

Attachment 2

**PA 152 - Public Employee Medical Benefits Plan
"Hard Cap" vs "80-20" Comparison**

2023

<u>Health Plan</u>	Hard Cap				80% / 20%			
	2023 Premium	Maximum Twp. Cost	Employee Cost		2023 Premium	80% Twp. Cost	20% Employee Cost	
			Annualized	Per Pay			Annualized	Per Pay
<u>BCBSM HDHP Div 0007</u>								
Family	\$21,543.36	\$20,180.43	\$1,362.93	\$52.42	\$21,543.36	\$17,234.69	\$4,308.67	\$165.72
2 Person	\$17,234.64	\$15,474.60	\$1,760.04	\$67.69	\$17,234.64	\$13,787.71	\$3,446.93	\$132.57
Single	\$7,181.16	\$7,399.47	\$0.00	\$0.00	\$7,181.16	\$5,744.93	\$1,436.23	\$55.24
Retiree MA 2 Person	\$8,392.56	\$15,474.60	\$0.00	\$0.00	\$8,392.56	\$6,714.05	\$1,678.51	\$64.56
Retiree MA Single	\$4,196.28	\$7,399.47	\$0.00	\$0.00	\$4,196.28	\$3,357.02	\$839.26	\$32.28
<u>BCBSM PPO Div 0008</u>								
Family	\$22,730.76	\$20,180.43	\$2,550.33	\$98.09	\$22,730.76	\$18,184.61	\$4,546.15	\$174.85
2 Person	\$18,184.68	\$15,474.60	\$2,710.08	\$104.23	\$18,184.68	\$14,547.74	\$3,636.94	\$139.88
Single	\$7,576.92	\$7,399.47	\$177.45	\$6.82	\$7,576.92	\$6,061.54	\$1,515.38	\$58.28
Retiree MA 2 Person	\$8,392.56	\$15,474.60	\$0.00	\$0.00	\$8,392.56	\$6,714.05	\$1,678.51	\$64.56
Retiree MA Single	\$4,196.28	\$7,399.47	\$0.00	\$0.00	\$4,196.28	\$3,357.02	\$839.26	\$32.28

2022

<u>Health Plan</u>	Hard Cap				80% / 20%			
	2022 Premium	Maximum Twp. Cost	Employee Cost		2022 Premium	80% Twp. Cost	20% Employee Cost	
			Annualized	Per Pay			Annualized	Per Pay
<u>BCBSM HDHP Div 0007 (Plan 9)</u>								
Family	\$18,591.60	\$19,921.45	\$0.00	\$0.00	\$18,591.60	\$14,873.28	\$3,718.32	\$143.01
2 Person	\$14,873.16	\$15,276.01	\$0.00	\$0.00	\$14,873.16	\$11,898.53	\$2,974.63	\$114.41
Single	\$6,197.28	\$7,304.51	\$0.00	\$0.00	\$6,197.28	\$4,957.82	\$1,239.46	\$47.67
<u>BCBSM PPO Div 0008 (Plan 4)</u>								
Family	\$19,509.60	\$19,921.45	\$0.00	\$0.00	\$19,509.60	\$15,607.68	\$3,901.92	\$150.07
2 Person	\$15,607.80	\$15,276.01	\$331.79	\$12.76	\$15,607.80	\$12,486.24	\$3,121.56	\$120.06
Single	\$6,503.16	\$7,304.51	\$0.00	\$0.00	\$6,503.16	\$5,202.53	\$1,300.63	\$50.02

2021

<u>Health Plan</u>	Hard Cap				80% / 20%			
	2021 Premium	Maximum Twp. Cost	Employee Cost		2021 Premium	80% Twp. Cost	20% Employee Cost	
			Annualized	Per Pay			Annualized	Per Pay
<u>BCBSM PPO Plan Option 4 (Div 0008)</u>								
Family	\$17,402.64	\$19,210.66	\$0.00	\$0.00	\$17,402.64	\$13,922.11	\$3,480.53	\$133.87
2 Person	\$13,922.04	\$14,730.96	\$0.00	\$0.00	\$13,922.04	\$11,137.63	\$2,784.41	\$107.09
Single	\$5,800.92	\$7,043.89	\$0.00	\$0.00	\$5,800.92	\$4,640.74	\$1,160.18	\$44.62
<u>BCBSM HDHP Option 9 (Div 0007)</u>								
Family	\$15,696.96	\$19,210.66	\$0.00	\$0.00	\$15,696.96	\$12,557.57	\$3,139.39	\$120.75
2 Person	\$12,557.52	\$14,730.96	\$0.00	\$0.00	\$12,557.52	\$10,046.02	\$2,511.50	\$96.60
Single	\$5,232.24	\$7,043.89	\$0.00	\$0.00	\$5,232.24	\$4,185.79	\$1,046.45	\$40.25

