



Blue Cross Blue Shield of Michigan Rate Quote

New Business Large Group Fully Insured PPO

Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association

Agency: GROTENHUIS

Client: Harrison Schools.

Agent: Logan N Suttman

ADMIN ONLY

ENROLLING jo

Harrison MI 48625

Group(Subgroup/Suffix(Class) Specific Data

Group/Suffix: 0 000 Effective Date: 07/01/2017

BCBSM Area: M Renewal Date: 07/01/2017

County: Clare

Total Eligibles: 100

Zip: 48625

Customer Size: 10

Suffix/Class Size: 10

Group SIC: 8211 Elementary and secondary

Average Age: 47.9

Quoted Benefits	One Person	Two Person	Family	Med Suppl.
Simply Blue \$1000, \$1,000 Deductible, 0% Co-Insurance, \$6,350	407.74	978.57	1223.22	349.09
OOP Max, \$30 OV Copay, \$150 ER Copay				
PD-TTC \$10/\$40/\$80-RXCM	<u>112.49</u>	<u>269.97</u>	<u>337.46</u>	<u>318.31</u>
Total Medical and Drug Rate	520.23	1248.54	1560.68	667.40
Medical and Drug Enrollment	<u>2</u>	<u>4</u>	<u>4</u>	<u>0</u>
Total Plan Rate	520.23	1248.54	1560.68	667.40
Total Monthly Premium				\$12,277.33
CDH Spending Account: No Action				

We reserve the right to adjust rates if any of the assumptions or calculations used in the quoting process are incorrect. Final rates will be determined based on actual group enrollment and participation. Certificates, riders, and rates are subject to regulatory approval. Your agent is providing a Summary of Benefits and Coverage with this quote. To comply with the Patient Protection and Affordable Care Act, groups may be required to make changes to their health insurance coverage. This may result in an adjustment to the rates.

Please submit quote with enrollment documentation.
Cross RRL = 3.0027, Shield RRL = 1.8420
Drug RRL = 9.3896, Dental RRL = 1.5761, Vision RRL = 1.2962



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New Business Group data information has been provided as follows:

Within the past 18 months the group was "not" enrolled in BCBSM/BCN with 50 or more contracts.

Coverage

- The group currently has active medical coverage.
- The group currently has active prescription drug coverage.
- The group currently has active dental coverage.
- The group currently has active vision coverage.

Participation

- Medical/Drug calculated at 100% participation.
- Dental calculated at 100% participation.
- Vision calculated at 100% participation.


Summary of Benefits and Coverage: What this Plan Covers & What You Pay For Covered Services



The Summary of Benefits and Coverage (SBC) document will help you choose a health [plan](#). The SBC shows you how you and the [plan](#) would share the cost for covered health care services. NOTE: Information about the cost of this [plan](#) (called the [premium](#)) will be provided separately.

This is only a summary. For more information about your coverage, or to get a copy of the complete terms of coverage, visit www.bcbsm.com or call the number on the back of your BCBSM ID card. For general definitions of common terms, such as [allowed amount](#), [balance billing](#), [coinsurance](#), [copayment](#), [deductible](#), [provider](#), or other underlined terms see the Glossary. You can view the Glossary at <https://www.healthcare.gov/sbc-glossary> or call the number on the back of your BCBSM ID card to request a copy.

