

**CIVIL SERVICE COMMISSION  
EMPLOYEE BENEFIT DIVISION  
FY 2012-2013 GROUP INSURANCE PREMIUM RATES  
RETIREMENT - MONTHLY RATES  
EFFECTIVE OCTOBER 1, 2012**

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 Monthly
		Share	Share	TOTAL	COBRA
121-BCBS					
G	Retiree Only	\$ 146.88	\$ 587.50	\$ 734.38	\$ 749.07
L	Retiree & Spouse	\$ 293.75	\$ 1,175.00	\$ 1,468.75	\$ 1,498.13
R	Retiree & Child(ren)	\$ 185.01	\$ 740.04	\$ 925.05	\$ 943.55
W	Retiree, Spouse & Child(ren)	\$ 340.05	\$ 1,360.20	\$ 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
	Sponsored Dependent under 65	\$ 809.13	\$ -	\$ 809.13	\$ 825.31
	Sponsored Dependent 65+	\$ 383.01	\$ -	\$ 383.01	\$ 390.67

<b>Retirees' State Dental Plan</b>					
		Retiree	State	MONTHLY	Retiree Monthly
		Share	Share	TOTAL	COBRA
DDR					
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

<b>Retirees' State Vision Plan</b>					
		Retiree	State	MONTHLY	Retiree Monthly
		Share	Share	TOTAL	COBRA
VBR					
E	Retiree Only	\$ 0.64	\$ 5.73	\$ 6.37	\$ 6.50
S	Retiree & Spouse	\$ 1.05	\$ 9.32	\$ 10.37	\$ 10.58
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>					
171		Retiree Share	State Share	MONTHLY TOTAL	Retiree Monthly COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 614.70	\$ 587.50	\$ 1,202.20	\$ 1,226.24
L	Retiree & Spouse	\$ 1,229.40	\$ 1,175.00	\$ 2,404.40	\$ 2,452.49
R	Retiree & Child(ren)	\$ 774.73	\$ 740.04	\$ 1,514.77	\$ 1,545.07
W	Retiree, Spouse & Child(ren)	\$ 1,428.90	\$ 1,360.20	\$ 2,789.10	\$ 2,844.88
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Clinton, Eaton, Ingham, and Jackson Counties.</b>					
H	Retiree 65+ Only	\$ 67.07	\$ 380.05	\$ 447.12	\$ 456.06
M	Retiree 65+ & Spouse 65+	\$ 134.14	\$ 760.10	\$ 894.24	\$ 912.12
S	Retiree 65+ & Child(ren)	\$ 183.95	\$ 575.74	\$ 759.69	\$ 774.88
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 205.16	\$ 1,001.65	\$ 1,206.81	\$ 1,230.95
N	Retiree under 65 & Spouse 65+	\$ 529.89	\$ 1,119.43	\$ 1,649.32	\$ 1,682.31
P	Retiree 65+ & Spouse under 65	\$ 529.89	\$ 1,119.43	\$ 1,649.32	\$ 1,682.31
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 610.94	\$ 1,350.95	\$ 1,961.89	\$ 2,001.13
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 610.94	\$ 1,350.95	\$ 1,961.89	\$ 2,001.13

<b>Blue Care Network East Michigan-Flint</b>					
181		Retiree Share	State Share	MONTHLY TOTAL	Retiree Monthly COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 640.80	\$ 587.50	\$ 1,228.30	\$ 1,252.87
L	Retiree & Spouse	\$ 1,281.60	\$ 1,175.00	\$ 2,456.60	\$ 2,505.73
R	Retiree & Child(ren)	\$ 807.62	\$ 740.04	\$ 1,547.66	\$ 1,578.61
W	Retiree, Spouse & Child(ren)	\$ 1,489.46	\$ 1,360.20	\$ 2,849.66	\$ 2,906.65
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Bay, Clare, Genesee, Gladwin, Gratiot, Isabella, Lapeer, Midland, Sanilac, Shiawassee, and Tuscola Counties.</b>					
H	Retiree 65+ Only	\$ 67.70	\$ 383.66	\$ 451.36	\$ 460.39
M	Retiree 65+ & Spouse 65+	\$ 135.41	\$ 767.31	\$ 902.72	\$ 920.77
S	Retiree 65+ & Child(ren)	\$ 194.98	\$ 575.74	\$ 770.72	\$ 786.13
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 220.43	\$ 1,001.65	\$ 1,222.08	\$ 1,246.52
N	Retiree under 65 & Spouse 65+	\$ 560.23	\$ 1,119.43	\$ 1,679.66	\$ 1,713.25
P	Retiree 65+ & Spouse under 65	\$ 560.23	\$ 1,119.43	\$ 1,679.66	\$ 1,713.25
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 648.07	\$ 1,350.95	\$ 1,999.02	\$ 2,039.00
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 648.07	\$ 1,350.95	\$ 1,999.02	\$ 2,039.00

