

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

Retirees' State Health Plan - Blue Cross Blue Shield PPO					
		Retiree	State	MONTHLY	Retiree
121-BCBS		Share	Share	TOTAL	COBRA
G	Retiree Only	\$ 31.93	\$ 606.66	\$ 638.59	\$ 651.36
L	Retiree & Spouse	\$ 63.86	\$ 1,213.31	\$ 1,277.17	\$ 1,302.71
R	Retiree & Child(ren)	\$ 40.23	\$ 764.16	\$ 804.39	\$ 820.48
W	Retiree, Spouse & Child(ren)	\$ 73.92	\$ 1,404.56	\$ 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

Retirees' State Dental Plan					
		Retiree	State	MONTHLY	Retiree
DDR		Share	Share	TOTAL	COBRA
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

Retirees' State Vision Plan					
		Retiree	State	MONTHLY	Retiree
VBR		Share	Share	TOTALS	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

Blue Care Network Mid-Michigan

Blue Care Network Mid-Michigan					
		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
171					
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 349.87	\$ 606.66	\$ 956.53	\$ 975.66
L	Retiree & Spouse	\$ 699.75	\$ 1,213.31	\$ 1,913.06	\$ 1,951.32
R	Retiree & Child(ren)	\$ 441.07	\$ 764.16	\$ 1,205.23	\$ 1,229.33
W	Retiree, Spouse & Child(ren)	\$ 814.59	\$ 1,404.56	\$ 2,219.15	\$ 2,263.53
Service Area: Clinton, Eaton, Ingham, and Jackson Counties.					
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

Blue Care Network East Michigan-Flint

Blue Care Network East Michigan-Flint					
		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
181					
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 278.70	\$ 606.66	\$ 885.36	\$ 903.07
L	Retiree & Spouse	\$ 557.41	\$ 1,213.31	\$ 1,770.72	\$ 1,806.13
R	Retiree & Child(ren)	\$ 351.39	\$ 764.16	\$ 1,115.55	\$ 1,137.86
W	Retiree, Spouse & Child(ren)	\$ 649.48	\$ 1,404.56	\$ 2,054.04	\$ 2,095.12
Rates for Retirees or Dependents with Medicare.					
Service Area: Bay, Genesee, Gratiot, Lapeer, Midland, Shiawassee, and Tuscola Counties.					
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

Blue Care Network East Michigan-Saginaw					
		Retiree	State	MONTHLY	Retiree
191		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 221.49	\$ 606.66	\$ 828.15	\$ 844.71
L	Retiree & Spouse	\$ 442.99	\$ 1,213.31	\$ 1,656.30	\$ 1,689.43
R	Retiree & Child(ren)	\$ 279.31	\$ 764.16	\$ 1,043.47	\$ 1,064.34
W	Retiree, Spouse & Child(ren)	\$ 516.75	\$ 1,404.56	\$ 1,921.31	\$ 1,959.74
Rates for Retirees or Dependents with Medicare.					
Service Area: Saginaw County.					
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

Blue Care Network Southeast Michigan					
		Retiree	State	MONTHLY	Retiree
211		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 349.67	\$ 606.66	\$ 956.33	\$ 975.46
L	Retiree & Spouse	\$ 699.35	\$ 1,213.31	\$ 1,912.66	\$ 1,950.91
R	Retiree & Child(ren)	\$ 440.82	\$ 764.16	\$ 1,204.98	\$ 1,229.08
W	Retiree, Spouse & Child(ren)	\$ 814.13	\$ 1,404.56	\$ 2,218.69	\$ 2,263.06
Rates for Retirees or Dependents with Medicare.					
Service Area: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.					
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

Blue Care Network West Michigan-Great Lakes

Blue Care Network West Michigan-Great Lakes					
		Retiree	State	MONTHLY	Retiree
311		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 263.66	\$ 606.66	\$ 870.32	\$ 887.73
L	Retiree & Spouse	\$ 527.33	\$ 1,213.31	\$ 1,740.64	\$ 1,775.45
R	Retiree & Child(ren)	\$ 332.44	\$ 764.16	\$ 1,096.60	\$ 1,118.53
W	Retiree, Spouse & Child(ren)	\$ 614.58	\$ 1,404.56	\$ 2,019.14	\$ 2,059.52
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	\$ 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

Health Alliance Plan

Health Alliance Plan					
		Retiree	State	MONTHLY	Retiree
201		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 243.84	\$ 606.66	\$ 850.50	\$ 867.51
L	Retiree & Spouse	\$ 487.69	\$ 1,213.31	\$ 1,701.00	\$ 1,735.02
R	Retiree & Child(ren)	\$ 307.49	\$ 764.16	\$ 1,071.65	\$ 1,093.08
W	Retiree, Spouse & Child(ren)	\$ 568.60	\$ 1,404.56	\$ 1,973.16	\$ 2,012.62
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	\$ 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

HealthPlus

HealthPlus					
		Retiree	State	MONTHLY	Retiree
622		Share	Share	TOTAL	COBRA
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 367.51	\$ 606.66	\$ 974.17	\$ 993.65
L	Retiree & Spouse	\$ 735.03	\$ 1,213.31	\$ 1,948.34	\$ 1,987.31
R	Retiree & Child(ren)	\$ 463.29	\$ 764.16	\$ 1,227.45	\$ 1,252.00
W	Retiree, Spouse & Child(ren)	\$ 855.51	\$ 1,404.56	\$ 2,260.07	\$ 2,305.27
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	\$ 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

PHP- Lansing

PHP- Lansing					
		Retiree	State	MONTHLY	Retiree
878		Share	Share	TOTAL	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	\$ 315.27	\$ 606.66	\$ 921.93	\$ 940.37
L	Retiree & Spouse	\$ 630.54	\$ 1,213.31	\$ 1,843.85	\$ 1,880.73
R	Retiree & Child(ren)	\$ 397.11	\$ 764.16	\$ 1,161.27	\$ 1,184.50
W	Retiree, Spouse & Child(ren)	\$ 729.98	\$ 1,404.56	\$ 2,134.54	\$ 2,177.23

Priority West

		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	COBRA
555					
Rates for Retirees without Medicare. See enclosed postal code list for eligibility.					
G	Retiree Only	\$ 234.62	\$ 606.66	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 467.53	\$ 1,213.31	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 294.75	\$ 764.16	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 545.20	\$ 1,404.56	\$ 1,949.76	\$ 1,988.76
Rates for Retirees or Dependents with Medicare.					
Service Area: Allegan, Antrim, Benzie, Crawford, Grand Traverse, Kalkaska, Kent, Leelanau, Manistee, Montcalm, Muskegon, Oceana, Osceola, and Ottawa Counties.					
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

Priority East

		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	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	\$ 234.62	\$ 606.66	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 467.53	\$ 1,213.31	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 294.75	\$ 764.16	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 545.20	\$ 1,404.56	\$ 1,949.76	\$ 1,988.76

Priority South

		Retiree	State	MONTHLY	Retiree
		Share	Share	TOTAL	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	\$ 234.62	\$ 606.66	\$ 841.28	\$ 858.11
L	Retiree & Spouse	\$ 467.53	\$ 1,213.31	\$ 1,680.84	\$ 1,714.46
R	Retiree & Child(ren)	\$ 294.75	\$ 764.16	\$ 1,058.91	\$ 1,080.09
W	Retiree, Spouse & Child(ren)	\$ 545.20	\$ 1,404.56	\$ 1,949.76	\$ 1,988.76