

2024 & 2025 PA 152 VS Renewal Changes (Using Estimated Enrollment Per Plan)

Company: Village of Lake Orion

Effective Date 09-01-2024

2024 PA 152		Renewal 2024-2025		*NEW* Renewal 2024-2025		*NEW* Renewal 2024-2025	
Public Act 152		Simply Blue Gold Option 4 w/EA (Embedded)		Blue Elect Plus POS Gold Option 2 w/EA		Blue Elect Plus POS HSA Gold Option 2 w/EA	
Plan		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Summary		\$2,000 / \$4,000	\$4,000 / \$8,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$2,500/\$5,000	\$5,000/\$10,000
Deductible:		20%	40%	20%	40%	0%	20%
Coinurance:							
Deductible Type:		Embedded Deductible		Embedded Deductible		Aggregate Deductible	
Ded. & Coins. Max:		\$7,350 / \$14,700 ¹	\$14,700 / \$29,400 ¹	\$6,000 / \$12,000	\$12,000 / \$24,000	\$2,500/\$5,000	\$9,000/\$18,000 ¹
Out of Pocket Max:		\$7,350 / \$14,700 ¹	\$14,700 / \$29,400 ¹	\$9,100 / \$18,200 ¹	\$18,200 / \$36,400 ¹	\$5,000/\$10,000 ¹	\$9,000/\$18,000 ¹
OV / Spec. / UC:		\$30 / \$50 / \$60	40% after Ded.	\$30 / \$50 / \$50	40% after Ded. / \$50 UC	0% after Ded.	20% after Ded. / 0% after Ded UC
Rx:		\$20/60/100/20%/25%	\$20/60/100/20%/ 25% plus 25%	\$10/\$30/\$60/\$80/20%/20%	Not Covered	\$15/40/80/100/20%/20% after Ded.	Not Covered
Emergency Room:		\$150		\$250		0% after Ded.	
Preventative Care:		Covered	Not Covered	Covered	Not Covered	Covered	Not Covered
Carrier		BCBSM PPO		Blue Care Network POS		Blue Care Network POS HSA	
Total Employee Contracts		Enrolled	Composite Rating ³	Enrolled	Composite Rating ³	Enrolled	Composite Rating ³
Single <u>2</u>	\$641.90	<u>1</u>	\$629.05	<u>0</u>	\$384.76	<u>1</u>	\$795.42
Two Person <u>4</u>	\$1,342.42	<u>2</u>	\$1,509.72	<u>2</u>	\$923.42	<u>0</u>	\$1,909.01
Family <u>2</u>	\$1,750.65	<u>2</u>	\$1,887.15	<u>0</u>	\$1,154.28	<u>0</u>	\$2,386.26
Total Monthly Premium: ¹	\$10,154.80	\$10,065.04					
% Increase/Savings	N/A	-0.88%					

2025 PA 152		Renewal 2024-2025		*NEW* Renewal 2024-2025		*NEW* Renewal 2024-2025	
Public Act 152		Simply Blue Gold Option 4 w/EA (Embedded)		Blue Elect Plus POS Gold Option 2 w/EA		Blue Elect Plus POS HSA Gold Option 2 w/EA	
Plan		In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Summary		\$2,000 / \$4,000	\$4,000 / \$8,000	\$1,000 / \$2,000	\$2,000 / \$4,000	\$2,500/\$5,000	\$5,000/\$10,000
Deductible:		20%	40%	20%	40%	0%	20%
Coinurance:							
Deductible Type:		Embedded Deductible		Embedded Deductible		Aggregate Deductible	
Ded. & Coins. Max:		\$7,350 / \$14,700 ¹	\$14,700 / \$29,400 ¹	\$6,000 / \$12,000	\$12,000 / \$24,000	\$2,500/\$5,000	\$9,000/\$18,000 ¹
Out of Pocket Max:		\$7,350 / \$14,700 ¹	\$14,700 / \$29,400 ¹	\$9,100 / \$18,200 ¹	\$18,200 / \$36,400 ¹	\$5,000/\$10,000 ¹	\$9,000/\$18,000 ¹
OV / Spec. / UC:		\$30 / \$50 / \$60	40% after Ded.	\$30 / \$50 / \$50	40% after Ded. / \$50 UC	0% after Ded.	20% after Ded. / 0% after Ded UC
Rx:		\$20/60/100/20%/25%	\$20/60/100/20%/ 25% plus 25%	\$10/\$30/\$60/\$80/20%/20%	Not Covered	\$15/40/80/100/20%/20% after Ded.	Not Covered
Emergency Room:		\$150		\$250		0% after Ded.	
Preventative Care:		Covered	Not Covered	Covered	Not Covered	Covered	Not Covered
Carrier		BCBSM PPO		Blue Care Network POS		Blue Care Network POS HSA	
Total Employee Contracts		Enrolled	Composite Rating ³	Enrolled	Composite Rating ³	Enrolled	Composite Rating ³
Single <u>2</u>	\$643.19	<u>1</u>	\$629.05	<u>0</u>	\$384.76	<u>1</u>	\$795.42
Two Person <u>4</u>	\$1,345.11	<u>2</u>	\$1,509.72	<u>2</u>	\$923.42	<u>0</u>	\$1,909.01
Family <u>2</u>	\$1,754.15	<u>2</u>	\$1,887.15	<u>0</u>	\$1,154.28	<u>0</u>	\$2,386.26
Total Monthly Premium: ¹	\$10,175.11	\$10,065.04					
% Increase/Savings	N/A	-1.08%					

Note: The rates shown are illustrative for quoting purposes and may adjust up or down after implementation.

Note: ¹ Total monthly premium includes PPACA federal taxes & fees, as well as, State taxes & assessments

Note: ² Applies to deductibles, copays, and coinsurance amounts for all covered services

Note: ³ Composite rates are estimations based off of the member level rates. The monthly bill will reflect the actual member level rates.