

Civil Service Commission RETIREE BENEFITS BULLETIN	
DATE: October 2010	NUMBER: GIS 02-2010R
CONTACT: MI HR SERVICE CENTER	TELEPHONE NO.: (517) 335-0529 Lansing Area (877) 766-6447 Toll-Free
SUBJECT: IMPORTANT INSURANCE INFORMATION FOR State Police Troopers and Sergeants Retired On or After October 1, 1987 <i>Please Retain This Bulletin For Future Reference</i>	

OCTOBER 2010 INSURANCE RATES

Attached is an insurance rate chart, which will take effect October 1, 2010. Premiums shown on the chart will be reflected in your October pension check.

Premium rates for the State Health Plan PPO (SHP PPO), administered by Blue Cross Blue Shield of Michigan (BCBSM), will increase by 15% for the 2010-2011 fiscal year. Retirees with Medicare will continue to have 100% of the State Health Plan PPO premiums paid by the State of Michigan. Dental insurance rates will increase 5%. Vision rates will remain the same. HMO premium rates are also listed on the attached chart.

HEALTH BENEFIT CHANGES

The following changes in the state sponsored group insurance plans will be implemented as a result of the negotiations between MSPTA and the State of Michigan:

Effective October 1, 2010 - State Health Plan PPO Changes

- In-network office visits such as physician office, office consultation, medical eye examination, chiropractic spinal manipulation, urgent care and medical hearing examination will be subject to a \$15 co-pay.
- A new \$50 emergency room co-pay will be required if the member is not admitted to the hospital.
- Skilled nursing facility coverage is 120 days per confinement for employees and dependents.
- Co-pays at a retail pharmacy for a one-month supply of drugs:
 - \$10 for generic drugs
 - \$20 for preferred brand name drugs
 - \$40 for non-preferred brand name drugs

- Co-pays at mail order for a three-month supply of drugs:
 - \$20 for generic drugs
 - \$40 for preferred brand name drugs
 - \$80 for non-preferred brand name drugs
- Mental Health and Substance Abuse services will be administered by Magellan Health Services for all retirees enrolled in the SHP PPO. New Magellan identification cards will be mailed to retirees in late September.

Effective January 1, 2011 - State Health Plan PPO Changes

- The in-network deductible will increase to \$300 per individual and \$600 per family. The out-of-network deductible will increase to \$600 per individual and \$1,200 per family.

NEW HEALTH INSURANCE OPTION – COPS TRUST

A new optional health insurance plan will be made available later this year. This offering, through the Coalition of Public Safety Employees Health Trust (COPS), will not replace the State's current plans, but is an option you may choose instead of the SHP PPO or an HMO. Additional information will be provided at a later date announcing a special enrollment opportunity.

IMPORTANT MEDICARE ENROLLMENT INFORMATION

Medicare Parts A and B

Medicare automatically enrolls you in Parts A and B. You **must** remain enrolled in Medicare Parts A and B to continue your health care coverage as a retiree. If you decline Medicare Part B, you may be **financially responsible** for up to 80% of your Part B health care claims.

REMINDERS FOR MEMBERS OF BLUE CROSS BLUE SHIELD OF MICHIGAN

SUPPORT Program – Durable Medical Equipment, Prosthetic and Orthotic Devices, and Medical Supplies: (800) 321-8074

Through this program, you can obtain durable medical equipment, prosthetic and orthotic devices, and medical supplies with no copays or deductibles when they are obtained within the SUPPORT network.

Walgreens Specialty Pharmacy for Specialty Drugs: (866) 515-1355

Specialty drugs are prescription medications that require special handling, administration or monitoring. Specialty drugs treat complex and chronic conditions. You can fill prescriptions for specialty drugs at a retail pharmacy, but not all pharmacies will dispense specialty drugs. Call your pharmacy in advance to verify that it can fill your prescription. If your pharmacy cannot fill your specialty medication, prescriptions should be filled through Walgreens Specialty Pharmacy mail order service.

Blue Health Connection Program: (800) 775-2583

As a Blues member, you and your covered dependents can participate in several wellness programs offered through Blue Health Connection. Through this program, you have access to general health education, health coaching, a smoking cessation program, online health resources, and a 24-hour nurse help line.

CHANGING INSURANCE CARRIERS

As a retiree, you are not restricted to an open enrollment window to make changes to your health insurance plan. Changes are subject to a “rolling enrollment window” with the following changes subject to a **six-month waiting period**:

- A. The retiree is enrolled in an HMO and wants to enroll in the SHP PPO.
- B. The retiree does not notify ORS within 30 days of a qualifying event (marriage, death, divorce or involuntary loss of coverage).
- C. The retiree is currently not enrolled in any insurance plan.

