

Grosse Pointe Public School System
80/20 Analysis (Effective 4/1)
(Contributions and Rates on per month basis)

GBS Rates - 190K Stop Loss			
4/1/2019 - 3/31/2020			
Rate Tier	GBS Current Rates 4/1/19 - 3/31/20	20% Current EE Monthly Contributions	80% Current ER Monthly Contributions
GBS Rates - BCBS - Suffix 0001 Teachers & Professional Support			
Single	\$584.91	\$116.98	\$467.93
Two Person	\$1,396.43	\$279.29	\$1,117.14
Family	\$1,744.22	\$348.84	\$1,395.38
GBS Rates - BCBS - Suffix 0003 Admin/Office/NIS/ExAdmin/Tech/PAC/Plant			
Single	\$589.99	\$118.00	\$471.99
Two Person	\$1,408.61	\$281.72	\$281.72
Family	\$1,759.46	\$351.89	\$351.89
GBS Rates - BCBS - Suffix 0004 Kids' Club/Preschool/Paraprofessionals			
Single	\$554.25	\$110.85	\$443.40
Two Person	\$1,322.85	\$264.57	\$1,058.28
Family	\$1,652.25	\$330.45	\$1,321.80
GBS Rates - BCBS - Suffix 0005 Non-skilled Plant			
Single	\$559.03	\$111.81	\$447.22
Two Person	\$1,334.34	\$266.87	\$1,067.47
Family	\$1,666.61	\$333.32	\$1,333.29

Note:
Teladoc is included in the current rates

GBS Rates - \$200K Stop Loss			
4/1/2020 - 3/31/2021			
Rate Tier	GBS Renewal Rates 4/1/20 - 3/31/21	20% Renewal EE Monthly Contributions	80% Renewal ER Monthly Contributions
GBS Rates - BCBS - Suffix 0001 Teachers & Professional Support			
Single	\$617.84	\$123.57	\$494.27
Two Person	\$1,475.46	\$295.09	\$1,180.37
Family	\$1,843.01	\$368.60	\$1,474.41
GBS Rates - BCBS - Suffix 0003 Admin/Office/NIS/ExAdmin/ Tech/PAC/Plant			
Single	\$623.21	\$124.64	\$498.57
Two Person	\$1,488.34	\$297.67	\$1,190.67
Family	\$1,859.12	\$371.82	\$1,487.30
GBS Rates - BCBS - Suffix 0004 Kids' Club/Preschool/Paraprofessionals			
Single	\$585.44	\$117.09	\$468.35
Two Person	\$1,397.70	\$279.54	\$1,118.16
Family	\$1,745.82	\$349.16	\$1,396.66
GBS Rates - BCBS - Suffix 0005 Non-skilled Plant			
Single	\$590.49	\$118.10	\$472.39
Two Person	\$1,409.85	\$281.97	\$1,127.88
Family	\$1,760.99	\$352.20	\$1,408.79

Notes:
Teladoc is included in the renewal rates
Renewal illustrative rates show a 5.7% increase over current

This analysis is for illustrative purposes only, and is not a proposal for coverage or a guarantee of future expenses, claims costs, managed care savings, etc. There are many variable that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. See your policy or contact us for specific information or further detail in this regard.

**Grosse Pointe Public School System
Effective 4/1/2019**

Dental Standard 60

Rate Tier	Employees	GBS at Expected Costs - 4/1/2019 to 3/31/2020
Single	3	\$25.93
Single + 1	4	\$48.86
Family	7	\$65.39

Dental Premium 80

Rate Tier	Employees	GBS at Expected Costs - 4/1/2019 to 3/31/2020
Single	188	\$41.07
Single + 1	159	\$77.44
Family	315	\$103.60

Dental Premium 100

Rate Tier	Employees	GBS at Expected Costs - 4/1/2019 to 3/31/2020
Single	10	\$47.17
Single + 1	13	\$88.94
Family	36	\$118.99

Vision Standard

Rate Tier	Employees	GBS Renewal Rates at Expected Costs - 4/1/2019 to 3/31/2020
Single	35	\$2.56
Single + 1	11	\$4.82
Family	47	\$6.54

Vision Premium

Rate Tier	Employees	GBS Renewal Rates at Expected Costs - 4/1/2019 to 3/31/2020
Single	194	\$8.54
Single + 1	166	\$16.09
Family	323	\$21.53