



**Blue Care  
Network  
of Michigan**

A nonprofit corporation and independent licensee  
of the Blue Cross and Blue Shield Association

**PROPOSAL REQUEST  
FOR  
WEST BRANCH ROSE CITY SCHOOLS  
WEST REGION**

**COMMERCIAL QUOTE      NON REFORM GROUP**

**MEDICAL / PHARMACY RRF: 13328**

This letter sets the rates for your benefit package.

The following rates are effective 07/01/2011 through 06/30/2012.

**HEALTHY LIVING ENHANCED BENEFITS - HL2A**

CERTIFICATE: BCN10

RIDERS:

MHSAP Mental Health and Substance Abuse copays match medical copays and/or coinsurance  
CO20 \$20 Office Visit Copay  
ER75 \$75 Emergency Room Copay  
UR35 \$35 Urgent Care Copay

1020DC Drug - \$10 / \$20 (Contraceptives, Closed Formulary)

MOPD2C MOPD2x, 1020

STANDARD BENEFITS: BCN10, MHSAP, CO20, ER75, UR35, 1000DED, 30%CR, 1500CM, 1040DC, MOPD2X

\*\*\*The above are abbreviated descriptions. They do not replace the language in the certificate or rider brochure.\*\*\*

**RATES ARE CONTINGENT UPON TOTAL REPLACEMENT OF MESSA**

| MONTHLY PREMIUM RATES: | BCN<br>MEDICAL | BCN<br>PHARMACY | TOTAL      |
|------------------------|----------------|-----------------|------------|
| Single Contract:       | \$365.88       | \$87.76         | \$453.64   |
| Double Contract:       | \$841.52       | \$201.84        | \$1,043.36 |
| E + C Contract:        | \$841.52       | \$201.84        | \$1,043.36 |
| E + >C Contract:       | \$1,006.16     | \$241.34        | \$1,247.50 |
| Family Contract:       | \$1,006.16     | \$241.34        | \$1,247.50 |

To comply with new requirements in the Patient Protection and Affordable Care Act (PPACA) (also referred to as health care reform) groups may be required to make changes to their health insurance coverage. If necessary, this may result in an adjustment to the rates. To learn more about the PPACA, please visit our webpage, [www.bcbsm.com/healthcarereform/](http://www.bcbsm.com/healthcarereform/). You should also consult with your legal counsel for any legal advice on how you may comply with the law and regulations and the applicability to your plan.

BCN of Michigan rates are guaranteed for the period stated above; however, BCN reserves the right to adjust rates if any of the assumptions or calculations used to calculate the rates are incorrect. Please remember that BCN is a prepaid health plan and payment is due on or before the date noted on your billing statement.

If you have questions or wish to discuss other BCN benefit plans, please contact your BCBSM Regional Sales Office or Agent. We at BCN appreciate your business and look forward to providing your continuing health benefit needs.



**Blue Shield  
Blue Care Network  
of Michigan**

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

Run Date: 2011 Jul, 2011 06:16 AM  
Quote ID: PR13prop80858123

## RATE/AGREEMENT FOR WEST BRANCH ROSE CITY SCHOOLS

The following rates are effective: 07/01/2011

**Control #:**  
**Group Suffix Name:** WEST BRANCH ROSE CITY SCHOOL  
**Group/Suffix:** 04549/000  
**Rating Type:** ASC  
**Renewal Date:** 07/01/2011  
**Plan Name:** 3400

|                    |                                           |        |
|--------------------|-------------------------------------------|--------|
| <b>Blue Cross</b>  | <b>Community Blue</b>                     | 6225   |
| Reg Riders         | PCB-HCR w Ded/Copay-Panel                 | 772C02 |
|                    | Specified Oncology Clinical Trials        | 5401   |
|                    | MHP-CB\$2500                              | 429B11 |
|                    | XVA                                       | 4725   |
|                    | CB-OV \$30                                | 1864   |
|                    | CBD\$2500P                                | 8377   |
|                    | CB-D \$5000 NP                            | 8414   |
|                    | CB-CMNP \$5000                            | 5889   |
|                    | Temporary Benefits Hosp De-Par            | 1700   |
|                    | BMT - Bone Marrow Transplant              | 4398   |
|                    | GLE1 - General Limitations and Exclusions | 993009 |
| Comp Riders        | XVA                                       | 472565 |
|                    | HCR-Supp Cross Opt2 -New                  | 312D62 |
|                    | GPC-SAT-MHP2                              | 472B   |
|                    | Comp Option 2 Cross                       | 6502   |
|                    | Medicare Supp Sub Abuse Cross GPCST2      | 408703 |
| <b>Blue Shield</b> | <b>Community Blue</b>                     | 6225   |
| Reg Riders         | PCB-HCR w Ded/Copay-Panel                 | 772C02 |
|                    | Specified Oncology Clinical Trials        | 5401   |
|                    | MHP-CB\$2500                              | 429B11 |
|                    | XVA                                       | 4725   |
|                    | CB-OV \$30                                | 1864   |
|                    | CBD\$2500P                                | 8377   |
|                    | CB-D \$5000 NP                            | 8414   |
|                    | CB-CMT                                    | 558005 |
|                    | CB-CMNP \$5000                            | 5889   |
|                    | Contraceptive Injections                  | 5315   |

