



Michigan House of Representatives Benefit Rates October 1, 2011 to September 30, 2012

			Annual Rates *	Cost to Member/ Employee	% of Rate to Member/ Employee	Cost to House	% of Rate to House
Medical							
1a	Community Blue PPO #1	single	\$6,197	\$1,239	20%	\$4,958	80%
		two person	\$14,878	\$2,976	20%	\$11,902	80%
		family	\$18,593	\$3,719	20%	\$14,874	80%
1b	Community Blue PPO #2	single	\$5,668	\$567	10%	\$5,101	90%
		two person	\$13,603	\$1,360	10%	\$12,243	90%
		family	\$17,003	\$1,700	10%	\$15,303	90%
1c	BCN Mid-Michigan Region	single	\$5,328	\$533	10%	\$4,795	90%
		two person	\$12,787	\$1,279	10%	\$11,508	90%
		family	\$15,983	\$1,598	10%	\$14,385	90%
BCN Southeast Region							
		single	\$4,980	\$498	10%	\$4,482	90%
		two person	\$11,952	\$1,195	10%	\$10,757	90%
		family	\$14,940	\$1,494	10%	\$13,446	90%
BCN East Region							
		single	\$4,845	\$485	10%	\$4,361	90%
		two person	\$11,627	\$1,163	10%	\$10,464	90%
		family	\$14,534	\$1,453	10%	\$13,081	90%
BCN West Region							
		single	\$4,732	\$473	10%	\$4,259	90%
		two person	\$11,356	\$1,136	10%	\$10,220	90%
		family	\$14,195	\$1,420	10%	\$12,776	90%



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1d	Flexible Blue - Health Savings (H.S.A.)	single	\$4,087	\$0	0%	\$4,087	100%
		two person	\$9,810	\$0	0%	\$9,810	100%
		family	\$12,262	\$0	0%	\$12,262	100%
	House contribution to Member/Employee H.S.A.	single	\$750	\$0	0%	\$4,837	100%
		two person	\$1,000	\$0	0%	\$10,810	100%
		family	\$1,250	\$0	0%	\$13,512	100%
Dental							
2a	Delta Dental - Comprehensive	single	\$531	\$106	20%	\$425	80%
		two person	\$977	\$195	20%	\$782	80%
		family	\$1,759	\$352	20%	\$1,407	80%
2b	Delta Dental - Modified	single	\$249	\$50	20%	\$199	80%
		two person	\$461	\$92	20%	\$369	80%
		family	\$840	\$168	20%	\$672	80%
Vision							
3	VSP Vision administered through BCBSM (included with all BCN rates)	single	\$78	\$16	20%	\$62	80%
		two-person	\$186	\$37	20%	\$149	80%
		family	\$232	\$46	20%	\$186	80%



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Life Insurance						
4	Minnesota Life Insurance - 2 times pay	variable (age & salary based)	state paid	0%	state paid	100%
Long Term Disability Insurance						
5	LTD (Employees Only)	variable (salary based)	state paid	0%	state paid	100%
401(k)						
6	401(k) - administered by ING (4% & 3% match)	variable (salary based)	state paid	0%	state paid	100%
Dependent Life Insurance						
7	Minnesota Life Insurance (Members and Employees)	variable (level based)	Employee Members	100% 0%	Employee Members	0% 100%

* House is self funded for PPO medical and the rates are illustrated. Rates for BCN are premium based.

Reimbursement for opting out of items 1 through 5 is \$2,990. There is no reimbursement for opting out of individual items.