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<b>Blue Care Network East Michigan-Saginaw</b>					
		Retiree	State	MONTHLY	Retiree Monthly
191		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 536.60	\$ 587.50	\$ 1,124.10	\$ 1,146.58
L	Retiree & Spouse	\$ 1,073.20	\$ 1,175.00	\$ 2,248.20	\$ 2,293.16
R	Retiree & Child(ren)	\$ 676.33	\$ 740.04	\$ 1,416.37	\$ 1,444.70
W	Retiree, Spouse & Child(ren)	\$ 1,247.71	\$ 1,360.20	\$ 2,607.91	\$ 2,660.07
<b>Rates for Retirees or Dependents with Medicare. Service Area: Huron and Saginaw Counties.</b>					
H	Retiree 65+ Only	\$ 67.70	\$ 383.66	\$ 451.36	\$ 460.39
M	Retiree 65+ & Spouse 65+	\$ 135.41	\$ 767.31	\$ 902.72	\$ 920.77
S	Retiree 65+ & Child(ren)	\$ 167.89	\$ 575.74	\$ 743.63	\$ 758.50
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 193.34	\$ 1,001.65	\$ 1,194.99	\$ 1,218.89
N	Retiree under 65 & Spouse 65+	\$ 456.03	\$ 1,119.43	\$ 1,575.46	\$ 1,606.97
P	Retiree 65+ & Spouse under 65	\$ 456.03	\$ 1,119.43	\$ 1,575.46	\$ 1,606.97
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 516.78	\$ 1,350.95	\$ 1,867.73	\$ 1,905.08
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 516.78	\$ 1,350.95	\$ 1,867.73	\$ 1,905.08

<b>Blue Care Network Southeast Michigan</b>					
		Retiree	State	MONTHLY	Retiree Monthly
211		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 674.73	\$ 587.50	\$ 1,262.23	\$ 1,287.47
L	Retiree & Spouse	\$ 1,349.46	\$ 1,175.00	\$ 2,524.46	\$ 2,574.95
R	Retiree & Child(ren)	\$ 850.37	\$ 740.04	\$ 1,590.41	\$ 1,622.22
W	Retiree, Spouse & Child(ren)	\$ 1,568.17	\$ 1,360.20	\$ 2,928.37	\$ 2,986.94
<b>Rates for Retirees or Dependents with Medicare. Service Area: Livingston, Macomb, Monroe, Oakland, St. Clair, Washtenaw, and Wayne Counties.</b>					
H	Retiree 65+ Only	\$ 82.15	\$ 385.05	\$ 467.20	\$ 476.54
M	Retiree 65+ & Spouse 65+	\$ 164.28	\$ 770.12	\$ 934.40	\$ 953.09
S	Retiree 65+ & Child(ren)	\$ 219.64	\$ 575.74	\$ 795.38	\$ 811.29
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 260.93	\$ 1,001.65	\$ 1,262.58	\$ 1,287.83
N	Retiree under 65 & Spouse 65+	\$ 610.00	\$ 1,119.43	\$ 1,729.43	\$ 1,764.02
P	Retiree 65+ & Spouse under 65	\$ 610.00	\$ 1,119.43	\$ 1,729.43	\$ 1,764.02
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 706.66	\$ 1,350.95	\$ 2,057.61	\$ 2,098.76
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 706.66	\$ 1,350.95	\$ 2,057.61	\$ 2,098.76

