



BlueCross BlueShield
of Mississippi

It's good to be Blue.

Group Name: CITY OF BAY ST LOUIS

Alternate Premium Options

Renewal Date: 01/01/2026

Network Blue
Benefit Description

Physician Co-pays:

Primary \$30
Specialist \$30
Professional \$30
Allied Med \$30

Pharmacy Co-pays:

Category 1 \$10
Category 2 \$25
Category 3 \$50
Category 4 \$100

Tobacco Free Workplace

\$500 Drug Deductible

Deductible: \$1,000.00

Co-Insurance: 70 - 50%

Out-of-Pocket	Single	Emp/Spouse	Emp/Child	Family
\$1,500.00	\$554.24	\$1,163.91	\$1,025.36	\$1,718.17
\$2,000.00	\$531.99	\$1,117.18	\$984.19	\$1,649.18
\$2,500.00	\$514.35	\$1,080.15	\$951.56	\$1,594.52
\$3,000.00	\$500.64	\$1,051.35	\$926.19	\$1,552.00
\$3,500.00	\$489.79	\$1,028.57	\$906.12	\$1,518.38
\$4,000.00	\$480.66	\$1,009.38	\$889.22	\$1,490.05
\$4,500.00	\$473.86	\$995.11	\$876.65	\$1,468.99
\$5,000.00	\$468.53	\$983.91	\$866.79	\$1,452.46
\$5,500.00	\$464.55	\$975.56	\$859.43	\$1,440.13
\$6,000.00	\$460.84	\$967.77	\$852.56	\$1,428.63
\$6,350.00	\$458.48	\$962.82	\$848.20	\$1,421.32
\$6,500.00	\$457.65	\$961.07	\$846.66	\$1,418.73
\$6,600.00	\$457.09	\$959.90	\$845.63	\$1,417.00
\$6,850.00	\$455.70	\$956.97	\$843.05	\$1,412.69
\$7,000.00	\$454.87	\$955.22	\$841.51	\$1,410.10
\$7,150.00	\$454.03	\$953.47	\$839.97	\$1,407.52
\$7,350.00	\$452.92	\$951.14	\$837.91	\$1,404.08

CITY OF BAY ST LOUIS RENEWAL 2026

CURRENT RATE	RENEWAL RATE	2025 MONTHLY COST	2026	Alternate plan
EMPLOYEE				
\$358.37	\$465.88	\$24,010	\$31,213	\$458.48
EMP SPOUSE				
\$752.58	\$978.98	\$12,041	\$14,675	\$962.82
EMP CHILD				
\$ 662.99	\$861.88	\$14,586	\$18,961	\$848.20
FAMILY				
\$1,110.96	\$1,444.24	\$ 8,888	\$11,553	\$1,421.32
TOTAL		\$ 59,525	\$ 76,402	\$75,075
CITY COST		\$ 48,812	\$ 63,455	\$ 61,900

DEPENDENT RATES

2025	2026	30 %	Alternate
\$223.20	\$290.16	SPOUSE	\$300.00
\$166.30	\$216.20	CHILD	\$205.00
\$423.09	\$550.02	FAMILY	\$550.00

\$1,000 deductible

\$500 drug deductible

\$ 30 DR copay

\$ 10/25/50/100 drug copay

\$6350 oop

ANNUAL COST	BUDGET	PROJECTED
EMPLOYEE ONLY	\$ 5,754	\$ 5,501
EMP/SP	\$ 8,210	\$ 7,994
EMP/CHILD	\$ 7,745	\$ 7,718
FAMILY	\$10,469	\$10,455