & Spouse 65+	\$21.49	\$ 669.67	\$691.16	\$ 704.98
S	Retiree 65+ & Child(ren)	\$105.63	\$ 500.64	\$606.27	\$ 618.40
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$80.85	\$ 871.00	\$951.85	\$ 970.89
N	Retiree under 65 & Spouse 65+	\$ 374.81	\$ 973.42	\$ 1,348.23	\$ 1,375.19
P	Retiree 65+ & Spouse under 65	\$ 374.81	\$ 973.42	\$ 1,348.23	\$ 1,375.19
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 434.18	\$ 1,174.74	\$ 1,608.92	\$ 1,641.10
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 434.18	\$ 1,174.74	\$ 1,608.92	\$ 1,641.10

<b>Blue Care Network East Michigan-Flint</b>					
		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
181					
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 310.63	\$ 574.73	\$ 885.36	\$ 903.07
L	Retiree & Spouse	\$ 621.27	\$ 1,149.45	\$ 1,770.72	\$ 1,806.13
R	Retiree & Child(ren)	\$ 391.60	\$ 723.95	\$ 1,115.55	\$ 1,137.86
W	Retiree, Spouse & Child(ren)	\$ 723.40	\$ 1,330.63	\$ 2,054.03	\$ 2,095.11
<b>Rates for Retirees or Dependents with Medicare. Service Area: Bay, Genesee, Gratiot, Lapeer, Midland, Shiawassee, and Tuscola Counties.</b>					
H	Retiree 65+ Only	\$27.88	\$ 334.83	\$362.71	\$ 369.96
M	Retiree 65+ & Spouse 65+	\$55.75	\$ 669.67	\$725.42	\$ 739.93
S	Retiree 65+ & Child(ren)	\$92.26	\$ 500.64	\$592.90	\$ 604.76
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$84.61	\$ 871.00	\$955.61	\$ 974.72
N	Retiree under 65 & Spouse 65+	\$274.65	\$ 973.42	\$1,248.07	\$ 1,273.03
P	Retiree 65+ & Spouse under 65	\$274.65	\$ 973.42	\$1,248.07	\$ 1,273.03
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$303.52	\$ 1,174.74	\$1,478.26	\$ 1,507.83
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$303.52	\$ 1,174.74	\$1,478.26	\$ 1,507.83

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<b>Blue Care Network East Michigan-Saginaw</b>					
		Retiree	State	MONTHLY	Retiree
191		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 253.42	\$ 574.73	\$ 828.15	\$ 844.71
L	Retiree & Spouse	\$ 506.85	\$ 1,149.45	\$ 1,656.30	\$ 1,689.43
R	Retiree & Child(ren)	\$ 319.52	\$ 723.95	\$ 1,043.47	\$ 1,064.34
W	Retiree, Spouse & Child(ren)	\$ 590.67	\$ 1,330.63	\$ 1,921.30	\$ 1,959.73
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Saginaw County.</b>					
H	Retiree 65+ Only	\$27.88	\$ 334.83	\$362.71	\$ 369.96
M	Retiree 65+ & Spouse 65+	\$55.75	\$ 669.67	\$725.42	\$ 739.93
S	Retiree 65+ & Child(ren)	\$77.39	\$ 500.64	\$578.03	\$ 589.59
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$69.74	\$ 871.00	\$940.74	\$ 959.55
N	Retiree under 65 & Spouse 65+	\$217.44	\$ 973.42	\$1,190.86	\$ 1,214.68
P	Retiree 65+ & Spouse under 65	\$217.44	\$ 973.42	\$1,190.86	\$ 1,214.68
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$231.44	\$ 1,174.74	\$1,406.18	\$ 1,434.30
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$231.44	\$ 1,174.74	\$1,406.18	\$ 1,434.30