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<b>Blue Care Network West Michigan-Great Lakes</b>					
		Retiree	State	MONTHLY	Retiree Monthly
311		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 516.07	\$ 587.50	\$ 1,103.57	\$ 1,125.64
L	Retiree & Spouse	\$ 1,032.14	\$ 1,175.00	\$ 2,207.14	\$ 2,251.28
R	Retiree & Child(ren)	\$ 650.46	\$ 740.04	\$ 1,390.50	\$ 1,418.31
W	Retiree, Spouse & Child(ren)	\$ 1,200.08	\$ 1,360.20	\$ 2,560.28	\$ 2,611.49
<b>Rates for Retirees or Dependents with Medicare.</b>					
<b>Service Area: Allegan, Barry, Calhoun, Crawford, Grand Traverse, Ionia, Kalamazoo, Kalkaska, Kent, Mecosta, Missaukee, Montcalm, Muskegon, Newaygo, Ottawa and Roscommon Counties.</b>					
H	Retiree 65+ Only	\$ 61.44	\$ 348.15	\$ 409.59	\$ 417.78
M	Retiree 65+ & Spouse 65+	\$ 122.88	\$ 696.30	\$ 819.18	\$ 835.56
S	Retiree 65+ & Child(ren)	\$ 120.78	\$ 575.74	\$ 696.52	\$ 710.45
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 165.92	\$ 940.19	\$ 1,106.11	\$ 1,128.23
N	Retiree under 65 & Spouse 65+	\$ 393.73	\$ 1,119.43	\$ 1,513.16	\$ 1,543.42
P	Retiree 65+ & Spouse under 65	\$ 393.73	\$ 1,119.43	\$ 1,513.16	\$ 1,543.42
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 449.14	\$ 1,350.95	\$ 1,800.09	\$ 1,836.09
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 449.14	\$ 1,350.95	\$ 1,800.09	\$ 1,836.09

<b>Health Alliance Plan</b>					
		Retiree	State	MONTHLY	Retiree Monthly
201		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 400.78	\$ 587.50	\$ 988.28	\$ 1,008.05
L	Retiree & Spouse	\$ 801.56	\$ 1,175.00	\$ 1,976.56	\$ 2,016.09
R	Retiree & Child(ren)	\$ 505.22	\$ 740.04	\$ 1,245.26	\$ 1,270.17
W	Retiree, Spouse & Child(ren)	\$ 932.61	\$ 1,360.20	\$ 2,292.81	\$ 2,338.67
<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	\$ 61.65	\$ 349.34	\$ 410.99	\$ 419.21
M	Retiree 65+ & Spouse 65+	\$ 123.30	\$ 698.68	\$ 821.98	\$ 838.42
S	Retiree 65+ & Child(ren)	\$ 100.19	\$ 567.77	\$ 667.97	\$ 681.32
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 170.73	\$ 967.49	\$ 1,138.23	\$ 1,160.99
N	Retiree under 65 & Spouse 65+	\$ 279.84	\$ 1,119.43	\$ 1,399.27	\$ 1,427.25
P	Retiree 65+ & Spouse under 65	\$ 279.84	\$ 1,119.43	\$ 1,399.27	\$ 1,427.25
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 364.57	\$ 1,350.95	\$ 1,715.52	\$ 1,749.83
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 364.57	\$ 1,350.95	\$ 1,715.52	\$ 1,749.83

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<b>HealthPlus</b>					
		Retiree	State	MONTHLY	Retiree Monthly
622		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 503.60	\$ 587.50	\$ 1,091.10	\$ 1,112.92
L	Retiree & Spouse	\$ 1,007.21	\$ 1,175.00	\$ 2,182.21	\$ 2,225.85
R	Retiree & Child(ren)	\$ 634.75	\$ 740.04	\$ 1,374.79	\$ 1,402.28
W	Retiree, Spouse & Child(ren)	\$ 1,171.16	\$ 1,360.20	\$ 2,531.36	\$ 2,581.98
<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	\$ 74.88	\$ 385.05	\$ 459.93	\$ 469.13
M	Retiree 65+ & Spouse 65+	\$ 149.74	\$ 770.12	\$ 919.86	\$ 938.25
S	Retiree 65+ & Child(ren)	\$ 437.35	\$ 575.74	\$ 1,013.09	\$ 1,033.36
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 471.37	\$ 1,001.65	\$ 1,473.02	\$ 1,502.48
N	Retiree under 65 & Spouse 65+	\$ 431.61	\$ 1,119.43	\$ 1,551.04	\$ 1,582.06
P	Retiree 65+ & Spouse under 65	\$ 431.61	\$ 1,119.43	\$ 1,551.04	\$ 1,582.06
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 410.23	\$ 1,350.95	\$ 1,761.18	\$ 1,796.40
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 410.23	\$ 1,350.95	\$ 1,761.18	\$ 1,796.40