The six-month waiting period **is waived** when:

- A. The retiree is enrolled in the State Health Plan PPO and wants to enroll in an HMO.
- B. The retiree is currently in an HMO and wants to transfer to a different HMO.
- C. The retiree is enrolled in an HMO and is moving out of the service area.
- D. The retiree notifies ORS within 30 days of a qualifying event (marriage, death, divorce or involuntary loss of coverage).

Changing Your Benefit Options

If you wish to make changes to your State Health, Dental or Vision plans (enroll, add or delete dependents), you may do so by using miAccount, the online account access tool available through ORS website. If you have not yet registered in miAccount, go to www.michigan.gov/orsmiaccount and click on “State Police Retirement System” in the center of the page. From the log-in page, click on “Register Now”. Once you are logged in, click on “Insurance Plans” from the links on the left side of the screen.

If you are unable to access miAccount, you can use the Insurance Enrollment/Change Request (R0752H) available on the ORS website at www.michigan.gov/orsmsp. On the left side of the screen, click on “Forms and Publications”, then “For Retirees” in the center of the page. Please send your completed form to ORS.

HMO

To enroll in an HMO, request the enrollment form directly from the HMO. HMO contact information is included with this mailing. Send your completed HMO form, along with the Insurance Enrollment/Change Request (R0452H) to ORS. If you make your changes through miAccount, you only need to submit the HMO form to ORS.

ADDITIONAL INFORMATION

Information regarding COBRA rights to continue State sponsored group insurances is available on the Civil Service Commission (CSC) website at: www.michigan.gov/employeebenefits. From the left menu, click “COBRA”, then click “COBRA Notice – Retiree” in the center of the page.

The HIPAA Notice of Privacy Practices for the benefits plans is also available on the CSC website at www.michigan.gov/employeebenefits. From the left menu, click on “HIPAA”. You may also contact the Employee Benefits Division at: (800) 505-5011 or (517) 373-7977.

QUESTIONS

Questions regarding the information contained in this bulletin may be directed to the MI HR Service Center toll-free at (877) 766-6447, in the Lansing area at (517) 335-0529 or the Michigan Relay Center for the hearing impaired at 711.

Notice of Creditable Prescription Drug Coverage
For Medicare-Eligible Employees, Retirees, and Dependents
Enrolled in the State of Michigan Health Plans
October 2010

This notice is for all current State employees, retirees, and dependents with prescription drug coverage under a health plan offered by the State of Michigan [including the State Health Plan PPO and approved Health Maintenance Organizations (HMOs)] who are Medicare-eligible or will become Medicare-eligible within the next 12 months.

IF YOU ARE NOT MEDICARE-ELIGIBLE AND WILL NOT BECOME MEDICARE-ELIGIBLE IN THE NEXT 12 MONTHS, YOU MAY DISREGARD THIS NOTICE.

If you are eligible for Medicare, you can enroll in a Medicare Part D prescription drug plan (Part D Plan) when you first become eligible for Medicare and each year thereafter between November 15 and December 31. All Part D Plans provide at least a standard level of coverage set by Medicare. You must decide whether to enroll in a Part D Plan or keep your State Health Plan prescription drug coverage. This notice gives important information to help you decide.

1. The State of Michigan has determined that the prescription drug coverage provided under its health plans is, on average for all plan participants, expected to pay out at least as much as the standard Medicare prescription drug coverage and is, therefore, considered creditable coverage.
2. Because the prescription drug coverage under the State health plans is creditable coverage, you can keep your State Health Plan prescription drug coverage; you do not have to enroll in a Part D Plan.
3. If you decide to enroll in a Part D Plan, you will not have to pay a penalty to enroll for Part D Plan coverage, unless you do not join the Part D Plan within 63 days after your State health plan prescription drug coverage ends.
4. Your current State Health Plan coverage pays for other health expenses (hospitalizations, doctor visits, etc.) in addition to prescription drugs. You will still be eligible to receive these other benefits if you choose to enroll in a Part D Plan.
5. If you decide to enroll in a Part D Plan, **your prescription drug coverage under the State health plan will stop** and we cannot guarantee that you will be eligible to restore coverage if you later discontinue your Part D Plan.
6. **You do not need to take any action if you wish to continue your prescription drug coverage under your current State health plan.**

<p><u>Please keep this Notice.</u> If you enroll in a new Part D Plan approved by Medicare, you may be required to provide a copy of this Notice to avoid paying a higher premium amount.</p>
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This Notice of Creditable Coverage is provided by the Michigan Civil Service Commission, Employee Benefits Division, P.O. Box 30002, Lansing, MI 48909.