2020

<u>Health Plan</u>	Hard Cap				80% / 20%			
	2020 Premium	Maximum Twp. Cost	Employee Cost		2020 Premium	80% Twp. Cost	20% Employee Cost	
			Annualized	Per Pay			Annualized	Per Pay
<u>BCBSM PPO Current Plan Option</u>								
Family	\$20,123.88	\$18,596.96	\$1,526.92	\$58.73	\$20,123.88	\$16,099.10	\$4,024.78	\$154.80
2 Person	\$16,099.20	\$14,260.37	\$1,838.83	\$70.72	\$16,099.20	\$12,879.36	\$3,219.84	\$123.84
Single	\$6,708.00	\$6,818.87	\$0.00	\$0.00	\$6,708.00	\$5,366.40	\$1,341.60	\$51.60
<u>BCBSM PPO Plan Option 4-UPDATED RATES</u>								
Family	\$17,091.12	\$18,596.96	\$0.00	\$0.00	\$17,091.12	\$13,672.90	\$3,418.22	\$131.47

2 Person	\$13,672.92	\$14,260.37	\$0.00	\$0.00	\$13,672.92	\$10,938.34	\$2,734.58	\$105.18
Single	\$5,697.00	\$6,818.87	\$0.00	\$0.00	\$5,697.00	\$4,557.60	\$1,139.40	\$43.82
BCBSM HDHP Option 9-UPDATED RATES								
Family	\$15,384.36	\$18,596.96	\$0.00	\$0.00	\$15,384.36	\$12,307.49	\$3,076.87	\$118.34
2 Person	\$12,307.44	\$14,260.37	\$0.00	\$0.00	\$12,307.44	\$9,845.95	\$2,461.49	\$94.67
Single	\$5,128.08	\$6,818.87	\$0.00	\$0.00	\$5,128.08	\$4,102.46	\$1,025.62	\$39.45
2019								
Health Plan	Hard Cap				80% / 20%			
	2019 Premium	Maximum Twp. Cost	Employee Cost Annualized	Per Pay	2019 Premium	80% Twp. Cost	20% Employee Cost Annualized	Per Pay
BCBSM PPO Current Plan Option								
Family	\$19,620.72	\$18,232.31	\$1,388.41	\$53.40	\$19,620.72	\$15,696.58	\$3,924.14	\$150.93
2 Person	\$15,696.48	\$13,980.75	\$1,715.73	\$65.99	\$15,696.48	\$12,557.18	\$3,139.30	\$120.74
Single	\$6,540.24	\$6,685.17	\$0.00	\$0.00	\$6,540.24	\$5,232.19	\$1,308.05	\$50.31
BCBSM PPO Plan Option 4								
Family	\$16,673.76	\$18,232.31	\$0.00	\$0.00	\$16,673.76	\$13,339.01	\$3,334.75	\$128.26
2 Person	\$13,339.20	\$13,980.75	\$0.00	\$0.00	\$13,339.20	\$10,671.36	\$2,667.84	\$102.61
Single	\$5,557.92	\$6,685.17	\$0.00	\$0.00	\$5,557.92	\$4,446.34	\$1,111.58	\$42.75
BCBSM HDHP Option 9								
Family	\$15,175.20	\$18,232.31	\$0.00	\$0.00	\$15,175.20	\$12,140.16	\$3,035.04	\$116.73
2 Person	\$12,140.16	\$13,980.75	\$0.00	\$0.00	\$12,140.16	\$9,712.13	\$2,428.03	\$93.39
Single	\$5,058.36	\$6,685.17	\$0.00	\$0.00	\$5,058.36	\$4,046.69	\$1,011.67	\$38.91
2018								
Health Plan	Hard Cap				80% / 20%			
	2018 Premium	Maximum Twp. Cost	Employee Cost Annualized	Per Pay	2018 Premium	80% Twp. Cost	20% Employee Cost Annualized	Per Pay
Blue Cross Blue Shield of Michigan (124 members)								
Family	\$17,373.60	\$17,892.36	\$0.00	\$0.00	\$17,373.60	\$13,898.88	\$3,474.72	\$133.64
2 Person	\$13,898.88	\$13,720.07	\$178.81	\$6.88	\$13,898.88	\$11,119.10	\$2,779.78	\$106.91
Single	\$5,791.20	\$6,560.52	\$0.00	\$0.00	\$5,791.20	\$4,632.96	\$1,158.24	\$44.55
2017								
Health Plan	Hard Cap				80% / 20%			
	2017 Premium	Maximum Twp. Cost	Employee Cost Annualized	Per Pay	2017 Premium	80% Twp. Cost	20% Employee Cost Annualized	Per Pay
Blue Cross Blue Shield of Michigan (124 members)								
Family	\$19,436.28	\$17,304.02	\$2,132.26	\$82.01	\$19,436.28	\$15,549.02	\$3,887.26	\$149.51
2 Person	\$15,549.00	\$13,268.93	\$2,280.07	\$87.70	\$15,549.00	\$12,439.20	\$3,109.80	\$119.61
Single	\$6,478.80	\$6,344.80	\$134.00	\$5.15	\$6,478.80	\$5,183.04	\$1,295.76	\$49.84
2016								
Health Plan	Hard Cap				80% / 20%			
	2016 Premium	Maximum Twp. Cost	Employee Cost Annualized	Per Pay	2016 Premium	80% Twp. Cost	20% Employee Cost Annualized	Per Pay
Blue Cross Blue Shield of Michigan (121 members)								
Family	\$15,244.92	\$16,751.23	\$0.00	\$0.00	\$15,244.92	\$12,195.94	\$3,048.98	\$117.27
2 Person	\$12,195.96	\$12,845.04	\$0.00	\$0.00	\$12,195.96	\$9,756.77	\$2,439.19	\$93.82
Single	\$5,081.64	\$6,142.11	\$0.00	\$0.00	\$5,081.64	\$4,065.31	\$1,016.33	\$39.09