<b>PHP</b>					
		Retiree	State	MONTHLY	Retiree Monthly
878		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip 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	\$ 411.08	\$ 587.50	\$ 998.58	\$ 1,018.56
L	Retiree & Spouse	\$ 822.15	\$ 1,175.00	\$ 1,997.15	\$ 2,037.09
R	Retiree & Child(ren)	\$ 517.78	\$ 740.04	\$ 1,257.82	\$ 1,282.98
W	Retiree, Spouse & Child(ren)	\$ 951.81	\$ 1,360.20	\$ 2,312.01	\$ 2,358.25

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<b>Priority Health Plan West</b>					
		Retiree	State	MONTHLY	Retiree Monthly
555		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip code list for eligibility.</b>					
G	Retiree Only	\$ 495.15	\$ 587.50	\$ 1,082.65	\$ 1,104.30
L	Retiree & Spouse	\$ 988.09	\$ 1,175.00	\$ 2,163.09	\$ 2,206.35
R	Retiree & Child(ren)	\$ 622.68	\$ 740.04	\$ 1,362.72	\$ 1,389.97
W	Retiree, Spouse & Child(ren)	\$ 1,148.96	\$ 1,360.20	\$ 2,509.16	\$ 2,559.34
<b>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.</b>					
H	Retiree 65+ Only	\$ 284.92	\$ 385.05	\$ 669.97	\$ 683.37
M	Retiree 65+ & Spouse 65+	\$ 569.82	\$ 770.12	\$ 1,339.94	\$ 1,366.74
S	Retiree 65+ & Child(ren)	\$ 612.35	\$ 575.74	\$ 1,188.09	\$ 1,211.85
X	Retiree 65+ & Spouse 65+ & Child(ren)	\$ 856.41	\$ 1,001.65	\$ 1,858.06	\$ 1,895.22
N	Retiree under 65 & Spouse 65+	\$ 351.19	\$ 1,119.43	\$ 1,470.62	\$ 1,500.03
P	Retiree 65+ & Spouse under 65	\$ 351.19	\$ 1,119.43	\$ 1,470.62	\$ 1,500.03
Y	Retiree under 65, Spouse 65+ & Child(ren)	\$ 637.79	\$ 1,350.95	\$ 1,988.74	\$ 2,028.51
Z	Retiree 65+, Spouse under 65 & Child(ren)	\$ 637.79	\$ 1,350.95	\$ 1,988.74	\$ 2,028.51

<b>Priority Health Plan East</b>					
		Retiree	State	MONTHLY	Retiree Monthly
		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip 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	\$ 495.15	\$ 587.50	\$ 1,082.65	\$ 1,104.30
L	Retiree & Spouse	\$ 988.09	\$ 1,175.00	\$ 2,163.09	\$ 2,206.35
R	Retiree & Child(ren)	\$ 622.68	\$ 740.04	\$ 1,362.72	\$ 1,389.97
W	Retiree, Spouse & Child(ren)	\$ 1,148.96	\$ 1,360.20	\$ 2,509.16	\$ 2,559.34

<b>Priority Health Plan South</b>					
		Retiree	State	MONTHLY	Retiree Monthly
		Share	Share	TOTAL	COBRA
<b>Rates for Retirees without Medicare. See zip 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	\$ 495.15	\$ 587.50	\$ 1,082.65	\$ 1,104.30
L	Retiree & Spouse	\$ 988.09	\$ 1,175.00	\$ 2,163.09	\$ 2,206.35
R	Retiree & Child(ren)	\$ 622.68	\$ 740.04	\$ 1,362.72	\$ 1,389.97
W	Retiree, Spouse & Child(ren)	\$ 1,148.96	\$ 1,360.20	\$ 2,509.16	\$ 2,559.34