HOUSE of REPRESENTATIVES
STATE OF MICHIGAN

BENEFIT RATES: October 1, 2014 to September 30, 2015

			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	$6,571	$1,314	20%	$5,257	80%
		two person	$15,239	$3,048	20%	$12,191	80%
		family	$19,714	$3,943	20%	$15,771	80%
1b	Community Blue PPO #2	single	$6,009	$601	10%	$5,408	90%
		two person	$13,545	$1,355	10%	$12,191	90%
		family	$18,028	$1,803	10%	$16,225	90%
1d	Simply Blue - Health Savings Account (H.S.A.)	single	$4,248	$0	0%		
		two person	$10,198	$0	0%		
		family	$12,746	$0	0%		
	House contribution to Member/Employee H.S.A.	single	$1,000	$0	0%	$5,248	124%
		two person	$1,500	$0	0%	$11,698	115%
		family	$2,000	$0	0%	$14,746	116%
	Dental						
2a	Delta Dental - Comprehensive	single	$540	$108	20%	$432	80%
		two person	$1,020	$204	20%	$816	80%
		family	$1,800	$360	20%	$1,440	80%
2b	Delta Dental - Modified	single	$261	$52	20%	$209	80%
		two person	$484	$97	20%	$387	80%
		family	$882	$176	20%	$706	80%

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	Vision						
3	VSP Vision administered through BCBSM	single two-person family	$84 $201 $251	$17 $40 $50	20% 20% 20%	$67 $161 $201	80% 80% 80%
	Life Insurance						
4	Minnesota Life Insurance - 2 times pay		variable (age & salary based)	state paid	0%	state paid	0%
	Long Term Disability Insurance						
5	LTD (Employees Only)		variable (salary based)	state paid	0%	state paid	0%
	401(k)						
6	401(k) - administered by ING		variable (salary based)	state paid	0%	state paid	0%
	Dependent Life Insurance						
7	Minnesota Life Insurance (Members and Employees)		variable (level based)	Employee Members	100% 0%	Employee Members	100% 0%

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* House is self funded for all medical plans and the rates are illustrated.

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