<b>Blue Care Network Southeast Michigan</b>					
		Retiree	State	MONTHLY	Retiree
211		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 381.60	\$ 574.73	\$ 956.33	\$ 975.46
L	Retiree & Spouse	\$ 763.21	\$ 1,149.45	\$ 1,912.66	\$ 1,950.91
R	Retiree & Child(ren)	\$ 481.03	\$ 723.95	\$ 1,204.98	\$ 1,229.08
W	Retiree, Spouse & Child(ren)	\$ 888.06	\$ 1,330.63	\$ 2,218.69	\$ 2,263.06
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.</b>					
H	Retiree 65+ Only	\$34.45	\$ 334.83	\$ 369.28	\$ 376.67
M	Retiree 65+ & Spouse 65+	\$68.89	\$ 669.67	\$ 738.56	\$ 753.33
S	Retiree 65+ & Child(ren)	\$117.29	\$ 500.64	\$ 617.93	\$ 630.29
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$116.21	\$ 871.00	\$ 987.21	\$ 1,006.95
N	Retiree under 65 & Spouse 65+	\$352.19	\$ 973.42	\$ 1,325.61	\$ 1,352.12
P	Retiree 65+ & Spouse under 65	\$352.19	\$ 973.42	\$ 1,325.61	\$ 1,352.12
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$399.52	\$ 1,174.74	\$ 1,574.26	\$ 1,605.75
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$399.52	\$ 1,174.74	\$ 1,574.26	\$ 1,605.75

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<b>Blue Care Network West Michigan-Great Lakes</b>					
		Retiree	State	MONTHLY	Retiree
311		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 295.59	\$ 574.73	\$ 870.32	\$ 887.73
L	Retiree & Spouse	\$ 591.19	\$ 1,149.45	\$ 1,740.64	\$ 1,775.45
R	Retiree & Child(ren)	\$ 372.65	\$ 723.95	\$ 1,096.60	\$ 1,118.53
W	Retiree, Spouse & Child(ren)	\$ 688.51	\$ 1,330.63	\$ 2,019.14	\$ 2,059.52
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Allegan, Barry, Calhoun, Ionia, Kalamazoo, Kent, Montcalm, Muskegon, Newaygo, and Ottawa Counties.</b>					
H	Retiree 65+ Only	\$25.17	\$ 334.83	\$ 360.00	\$ 367.20
M	Retiree 65+ & Spouse 65+	\$50.33	\$ 669.67	\$ 720.00	\$ 734.40
S	Retiree 65+ & Child(ren)	\$85.64	\$ 500.64	\$ 586.28	\$ 598.01
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$75.28	\$ 871.00	\$ 946.28	\$ 965.21
N	Retiree under 65 & Spouse 65+	\$ 256.90	\$ 973.42	\$ 1,230.32	\$ 1,254.93
P	Retiree 65+ & Spouse under 65	\$ 256.90	\$ 973.42	\$ 1,230.32	\$ 1,254.93
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 281.86	\$ 1,174.74	\$ 1,456.60	\$ 1,485.73
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 281.86	\$ 1,174.74	\$ 1,456.60	\$ 1,485.73

<b>Health Alliance Plan</b>					
		Retiree	State	MONTHLY	Retiree
201		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 275.77	\$ 574.73	\$ 850.50	\$ 867.51
L	Retiree & Spouse	\$ 551.55	\$ 1,149.45	\$ 1,701.00	\$ 1,735.02
R	Retiree & Child(ren)	\$ 347.70	\$ 723.95	\$ 1,071.65	\$ 1,093.08
W	Retiree, Spouse & Child(ren)	\$ 642.53	\$ 1,330.63	\$ 1,973.16	\$ 2,012.62
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Genesee, Lapeer, Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.</b>					
H	Retiree 65+ Only	\$18.85	\$ 334.83	\$ 353.68	\$ 360.75
M	Retiree 65+ & Spouse 65+	\$37.69	\$ 669.67	\$ 707.36	\$ 721.51
S	Retiree 65+ & Child(ren)	\$74.19	\$ 500.64	\$ 574.83	\$ 586.33
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$108.52	\$ 871.00	\$ 979.52	\$ 999.11
N	Retiree under 65 & Spouse 65+	\$230.76	\$ 973.42	\$ 1,204.18	\$ 1,228.26
P	Retiree 65+ & Spouse under 65	\$230.76	\$ 973.42	\$ 1,204.18	\$ 1,228.26
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$301.60	\$ 1,174.74	\$ 1,476.34	\$ 1,505.87
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$301.60	\$ 1,174.74	\$ 1,476.34	\$ 1,505.87

