

CIVIL SERVICE COMMISSION
EMPLOYEE BENEFITS DIVISION
CY2023 GROUP INSURANCE ANNUAL PREMIUM RATES
EFFECTIVE JANUARY 1, 2023

For NERE & Bargaining Units: AFSCME, MCO, MSEA, UAW, SEIU Local 517M, Judicial Branch, and Non-Represented (Z60-Z89)

PLAN NAME/CODE	Option	Employee	State	Total
[HAEX] State Health Plan PPO ¹	Employee Only	\$1,528.20	\$6,112.80	\$7,641.00
	Employee & Spouse	\$3,438.43	\$13,753.73	\$17,192.16
	Employee & Child (ren)	\$2,674.34	\$10,697.38	\$13,371.72
	Full Family	\$4,584.58	\$18,338.30	\$22,922.88
Employee or Spouse w/Medicare (State pays 100%)	Option	Employee	State	Total
	Employee Only	\$0.00	\$6,112.80	\$6,112.80
	Employee & Spouse	\$0.00	\$13,753.73	\$13,753.73
	Employee & Child (ren)	\$0.00	\$10,697.38	\$10,697.38
	Full Family	\$0.00	\$18,338.30	\$18,338.30
PLAN NAME/CODE	Option	Employee	State	Total
[HDHP] State High Deductible Health Plan with HSA	Employee Only	\$780.00	\$5,720.00	\$6,500.00
	Employee & Spouse	\$1,757.28	\$12,886.72	\$14,644.00
	Employee & Child (ren)	\$1,366.20	\$10,018.80	\$11,385.00
	Full Family	\$2,341.56	\$17,171.44	\$19,513.00
PLAN NAME/CODE	Option	Employee	State	Total
[HBCN] Blue Care Network ²	Employee Only	\$2,089.80	\$6,112.80	\$8,202.60
	Employee & Spouse	\$4,702.03	\$13,753.73	\$18,455.76
	Employee & Child (ren)	\$3,657.14	\$10,697.38	\$14,354.52
	Full Family	\$6,269.50	\$18,338.30	\$24,607.80
PLAN NAME/CODE	Option	Employee	State	Total
[HI00] Health Alliance Plan ²	Employee Only	\$2,385.48	\$6,112.80	\$8,498.28
	Employee & Spouse	\$5,367.43	\$13,753.73	\$19,121.16
	Employee & Child (ren)	\$4,174.70	\$10,697.38	\$14,872.08
	Full Family	\$7,156.54	\$18,338.30	\$25,494.84
PLAN NAME/CODE	Option	Employee	State	Total
[HMCL] McLaren Health Plan ²	Employee Only	\$2,091.60	\$6,112.80	\$8,204.40
	Employee & Spouse	\$4,705.99	\$13,753.73	\$18,459.72
	Employee & Child (ren)	\$3,660.26	\$10,697.38	\$14,357.64
	Full Family	\$6,274.78	\$18,338.30	\$24,613.08
PLAN NAME/CODE	Option	Employee	State	Total
[HMEX] Physicians Health Plan ²	Employee Only	\$2,575.08	\$6,112.80	\$8,687.88
	Employee & Spouse	\$5,792.83	\$13,753.73	\$19,546.56
	Employee & Child (ren)	\$4,506.62	\$10,697.38	\$15,204.00
	Full Family	\$7,725.70	\$18,338.30	\$26,064.00
PLAN NAME/CODE	Option	Employee	State	Total
[H3ZN] Decline Health Ins.	(n/a)	(n/a)	(n/a)	(n/a)
[HLWR] "Opt Out" Health ³	(n/a)	(n/a)	(n/a)	(n/a)

¹ Circuit and District Court Judges are eligible to enroll in the State Health Plan PPO, Employee Life and Dependent Life and pay 100% of the premium.

² The State will pay up to 85% of the applicable HMO total premium, capped at the dollar amount which the State pays for the same coverage option under the State Health Plan PPO.

³ Employees who opt out of Health coverage (because they have "primary" coverage through a non-State employee or non-State retired spouse) will receive a \$50 rebate with each paycheck beginning the first pay period after effective date of coverage.

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PLAN NAME/CODE	Option	Employee	State	Total
[VEYE] State Vision Plan	Employee Only	\$0.00	\$59.51	\$59.51
	Employee & Spouse	\$0.00	\$133.89	\$133.89
	Employee & Child (ren)	\$0.00	\$104.14	\$104.14
	Full Family	\$0.00	\$178.52	\$178.52
PLAN NAME/CODE	Option	Employee	State	Total
[V3ZN] Decline Vision Ins.	(n/a)	(n/a)	(n/a)	(n/a)
PLAN NAME/CODE	Option	Employee	State	Total
[DBEX] State Dental Plan	Employee Only	\$25.76	\$489.46	\$515.22
	Employee & Spouse	\$51.52	\$978.91	\$1,030.43
	Employee & Child (ren)	\$57.96	\$1,101.27	\$1,159.23
	Full Family	\$83.72	\$1,590.73	\$1,674.45
PLAN NAME/CODE	Option	Employee	State	Total
[DNPR] Preventive Dental Plan	Employee Only	\$0.00	\$66.33	\$66.33
	Employee & Spouse	\$0.00	\$132.65	\$132.65
	Employee & Child (ren)	\$0.00	\$149.23	\$149.23
	Full Family	\$0.00	\$215.56	\$215.56
PLAN NAME/CODE	Option	Employee	State	Total
[D3ZN] Decline Dental Ins.	(n/a)	(n/a)	(n/a)	(n/a)
[DNWR] "Opt Out" Dental ⁴	(n/a)	(n/a)	(n/a)	(n/a)
PLAN NAME/CODE	Option	Employee	State	Total
Employee Life ¹	Employee Only	\$0.00	\$8.32/\$1,000	\$8.32/\$1,000
PLAN NAME/CODE	Option	Employee	State	Total
[DL01] Dependent Life Options ¹	Sp \$ 1,500 &/or Ch \$ 1,000	\$5.20	\$0.00	\$5.20
	Sp \$ 5,000 &/or Ch \$ 2,500	\$15.60	\$0.00	\$15.60
	Sp \$10,000 &/or Ch \$ 5,000	\$31.20	\$0.00	\$31.20
	Sp \$25,000 &/or Ch \$10,000	\$104.00	\$0.00	\$104.00
	Child(ren) Only \$10,000	\$19.50	\$0.00	\$19.50
	Sp \$50,000 &/or Ch \$15,000	\$198.12	\$0.00	\$198.12
	Child(ren) Only \$15,000	\$29.38	\$0.00	\$29.38

¹ Circuit and District Court Judges are eligible to enroll in the State Health Plan PPO, Employee Life and Dependent Life and pay 100% of the premium.

⁴ Employees who opt out of dental coverage or enroll in the Preventive Dental Plan (because they have "primary" coverage through a non-State employee or non-State retired spouse) will receive a \$100 rebate annually in November. The rebate will be prorated for new employees hired mid-year.