Important Questions	Answers		Why This Matters:
	In-Network	Out-Of-Network	
What is the overall deductible ?	\$1,000 Individual /\$2,000 Family	\$2,000 Individual /\$4,000 Family	Generally, you must pay all of the costs from providers up to the deductible amount before this plan begins to pay. If you have other family members on the plan , each family member must meet their own individual deductible until the total amount of deductible expenses paid by all family members meets the overall family deductible .
Are there services covered before you meet your deductible ?	Yes. Preventive care services are covered before you meet your deductible .		This plan covers some items and services even if you haven't yet met the deductible amount. But a copayment or coinsurance may apply. For example, this plan covers certain preventive services without cost-sharing and before you meet your deductible . See a list of covered preventive services at https://www.healthcare.gov/coverage/preventive-care-benefits/ .
Are there other deductibles for specific services?	No		You don't have to meet deductibles for specific services.
What is the out-of-pocket limit for this plan ? (May include a coinsurance maximum)	\$6,350 Individual /\$12,700 Family	\$12,700 Individual /\$25,400 Family	The out-of-pocket limit is the most you could pay in a year for covered services. If you have other family members in this plan , they have to meet their own out-of-pocket limits until the overall family out-of-pocket limit has been met.
What is not included in the out-of-pocket limit ?	Premiums , balance-billing charges, any pharmacy penalty and health care this plan doesn't cover.		Even though you pay these expenses, they don't count toward the out-of-pocket limit.
Will you pay less if you use a network provider ?	Yes. See www.bcbsm.com or call the number on the back of your BCBSM ID card for a list of network providers .		This plan uses a provider network . You will pay less if you use a provider in the plan's network . You will pay the most if you use an out-of-network provider , and you might receive a bill from a provider for the difference between the provider's charge and what your plan pays (balance billing). Be aware, your network provider might use an out-of-network provider for some services (such as lab work). Check with your provider before you get services.
Do you need a referral to see a specialist ?	No		You can see the specialist you choose without a referral .

 All [copayment](#) and [coinsurance](#) costs shown in this chart are after your [deductible](#) has been met, if a [deductible](#) applies.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
If you visit a health care provider's office or clinic	Primary care visit to treat an injury or illness	\$30 copay /visit; deductible does not apply	20% coinsurance	None
	Specialist visit	\$30 copay /visit; deductible does not apply	20% coinsurance	None
	Preventive care/screening/immunization	No charge; deductible does not apply	Not covered	You may have to pay for services that aren't preventive . Ask your provider if the services you need are preventive . Then check what your plan will pay for.
If you have a test	Diagnostic test (x-ray, blood work)	No charge	20% coinsurance	None
	Imaging (CT/PET scans, MRIs)	No charge	20% coinsurance	May require preauthorization
If you need drugs to treat your illness or condition More information about prescription drug coverage is available at www.bcbsm.com/druglists	Generic or prescribed over-the-counter drugs	\$10 copay ; deductible does not apply	\$10 copay plus 25% of approved amount; deductible does not apply	30-day supply. 90-day retail and mail order copays are 2x standard retail copays . 90-day supply not covered out-of- network .
	Preferred brand-name drugs	\$40 copay ; deductible does not apply	\$40 copay plus 25% of approved amount; deductible does not apply	
	Non-Preferred brand-name drugs	\$80 copay ; deductible does not apply	\$80 copay plus 25% of approved amount; deductible does not apply	
	Generic and preferred brand-name Specialty drugs	Standard tiered copays apply; deductible does not apply	Standard tiered copays apply; deductible does not apply	15 or 30-day supply per fill. Preauthorization is required.
	Nonpreferred brand-name Specialty drugs	Standard tiered copays apply; deductible does not apply	Standard tiered copays apply; deductible does not apply	15 or 30-day supply per fill. Preauthorization is required.
If you have outpatient surgery	Facility fee (e.g., ambulatory surgery center)	No charge	20% coinsurance	None
	Physician/surgeon fees	No charge	20% coinsurance	None
If you need immediate medical attention	Emergency room care	\$150 copay ; deductible does not apply	\$150 copay ; deductible does not apply	Copay waived if admitted