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<b>HealthPlus</b>					
		Retiree	State	MONTHLY	Retiree
622		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 399.44	\$ 574.73	\$ 974.17	\$ 993.65
L	Retiree & Spouse	\$ 798.89	\$ 1,149.45	\$ 1,948.34	\$ 1,987.31
R	Retiree & Child(ren)	\$ 503.50	\$ 723.95	\$ 1,227.45	\$ 1,252.00
W	Retiree, Spouse & Child(ren)	\$ 929.44	\$ 1,330.63	\$ 2,260.07	\$ 2,305.27
<b>Rates for Retirees or Dependents with Medicare. Service Area: Arenac, Bay, Genesee, Lapeer, Oakland, Saginaw, Shiawassee, St. Clair and Tuscola counties.</b>					
H	Retiree 65+ Only	\$17.39	\$ 334.83	\$ 352.22	\$ 359.26
M	Retiree 65+ & Spouse 65+	\$34.76	\$ 669.67	\$ 704.43	\$ 718.52
S	Retiree 65+ & Child(ren)	\$ 275.20	\$ 500.64	\$ 775.84	\$ 791.36
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 257.05	\$ 871.00	\$ 1,128.05	\$ 1,150.61
N	Retiree under 65 & Spouse 65+	\$ 352.97	\$ 973.42	\$ 1,326.39	\$ 1,352.92
P	Retiree 65+ & Spouse under 65	\$ 352.97	\$ 973.42	\$ 1,326.39	\$ 1,352.92
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 361.80	\$ 1,174.74	\$ 1,536.54	\$ 1,567.27
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 361.80	\$ 1,174.74	\$ 1,536.54	\$ 1,567.27

<b>PHP- Lansing</b>					
		Retiree	State	MONTHLY	Retiree
878		Share	Share	TOTAL	COBRA
<b>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.</b>					
G	Retiree Only	\$ 347.20	\$ 574.73	\$ 921.93	\$ 940.37
L	Retiree & Spouse	\$ 694.40	\$ 1,149.45	\$ 1,843.85	\$ 1,880.73
R	Retiree & Child(ren)	\$ 437.32	\$ 723.95	\$ 1,161.27	\$ 1,184.50
W	Retiree, Spouse & Child(ren)	\$ 803.91	\$ 1,330.63	\$ 2,134.54	\$ 2,177.23

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<b>Priority West</b>					
		Retiree	State	MONTHLY	Retiree
555		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See enclosed postal code list for eligibility.</b>					
G	Retiree Only	\$ 266.55	\$ 574.73	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 531.39	\$ 1,149.45	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 334.96	\$ 723.95	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 619.13	\$ 1,330.63	\$ 1,949.76	\$ 1,988.76
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Allegan, Antrim, Benzie, Crawford, Grand Traverse, Kalkaska, Kent, Leelanau, Manistee, Montcalm, Muskegon, Oceana, Osceola, and Ottawa Counties.</b>					
H	Retiree 65+ Only	\$ 236.11	\$ 334.83	\$ 570.94	\$ 582.36
M	Retiree 65+ & Spouse 65+	\$ 472.21	\$ 669.67	\$ 1,141.88	\$ 1,164.72
S	Retiree 65+ & Child(ren)	\$ 501.08	\$ 500.64	\$ 1,001.72	\$ 1,021.75
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 701.66	\$ 871.00	\$ 1,572.66	\$ 1,604.11
N	Retiree under 65 & Spouse 65+	\$279.34	\$ 973.42	\$ 1,252.76	\$ 1,277.82
P	Retiree 65+ & Spouse under 65	\$279.34	\$ 973.42	\$ 1,252.76	\$ 1,277.82
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$508.80	\$ 1,174.74	\$ 1,683.54	\$ 1,717.21
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$508.80	\$ 1,174.74	\$ 1,683.54	\$ 1,717.21

<b>Priority East</b>					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
<b>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.</b>					
G	Retiree Only	\$ 266.55	\$ 574.73	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 531.39	\$ 1,149.45	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 334.96	\$ 723.95	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 619.13	\$ 1,330.63	\$ 1,949.76	\$ 1,988.76

<b>Priority South</b>					
		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
<b>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.</b>					
G	Retiree Only	\$ 266.55	\$ 574.73	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 531.39	\$ 1,149.45	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 334.96	\$ 723.95	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 619.13	\$ 1,330.63	\$ 1,949.76	\$ 1,988.76