

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

<b>GBS Rates - 190K Stop Loss</b>			
<b>4/1/2019 - 3/31/2020</b>			
<b>Rate Tier</b>	<b>GBS Current Rates 4/1/19 - 3/31/20</b>	<b>20% Current EE Monthly Contributions</b>	<b>80% Current ER Monthly Contributions</b>
<b>GBS Rates - BCBS - Suffix 0001 Teachers &amp; Professional Support</b>			
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
<b>GBS Rates - BCBS - Suffix 0003 Admin/Office/NIS/ExAdmin/Tech/PAC/Plant</b>			
Single	\$589.99	\$118.00	\$471.99
Two Person	\$1,408.61	\$281.72	\$1,126.89
Family	\$1,759.46	\$351.89	\$1,407.57
<b>GBS Rates - BCBS - Suffix 0004 Kids' Club/Preschool/Paraprofessionals</b>			
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
<b>GBS Rates - BCBS - Suffix 0005 Non-skilled Plant</b>			
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

<b>GBS Rates - \$200K Stop Loss</b>			
<b>4/1/2020 - 3/31/2021</b>			
<b>Rate Tier</b>	<b>GBS Renewal Rates 4/1/20 - 3/31/21</b>	<b>20% Renewal EE Monthly Contributions</b>	<b>80% Renewal ER Monthly Contributions</b>
<b>GBS Rates - BCBS - Suffix 0001 Teachers &amp; Professional Support</b>			
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
<b>GBS Rates - BCBS - Suffix 0003 Admin/Office/NIS/ExAdmin/ Tech/PAC/Plant</b>			
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
<b>GBS Rates - BCBS - Suffix 0004 Kids' Club/Preschool/Paraprofessionals</b>			
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
<b>GBS Rates - BCBS - Suffix 0005 Non-skilled Plant</b>			
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