



CITY OF GROSSE POINTE WOODS MEMORANDUM

Date: September 21, 2026

To: Mayor and City Council

From: Steven Schmidt, Treasurer/Comptroller

CC: Sue Como, City Manager

Re: Blue Cross Blue Shield Medicare Advantage and Humana Renewals 2027

Please find attached a copy of the renewal for the City's Blue Cross Blue Shield Medicare Advantage and Humana plans. These plans are supplemental plans for any retiree that has moved to Medicare and are required by our Union agreements.

The Medicare Advantage plan has an increase of 10.39% or \$28,284, which is in line with the increase of last year's renewal of 10.24%.

The Humana plan has an increase of 2.7% or \$9,235, is significantly lower than last year's renewal of 8.4%.

These increases were budgeted for the FY 26-27 budget.

A handwritten signature of Steven Schmidt in black ink, written over a horizontal line.

Steven Schmidt, Treasurer/Comptroller

A handwritten signature of Susan Como in black ink, written over a horizontal line.

Susan Como, City Manager

RECEIVED

SEP 17 2026

CITY OF GROSSE POINTE WOODS
CLERK'S DEPARTMENT



January 1, 2021 Renewal		RENEWAL	
Medical Plan Design for each Member:		BCBSM Medicare Plus Blue Group	
		Passive PPO	
		In Network	Out-of-Network
Medical/Hospital Deductible (calendar year)		\$0	\$0
Coinurance (amount Carrier pays)		100% for most services	100% for most services
Annual Coinurance Maximum (retiree member pays)		Nott applicable; however, Out of Pocket Maximum is \$1,000	
Hospitalization		100%	100%
Inpatient Mental health		100%	100%
Outpatient Facility		100%	100%
Physician Services (surgical, anesthesia)		100%	100%
Durable Medical Equipment		100%	100%
Skilled Nursing		Days 1-100: 100%; Days 101+: Not Covered	
Emergency Room; waived if admitted		\$50 copay	
Urgent Care		\$10 copay	\$10 copay
Office Visit for Consults, Specialist, Chiropractic, Psychiatric/psychotherapy		\$10 copay	\$10 copay
Preventive Care		100% includes welcome to Medicare exam, and annual exam recently mandated; pap smear / pelvic exam, immunizations, PSA, and mammography screening	
Prescription Drugs		Provided by Humana PDP Plan	
Monthly Premium Rates:		<i>Renewal with Passive PPO</i>	
Assumed Member Enrollment	Count	Current Passive PPO	
Total Rate with taxes	100	\$226.89	\$250.46
Estimated Monthly Premium		\$22,689	\$25,046
Estimated Annual Premium		\$272,268	\$300,552
Percentage Change			10.39%
Annual Dollar Change (Savings)			\$28,284

City of Grosse Pointe Woods
Humana PDP Renewal
January 1, 2027 Renewal



Current Plan Design	Flat \$2		\$5/\$15/\$20/\$20	
Current Enrollment	57		44	
	Humana PDP Renewal			
	Flat \$2		\$5/\$15/\$20/\$20	
Prescription Drugs				
Generic Copay	\$2		\$5	
Preferred Brand Copay	\$2		\$15	
Non-Preferred Brand Copay	\$2		\$20	
Specialty	\$2		\$20	
Mail Order	3x		2x	
Step Therapy	Included		Included	
Prior Authorization	Included		Included	
Formulary	Group Plus		Group Plus	
Monthly Rates	Current	Renewal	Current	Renewal
Enrolled Members 101	\$333.85	\$342.89	\$213.80	\$219.58
Annual Premium	\$228,353	\$234,537	\$112,886	\$115,938
Total Current Premium	\$341,240			
Renewal Premium	\$350,475			
\$ Annual Increase	\$9,235			
% Annual Increase	2.7%			