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
	Emergency medical transportation	No charge	No charge	Mileage limits apply
	Urgent care	\$30 copay ; deductible does not apply	20% coinsurance	None
If you have a hospital stay	Facility fee (e.g., hospital room)	No charge	20% coinsurance	Preauthorization may be required
	Physician/surgeon fees	No charge	20% coinsurance	None
If you need mental health, behavioral health, or substance use disorder services	Outpatient services	No charge	20% coinsurance	None
	Inpatient services	No charge	20% coinsurance	Preauthorization is required
If you are pregnant	Office visits	No charge; deductible does not apply	20% coinsurance	Maternity care may include services described elsewhere in the SBC (i.e. tests) and cost share may apply. Cost sharing does not apply to certain maternity services considered to be preventive .
	Childbirth/delivery professional services	No charge	20% coinsurance	None
	Childbirth/delivery facility services	No charge	20% coinsurance	None
If you need help recovering or have other special health needs	Home health care	No charge	No charge	Preauthorization is required
	Rehabilitation services	No charge	20% coinsurance	Physical, Speech, and Occupational Therapy is limited to a combined maximum of 30 visits per member per calendar year
	Habilitation services	No charge for Applied Behavioral Analysis; No charge for Physical Speech and Occupational Therapy	No charge for Applied Behavioral Analysis; 20% coinsurance for Physical Speech and Occupational Therapy	Applied behavioral analysis (ABA) treatment for Autism - when rendered by an approved board-certified analyst - is covered through age 18, subject to preauthorization .
	Skilled nursing care	No charge	No charge	Preauthorization is required. Limited to 120 days per member per calendar year
	Durable medical equipment	No charge	No charge	Excludes bath, exercise and deluxe equipment and comfort and convenience items. Prescription required.
	Hospice services	No charge; deductible	No charge; deductible does	Preauthorization is required. Visit limits apply.

Common Medical Event	Services You May Need	What You Will Pay		Limitations, Exceptions, & Other Important Information
		Network Provider (You will pay the least)	Out-of-Network Provider (You will pay the most)	
		does not apply	not apply	
If your child needs dental or eye care	Children's eye exam	Not covered	Not covered	None
	Children's glasses	Not covered	Not covered	None
	Children's dental check-up	Not covered	Not covered	None

Excluded Services & Other Covered Services:

Services Your [Plan](#) Generally Does NOT Cover (Check your policy or [plan](#) document for more information and a list of any other [excluded services](#).)

- | | | |
|--|---|---|
| <ul style="list-style-type: none"> • Acupuncture • Cosmetic surgery • Dental Care (Adult) | <ul style="list-style-type: none"> • Hearing aids • Infertility treatment • Long term care | <ul style="list-style-type: none"> • Routine eye care (Adult) • Routine foot care • Weight loss programs |
|--|---|---|

Other Covered Services (Limitations may apply to these services. This isn't a complete list. Please see your [plan](#) document.)

- | | | |
|--|---|--|
| <ul style="list-style-type: none"> • Bariatric surgery • Chiropractic care | <ul style="list-style-type: none"> • Non-Emergency care when traveling outside the U.S. • Coverage outside of the U.S., see http://provider.bcbs.com | <ul style="list-style-type: none"> • Private-duty nursing |
|--|---|--|

Your Rights to Continue Coverage: There are agencies that can help if you want to continue your coverage after it ends. The contact information for those agencies is: Department of Labor’s Employee Benefits Security Administration at [1-866-444-3272](tel:1-866-444-3272) or www.dol.gov/ebsa/healthreform, or the Department of Health and Human Services, Center for Consumer Information and Human Services, Center for Consumer Information and Insurance Oversight, at [1-877-267-2323](tel:1-877-267-2323) [x61565](tel:61565) or www.cciio.cms.gov or by calling [1-800-752-1455](tel:1-800-752-1455). Other coverage options may be available to you too, including buying individual insurance coverage through the Health Insurance [Marketplace](#). For more information about the [Marketplace](#), visit www.HealthCare.gov or call 1-800-318-2596.