2015								
Health Plan	Hard Cap				Comparison 80% / 20%			
	2015 Premium	Maximum Twp. Cost	Employee Cost		2015 Premium	80% Twp. Cost	20% Employee Cost	
			Annualized	Per Pay			Annualized	Per Pay
Blue Care Network (115 members currently)								
Family	\$15,565.80	\$16,342.66	\$0.00	\$0.00	\$15,565.80	\$12,452.64	\$3,113.16	\$119.74
2 Person	\$12,475.44	\$12,531.75	\$0.00	\$0.00	\$12,475.44	\$9,980.35	\$2,495.09	\$95.96
Single	\$5,722.56	\$5,992.30	\$0.00	\$0.00	\$5,722.56	\$4,578.05	\$1,144.51	\$44.02
BCBSM (0 members currently)								
Family	\$34,142.88	\$16,342.66	\$17,800.22	\$684.62	\$34,142.88	\$27,314.30	\$6,828.58	\$262.64
2 Person	\$27,314.40	\$12,531.75	\$14,782.65	\$568.56	\$27,314.40	\$21,851.52	\$5,462.88	\$210.11
Single	\$11,380.92	\$5,992.30	\$5,388.62	\$207.25	\$11,380.92	\$9,104.74	\$2,276.18	\$87.55
2014								
Health Plan	Hard Cap				80% / 20%			
	2014 Premium		Employee Cost		2014 Premium	80%	20% Employee Cost	
		Twp. Cost	Annualized	Per Pay		Twp. Cost	Annualized	Per Pay
Blue Care Network								
Family	\$16,370.76	\$15,975.23	\$395.53	\$15.21	\$16,370.76	\$13,096.61	\$3,274.15	\$125.93
2 Person	\$13,120.68	\$11,715.17	\$1,405.51	\$54.06	\$13,120.68	\$10,496.54	\$2,624.14	\$100.93
Single	\$6,018.72	\$5,857.58	\$161.14	\$6.20	\$6,018.72	\$4,814.98	\$1,203.74	\$46.30
2013								
Health Plan	Hard Cap				80% / 20%			
	2013 Premium		Employee Cost		2013 Premium	80%	20% Employee Cost	
		Twp. Cost	Annualized	Per Pay		Twp. Cost	Annualized	Per Pay
Blue Care Network								
Family	\$16,877.00	\$15,525.00	\$1,352.00	\$52.00	\$16,877.00	\$13,501.60	\$3,375.40	\$129.82
2 Person	\$13,526.00	\$11,385.00	\$2,141.00	\$82.35	\$13,526.00	\$10,820.80	\$2,705.20	\$104.05
Single	\$6,205.00	\$5,692.50	\$512.50	\$19.71	\$6,205.00	\$4,964.00	\$1,241.00	\$47.73
2012								
Health Plan	Hard Cap				80% / 20%			
	2012 Premium		Employee Cost		2012 Premium	80%	20% Employee Cost	
		Twp. Cost	Annualized	Per Pay		Twp. Cost	Annualized	Per Pay
Blue Care Network								
Family	\$15,937.00	\$15,000.00	\$937.00	\$36.04	\$15,937.00	\$12,750.00	\$3,187.00	\$122.59
2 Person	\$12,773.00	\$11,000.00	\$1,773.00	\$68.19	\$12,773.00	\$10,218.00	\$2,555.00	\$98.25
Employee & Child	\$12,773.00	\$11,000.00	\$1,773.00	\$68.19	\$12,773.00	\$10,218.00	\$2,555.00	\$98.25
Single	\$5,859.00	\$5,500.00	\$359.00	\$13.81	\$5,859.00	\$4,687.00	\$1,172.00	\$45.07
Priority Health								
Family	\$21,318.00	\$15,000.00	\$6,318.00	\$243.00	\$21,318.00	\$17,054.00	\$4,264.00	\$163.98
Single	\$7,586.00	\$5,500.00	\$2,086.00	\$80.23	\$7,586.00	\$6,069.00	\$1,517.00	\$58.35
2 Person	\$16,978.00	\$11,000.00	\$5,978.00	\$229.92	\$16,978.00	\$13,582.00	\$3,396.00	\$130.60
Family Other	\$20,635.00	\$15,000.00	\$5,635.00	\$216.73	\$20,635.00	\$16,508.00	\$4,127.00	\$158.73