For questions regarding **this notice only** (and not general Medicare information), please call the MI HR Service Center at (517) 335-0529 or (877) 766-6447, or 711 for the Michigan Relay Center for the hearing impaired. You will receive this notice annually. You also may request a copy from the Employee Benefits Division or print a copy of this notice from the Employee Benefits section of the Michigan Civil Service Commission website at www.michigan.gov/mdcs.

WHERE TO GET MORE INFORMATION ABOUT MEDICARE PART D:

More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You will get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare prescription drug plans. For more information about Medicare prescription drug plans:

1. Visit www.medicare.gov for personalized information. The “Medicare & You” booklet is also available for download on this site.
 2. Call 1-800-MEDICARE (1-800-633-4227) or 1-877-486-2048 (TTY).
 3. Call your State Health Insurance Assistance Program for personalized help. Michigan residents may call 1-800-803-7174. For other states, look in the “Medicare & You” handbook for telephone numbers.
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For people with limited income and resources, help paying for Medicare prescription drug coverage may be available. Information about this help is available online from the Social Security Administration (SSA) at www.socialsecurity.gov, or by phone at 1-800-772-1213 or 1-800-325-0778 (TTY).

**CIVIL SERVICE COMMISSION
EMPLOYEE BENEFIT DIVISION**

FY 2010 - 2011 GROUP INSURANCE PREMIUM RATES

STATE POLICE RETIREMENT - MONTHLY RATES

Effective October 1, 2010

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	\$ 36.72	\$ 697.66	\$ 734.38	\$ 749.07
L	Retiree & Spouse	\$ 73.44	\$ 1,395.31	\$ 1,468.75	\$ 1,498.13
R	Retiree & Child(ren)	\$ 46.25	\$ 878.80	\$ 925.05	\$ 943.55
W	Retiree, Spouse & Child(ren)	\$ 85.01	\$ 1,615.24	\$ 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

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

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	\$ 420.36	\$ 697.66	\$ 1,118.02	\$ 1,140.38
L	Retiree & Spouse	\$ 840.73	\$ 1,395.31	\$ 2,236.04	\$ 2,280.76
R	Retiree & Child(ren)	\$ 529.91	\$ 878.80	\$ 1,408.71	\$ 1,436.88
W	Retiree, Spouse & Child(ren)	\$ 978.57	\$ 1,615.24	\$ 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	\$ 341.32	\$ 697.66	\$ 1,038.98	\$ 1,059.76
L	Retiree & Spouse	\$ 682.66	\$ 1,395.31	\$ 2,077.97	\$ 2,119.53
R	Retiree & Child(ren)	\$ 430.32	\$ 878.80	\$ 1,309.12	\$ 1,335.30
W	Retiree, Spouse & Child(ren)	\$ 795.20	\$ 1,615.24	\$ 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

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	\$ 235.42	\$ 697.66	\$ 933.08	\$ 951.74
L	Retiree & Spouse	\$ 470.86	\$ 1,395.31	\$ 1,866.17	\$ 1,903.49
R	Retiree & Child(ren)	\$ 296.89	\$ 878.80	\$ 1,175.69	\$ 1,199.20
W	Retiree, Spouse & Child(ren)	\$ 549.52	\$ 1,615.24	\$ 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	\$ 382.11	\$ 697.66	\$ 1,079.77	\$ 1,101.37
L	Retiree & Spouse	\$ 764.23	\$ 1,395.31	\$ 2,159.54	\$ 2,202.73
R	Retiree & Child(ren)	\$ 481.71	\$ 878.80	\$ 1,360.51	\$ 1,387.72
W	Retiree, Spouse & Child(ren)	\$ 889.83	\$ 1,615.24	\$ 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

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	\$ 248.41	\$ 697.66	\$ 946.07	\$ 964.99
L	Retiree & Spouse	\$ 496.83	\$ 1,395.31	\$ 1,892.14	\$ 1,929.98
R	Retiree & Child(ren)	\$ 313.25	\$ 878.80	\$ 1,192.05	\$ 1,215.89
W	Retiree, Spouse & Child(ren)	\$ 579.64	\$ 1,615.24	\$ 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	\$ 204.77	\$ 697.66	\$ 902.43	\$ 920.48
L	Retiree & Spouse	\$ 409.55	\$ 1,395.31	\$ 1,804.86	\$ 1,840.96
R	Retiree & Child(ren)	\$ 258.28	\$ 878.80	\$ 1,137.08	\$ 1,159.82
W	Retiree, Spouse & Child(ren)	\$ 478.40	\$ 1,615.24	\$ 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

