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September 19, 2022

HONORABLE CITY COUNCIL

RE: 2023 Medical, Dental and Vision Plan Rate Schedules for City of Detroit Employees

Medical, Dental and Vision companies that provide benefits to active City of Detroit employees and their eligible dependents have submitted rates to be in effect January 1, 2023. 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
Golden Dental Plan

Vision Insurances

Heritage Vision Plans

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,

Hakim Berry
Benefits Administration
Labor Relations Director

David Cetlinski
Executive Secretary
Employee Benefit Board

Kimberly Hall-Wagner
Chairperson
Employee Benefit Board

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, 2023 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 Golden are effective January 1, 2023 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, 2023.

2023 Percentage Increases for Medical, Dental and Optical Rates for City of Detroit Employees

Medical Plans (Employees)	Percentage Increase
Blue Cross Blue Shield of Michigan	
Blue Cross Community Blue (PPO)	10.9%
Blue Care Network	4.3%
Health Alliance Plan (HMO)	0.0%
Dental Plans (Employees)	
Blue Cross Dental	-6.1%
DenCap Dental Plan	0.0%
Golden Dental Plan	0.0%
NEW Blue Cross Dental Plan	N/A
Vision Plans (Employees)	
Heritage Vision	
Current Plan	0.0%
Enhanced Plan	0.0%
Premier Plan	0.0%

Prepared By:
City of Detroit - Labor Relations
Benefits Administration Office
9/19/2022

City of Detroit
2023 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	\$ 617.11	\$ 493.69	\$ 123.42
2 Person	\$ 1,295.94	\$ 1,036.75	\$ 259.19
Family	\$ 1,727.91	\$ 1,382.33	\$ 345.58

Renewal	Monthly Illustrative Rate	City Illustrative Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 684.13	\$ 547.30	\$ 136.83	\$ 13.40
2 Person	\$ 1,436.68	\$ 1,149.34	\$ 287.34	\$ 28.15
Family	\$ 1,915.55	\$ 1,532.44	\$ 383.11	\$ 37.53

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	\$ 819.74	\$ 655.79	\$ 163.95
2 Person	\$ 1,721.46	\$ 1,377.17	\$ 344.29
Family	\$ 2,295.28	\$ 1,836.22	\$ 459.06

Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 819.74	\$ 655.79	\$ 163.95	\$ -
2 Person	\$ 1,721.46	\$ 1,377.17	\$ 344.29	\$ -
Family	\$ 2,295.28	\$ 1,836.22	\$ 459.06	\$ -

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	\$ 355.57	\$ 342.29	\$ 13.28
2 Person	\$ 853.37	\$ 825.38	\$ 27.99
Family	\$ 1,066.71	\$ 1,029.39	\$ 37.32

Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
Single	\$ 371.01	\$ 357.73	\$ 13.28	\$ -
2 Person	\$ 890.42	\$ 862.43	\$ 27.99	\$ -
Family	\$ 1,113.03	\$ 1,075.71	\$ 37.32	\$ -

City of Detroit
Dental Premium for Plan Year 2023 for Active Employees

COST CHANGE COMPARISON - DENTAL
(Monthly Rate Comparison)

	Monthly Premium Rate	City Premium Rate	Employee Pays	
(1) Current Blue Cross Dental				
Single	\$ 50.22	\$ 40.18	\$ 10.04	
(2) Current DenCap Dental				
Single	\$ 38.66	\$ 30.93	\$ 7.73	
(3) Current Golden Dental				
Single	\$ 43.00	\$ 34.40	\$ 8.60	
Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
(1) Renewal Blue Cross Dental				
Single	\$ 47.18	\$ 37.74	\$ 9.44	\$ (0.61)
(2) Renewal DenCap Dental				
Single	\$ 38.66	\$ 30.93	\$ 7.73	\$ -
(3) Renewal Golden Dental				
Single	\$ 43.00	\$ 34.40	\$ 8.60	\$ -
(4) NEW Blue Cross Dental				
Single	\$ 56.01	\$ 37.74	\$ 18.27	N/A

City of Detroit
Optical Premium for Plan Year 2023 for Active Employees

COST CHANGE COMPARISON - OPTICAL
(Monthly Rate Comparison)

	Monthly Premium Rate	City Premium Rate	Employee Pays	
(1) Current Heritage Vision Plan				
Basic Plan	\$ 5.55	\$ 4.44	\$ 1.11	
Enhanced Plan	\$ 18.11	\$ 4.44	\$ 13.67	
Premier Plan	\$ 29.28	\$ 4.44	\$ 24.84	
Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
(1) Renewal Heritage Vision Plan				
Basic Plan	\$ 5.55	\$ 4.44	\$ 1.11	\$ -
Enhanced Plan	\$ 18.11	\$ 4.44	\$ 13.67	\$ -
Premier Plan	\$ 29.28	\$ 4.44	\$ 24.84	\$ -