Your Grievance and Appeals Rights: There are agencies that can help if you have a complaint against your [plan](#) for a denial of a [claim](#). This complaint is called a [grievance](#) or [appeal](#). For more information about your rights, look at the explanation of benefits you will receive for that medical [claim](#). Your [plan](#) documents also provide complete information to submit a [claim](#), [appeal](#), or a [grievance](#) for any reason to your [plan](#). For more information about your rights, this notice, or assistance, contact Blue Cross® and Blue Shield® of Michigan by calling [1-800-752-1455](tel:1-800-752-1455).

Additionally, a consumer assistance program can help you file your appeal. Contact the Michigan Health Insurance Consumer Assistance Program (HICAP) Department of Insurance and Financial Services, P. O. Box 30220, Lansing, MI 48909-7720 or <http://www.michigan.gov/difs> or difs-HICAP@michigan.gov

Does this plan provide Minimum Essential Coverage? Yes.

If you don’t have [Minimum Essential Coverage](#) for a month, you’ll have to make a payment when you file your tax return unless you qualify for an exemption from the requirement that you have health coverage for that month.

Does this plan meet Minimum Value Standards? Yes.

If your [plan](#) doesn’t meet the [Minimum Value Standards](#), you may be eligible for a [premium tax credit](#) to help you pay for a [plan](#) through the [Marketplace](#).

Language Access Services: See Addendum

To see examples of how this plan might cover costs for a sample medical situation, see the next section.

About these Coverage Examples:



This is not a cost estimator. Treatments shown are just examples of how this [plan](#) might cover medical care. Your actual costs will be different depending on the actual care you receive, the prices your [providers](#) charge, and many other factors. Focus on the [cost sharing](#) amounts ([deductibles](#), [copayments](#) and [coinsurance](#)) and [excluded services](#) under the [plan](#). Use this information to compare the portion of costs you might pay under different health [plans](#). Please note these coverage examples are based on self-only coverage.

Peg is Having a Baby

(9 months of in-network pre-natal care and a hospital delivery)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	0 %
■ Other coinsurance	0 %

This EXAMPLE event includes services like:

Specialist office visits (*prenatal care*)
 Childbirth/Delivery Professional Services
 Childbirth/Delivery Facility Services
 Diagnostic tests (*ultrasounds and blood work*)
 Specialist visit (*anesthesia*)

Total Example Cost	\$12,700
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In this example, Peg would pay:

Cost Sharing	
Deductibles	\$1,000
Copayments	\$30
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Peg would pay is	\$1,090

Managing Joe's type 2 Diabetes

(a year of routine in-network care of a well-controlled condition)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	0 %
■ Other coinsurance	0 %

This EXAMPLE event includes services like:

Primary care physician office visits (*including disease education*)
 Diagnostic tests (*blood work*)
 Prescription drugs
 Durable medical equipment (*glucose meter*)

Total Example Cost	\$7,400
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In this example, Joe would pay:

Cost Sharing	
Deductibles*	\$1,000
Copayments	\$1,000
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$60
The total Joe would pay is	\$2,060

Mia's Simple Fracture

(in-network emergency room visit and follow up care)

■ The plan's overall deductible	\$1,000
■ Specialist copayment	\$30
■ Hospital (facility) coinsurance	0 %
■ Other coinsurance	0 %

This EXAMPLE event includes services like:

Emergency room care (*including medical supplies*)
 Diagnostic test (*x-ray*)
 Durable medical equipment (*crutches*)
 Rehabilitation services (*physical therapy*)

Total Example Cost	\$1,900
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In this example, Mia would pay:

Cost Sharing	
Deductibles*	\$1,000
Copayments	\$200
Coinsurance	\$0
What isn't covered	
Limits or exclusions	\$0
The total Mia would pay is	\$1,200

If you are also covered by an account-type plan such as an integrated health flexible spending arrangement (FSA), health reimbursement arrangement (HRA), and/or a health savings account (HSA), then you may have access to additional funds to help cover certain out-of-pocket expenses – like the deductible, co-payments, or co-insurance, or benefits not otherwise covered.

