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August 15, 2024

HONORABLE CITY COUNCIL

**RE: 2025 Medical and Dental Plan Rate Schedules for City of Detroit Employees**

Medical and Dental companies that provide benefits to active City of Detroit employees and their eligible dependents have submitted rates to be in effect January 1, 2025. The Employees Benefit Plan Governing Board has examined these rates and certified them by Resolution. These rates are hereby submitted for final approval by your Honorable Body.

The Plans are as follows:

**Medical Insurances**

Blue Cross Blue Shield of Michigan  
Health Alliance Plan  
Blue Care Network

**Dental Insurances**

Blue Cross Traditional Plus  
DenCap Dental Plan

Attached are schedules of monthly rates being charged for each plan.

In conclusion, the Governing Board of the City Employee's Benefit Board presents the various rates contained on the attached schedules and recommends that the City Council approve them for application.

Respectfully Submitted,

*Denise Starr*

Denise Starr  
Benefits Administration  
Human Resources Director

David Cetlinski  
Executive Secretary  
Employee Benefit Board

Thomas Sheehan  
Chairperson  
Employee Benefit Board

Approved: <i>Tanya Stoudemire</i>
Tanya Stoudemire Chief Deputy CFO/Interim Budget Director
<i>John Naglick</i>
John Naglick Chief Deputy CFO/Finance Director

BY COUNCIL MEMBER \_\_\_\_\_

RESOLVED, that the attached rate schedules for medical benefits for City employees, as submitted by Blue Cross/Blue Shield of Michigan, Blue Care Network and Health Alliance Plan, are effective January 1, 2025 and be it further

RESOLVED, that the attached rate schedules for dental benefits for City employees, as submitted by Blue Cross Traditional Plus, Dencap and DenCap Option 2 (formally Golden Dental) are effective January 1, 2025 and be it further

RESOLVED, that the attached rate schedules for vision benefits for City employees, as submitted by Heritage Vision Plans are effective January 1, 2025.

# 2025 Percentage Increases for Medical and Dental Rates for City of Detroit Employees

Medical Plans (Employees)	Percentage Increase
Blue Cross Blue Shield of Michigan	
Blue Cross Community Blue (PPO)	4.8%
Blue Care Network	17.7%
Health Alliance Plan (HMO)	9.9%
Dental Plans (Employees)	
Blue Cross Dental	14.7%
DenCap Dental Plan	0.0%
DenCap Dental Plan Option 2 (Formally Golden Dental)	0.0%
Blue Cross Enhanced Dental Plan	20.2%

Prepared By:  
City of Detroit - Labor Relations  
Benefits Administration Office  
8/13/2024

**City of Detroit**  
**2025 Health Care Premiums and Contributions for Active Employees**

**COST CHANGE COMPARISON - BCBSM PPO**  
 (Monthly Rate Comparison)

(1) Current BCBSM Michigan PPO	Monthly Illustrative Rate	City Illustrative Rate	Employee Pays
Single	\$ 735.92	\$ 588.74	\$ 147.18
2 Person	\$ 1,545.46	\$ 1,236.37	\$ 309.09
Family	\$ 2,060.59	\$ 1,648.48	\$ 412.11

Renewal	Monthly Illustrative Rate	City Illustrative Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 770.93	\$ 616.74	\$ 154.19	\$ 7.00
2 Person	\$ 1,618.97	\$ 1,295.17	\$ 323.80	\$ 14.71
Family	\$ 2,158.61	\$ 1,726.88	\$ 431.73	\$ 19.62

**COST CHANGE COMPARISON - HEALTH ALLIANCE PLAN (HMO)**  
 (Monthly Rate Comparison)

(1) Current Health Alliance Plan (HMO)	Monthly Premium Rate	City Premium Rate	Employee Pays
Single	\$ 833.15	\$ 666.52	\$ 166.63
2 Person	\$ 1,749.61	\$ 1,399.69	\$ 349.92
Family	\$ 2,332.81	\$ 1,866.25	\$ 466.56

Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 915.72	\$ 732.58	\$ 183.14	\$ 16.51
2 Person	\$ 1,923.01	\$ 1,538.41	\$ 384.60	\$ 34.68
Family	\$ 2,564.04	\$ 2,051.23	\$ 512.81	\$ 46.25

**COST CHANGE COMPARISON - BLUE CARE NETWORK (HMO)**  
 (Monthly Rate Comparison)

Blue Care Network - Focus Network Wellness Plan	Monthly Premium Rate	City Premium Rate	Employee Pays
Single	\$ 384.23	\$ 370.95	\$ 13.28
2 Person	\$ 922.14	\$ 894.15	\$ 27.99
Family	\$ 1,152.67	\$ 1,115.35	\$ 37.32

Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 452.40	\$ 438.49	\$ 13.91	\$ 0.63
2 Person	\$ 1,085.76	\$ 1,056.44	\$ 29.32	\$ 1.33
Family	\$ 1,357.20	\$ 1,318.10	\$ 39.10	\$ 1.78

**City of Detroit**  
**Dental Premium for Plan Year 2025 for Active Employees**

**COST CHANGE COMPARISON - DENTAL**  
 (Monthly Rate Comparison)

	Monthly Premium Rate	City Premium Rate	Employee Pays	
<b>(1) Current Blue Cross Dental</b>				
	\$ 45.36	\$ 36.29	\$ 9.07	
<b>(2) Current DenCap Dental</b>				
	\$ 40.58	\$ 32.46	\$ 8.12	
<b>(3) Current DenCap Dental Option 2 (formally Golden Dental)</b>				
	\$ 43.00	\$ 31.20	\$ 11.80	
<b>(3) Current Blue Cross Enhanced Dental</b>				
	\$ 76.67	\$ 36.29	\$ 40.38	
<b>Renewal</b>	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
<b>(1) Renewal Blue Cross Dental</b>				
	\$ 52.02	\$ 41.62	\$ 10.40	\$ 1.33
<b>(2) Renewal DenCap Dental</b>				
	\$ 40.58	\$ 32.46	\$ 8.12	\$ -
<b>(3) Renewal DenCap Dental Option 2 (formally Golden Dental)</b>				
	\$ 43.00	\$ 31.20	\$ 11.80	\$ -
<b>(4) Renewal Blue Cross Enhanced Dental</b>				
	\$ 92.19	\$ 41.62	\$ 50.57	\$ 10.19