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	\$ 345.72	\$ 697.66	\$ 1,043.38	\$ 1,064.25
L	Retiree & Spouse	\$ 691.45	\$ 1,395.31	\$ 2,086.76	\$ 2,128.50
R	Retiree & Child(ren)	\$ 435.86	\$ 878.80	\$ 1,314.66	\$ 1,340.95
W	Retiree, Spouse & Child(ren)	\$ 805.40	\$ 1,615.24	\$ 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	\$ 257.46	\$ 697.66	\$ 955.12	\$ 974.22
L	Retiree & Spouse	\$ 514.93	\$ 1,395.31	\$ 1,910.24	\$ 1,948.44
R	Retiree & Child(ren)	\$ 324.28	\$ 878.80	\$ 1,203.08	\$ 1,227.14
W	Retiree, Spouse & Child(ren)	\$ 596.15	\$ 1,615.24	\$ 2,211.39	\$ 2,255.62

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	\$ 202.69	\$ 697.66	\$ 900.35	\$ 918.36
L	Retiree & Spouse	\$ 403.55	\$ 1,395.31	\$ 1,798.86	\$ 1,834.84
R	Retiree & Child(ren)	\$ 254.46	\$ 878.80	\$ 1,133.26	\$ 1,155.93
W	Retiree, Spouse & Child(ren)	\$ 471.42	\$ 1,615.24	\$ 2,086.66	\$ 2,128.39

Priority West (con't)					
555		Retiree Share	State Share	MONTHLY TOTAL	Retiree COBRA
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	\$ 202.69	\$ 697.66	\$ 900.35	\$ 918.36
L	Retiree & Spouse	\$ 403.55	\$ 1,395.31	\$ 1,798.86	\$ 1,834.84
R	Retiree & Child(ren)	\$ 254.46	\$ 878.80	\$ 1,133.26	\$ 1,155.93
W	Retiree, Spouse & Child(ren)	\$ 471.42	\$ 1,615.24	\$ 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	\$ 202.69	\$ 697.66	\$ 900.35	\$ 918.36
L	Retiree & Spouse	\$ 403.55	\$ 1,395.31	\$ 1,798.86	\$ 1,834.84
R	Retiree & Child(ren)	\$ 254.46	\$ 878.80	\$ 1,133.26	\$ 1,155.93
W	Retiree, Spouse & Child(ren)	\$ 471.42	\$ 1,615.24	\$ 2,086.66	\$ 2,128.39

**STATE SPONSORED GROUP INSURANCE PLAN BENEFIT ADMINISTRATORS
FOR RETIREES**

STATE HEALTH PLAN PPO
BCBSM State of Michigan Service Center
(800) 843-4876
www.bcbsm.com/som

**MANAGED PHARMACY/MAIL SERVICE
PRESCRIPTION DRUG PROGRAM**
BCBSM State of Michigan Service Center
(800) 843-4876
www.bcbsm.com/som

STATE VISION PLAN
BCBSM State of Michigan Service Center
(800) 843-4876
www.bcbsm.com/som

**SUPPORT PROGRAM
DURABLE MEDICAL EQUIPMENT**
(800) 321-8074

STATE DENTAL PLAN
Delta Dental Plan of Michigan
(800) 524-0150
www.deltadentalmi.com

MENTAL HEALTH/SUBSTANCE ABUSE SERVICES
Magellan Health Services
(866) 503-3158
www.magellanassist.com

HEALTH MAINTENANCE ORGANIZATIONS (HMOs)

Blue Care Network:
**Great Lakes, Mid-Michigan, East Michigan-
Flint, East Michigan-Saginaw and
Southeast Michigan**
(800) 662-6667
BCN Advantage (800) 450-3680
www.mibcn.com

**Physicians Health Plan of Mid-Michigan
(Lansing)**
(800) 832-9186 or (517) 364-8500
www.phpmm.org

HealthPlus of Michigan
Flint (800) 332-9161 Saginaw (800) 942-8816

HealthPlus Senior
(800) 332-9161
www.healthplus.com

**Priority Health West, Priority Health East and
Priority Health South**
(800) 446-5674 or (616) 942-1221

Health Alliance Plan
(800) 422-4641 or (313) 872-8100

Priority Medicare
(888) 389-6648 or (616) 464-8820
www.priority-health.com

HAP Senior Plus
(800) 801-1770 or (313) 664-7015
www.hap.org

STATE OF MICHIGAN

Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909
(800) 381-5111

Employee Benefits Division
P.O. Box 30002
Lansing, MI 48909
(800) 505-5011