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**Blue Shield  
Blue Care Network  
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Nonprofit corporations and independent licensees  
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Run Date: 2011 JUL 20 11:05:10 AM  
Quote ID: PR13prop80858123

|                    |                                               |        |
|--------------------|-----------------------------------------------|--------|
| <b>Blue Shield</b> | <b>Community Blue</b>                         | 6225   |
|                    | PCD                                           | 9973   |
|                    | BMT - Bone Marrow Transplant                  | 4398   |
|                    | CRNA - Certified Registered Nurse Anesthetist | 5385   |
|                    | ECIP - Extended Coverage Inpt Psychologists   | 5216   |
|                    | CNM - Certified Nurse Midwife                 | 6600   |
|                    | Preventive Care Benefits                      | 6603   |
| <b>Comp Riders</b> | <b>Comp Option 1 Shield</b>                   | 0738   |
|                    | Medicare Supp Sub Abuse Shield GPCST2         | 408703 |
|                    | XVA                                           | 472565 |
|                    | HCR-Supp Shield Opt1                          | 312D62 |
|                    | GPC-SAT-MHP2                                  | 472B   |
| <b>Drugs</b>       | <b>Preferred RX</b>                           | 3607   |
| <b>Reg Riders</b>  | <b>MOPD2X (Generic/Brand)</b>                 | 2138Z1 |
|                    | PT-\$10/\$60                                  | 404B32 |
|                    | PDCM                                          | 513857 |
|                    | \$10/\$60 RX                                  | 6937   |
| <b>Comp Riders</b> | <b>PT-\$10/\$60</b>                           | 404BBG |
|                    | \$10/\$60 RX                                  | 693765 |
|                    | MOPD2X (Generic/Brand)                        | 2138Z2 |

| Tier        | Blue Cross | Blue Shield | Drugs     | Total       |
|-------------|------------|-------------|-----------|-------------|
| 1Person     | \$ 197.21  | \$ 125.83   | \$ 101.93 | \$ 424.97   |
| 2Person     | \$ 473.31  | \$ 302.00   | \$ 244.64 | \$ 1,019.95 |
| Family + DC | \$ 591.64  | \$ 377.50   | \$ 305.80 | \$ 1,274.94 |
| Comp        | \$ 201.52  | \$ 81.82    | \$ 290.93 | \$ 574.27   |

| Factors | Blue Cross | Blue Shield | Drugs  |
|---------|------------|-------------|--------|
| RRL     | 1.3164     | 0.8875      | 6.8517 |

**Medigap:** Yes

Coordination of Benefits: COBI - Pursue and Pay Aggressive Coordination of Benefits Form must be attached  
HRA(Health Reimbursement Account): ☐ Add ☐ Maintain ☐ Cancel-attach group letter  
HSA(Health Savings Account): ☐ Add ☐ Maintain ☐ Cancel-attach group letter

Signature of Group Executive on behalf of the Group and the Group Health Plan: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of BCBSM Rep: \_\_\_\_\_ Mail Code: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Agent: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Underwriter/Group Administration: \_\_\_\_\_ Date: \_\_\_\_\_

Ref- 04549000

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**Blue Shield  
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Run Date: 2011 Jul, 2011 07:57 AM  
Quote ID: PR13prop80856406

## RATE/AGREEMENT FOR WEST BRANCH ROSE CITY SCHOOLS

The following rates are effective: 07/01/2011

**Control #:**  
**Group Suffix Name:** WEST BRANCH ROSE CITY SCHOOL  
**Group/Suffix:** 04549/000  
**Rating Type:** ASC  
**Renewal Date:** 07/01/2011  
**Plan Name:** 105126

|                    |                                             |        |
|--------------------|---------------------------------------------|--------|
| <b>Blue Cross</b>  | <b>Flexible Blue/Integrated Drug</b>        | 819901 |
| Reg Riders         | PCB-FB(Med/Rx) HCR                          | 771C19 |
|                    | Specified Oncology Clinical Trials          | 5401   |
|                    | MHP2-FB                                     | 431B   |
|                    | XVA                                         | 4725   |
|                    | FB Plan 2;1250                              | 8312A1 |
|                    | HSA                                         | HSA1   |
|                    | \$1250/2500P; \$2500/5000NP                 | 820001 |
|                    | FB OCSM-24                                  | 821816 |
|                    | Temporary Benefits Hosp De-Par              | 1700   |
|                    | BMT - Bone Marrow Transplant                | 4398   |
|                    | GLE1 - General Limitations and Exclusions   | 993009 |
| Comp Riders        | XVA                                         | 472565 |
|                    | HCR-Supp Cross Opt2 -New                    | 312D62 |
|                    | GPC-SAT-MHP2                                | 472B   |
|                    | Comp Option 2 Cross                         | 6502   |
|                    | Medicare Supp Sub Abuse Cross GPCST2        | 408703 |
| <b>Blue Shield</b> | <b>Flexible Blue/Integrated Drug</b>        | 819901 |
| Reg Riders         | BMT - Bone Marrow Transplant                | 4398   |
|                    | ECIP - Extended Coverage Inpt Psychologists | 5216   |
|                    | PCB-FB(Med/Rx) HCR                          | 771C19 |
|                    | Specified Oncology Clinical Trials          | 5401   |
|                    | MHP2-FB                                     | 431B   |
|                    | XVA                                         | 4725   |
|                    | HSA                                         | HSA1   |
|                    | \$1250/2500P; \$2500/5000NP                 | 820001 |
|                    | FB OCSM-24                                  | 821816 |
|                    | Contraceptive Injections                    | 5315   |

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**Blue Shield  
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Run Date: 2011 Jul, 2011 07:37 AM  
Quote ID: PR13prop80856406

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|                    |                                       |               |
|--------------------|---------------------------------------|---------------|
| <b>Blue Shield</b> | <b>Flexible Blue/Integrated Drug</b>  | <b>819901</b> |
|                    | PCD2                                  | 8416          |
| Comp Riders        | XVA                                   | 472565        |
|                    | HCR-Supp Shield Opt1                  | 312D62        |
|                    | GPC-SAT-MHP2                          | 472B          |
|                    | Comp Option 1 Shield                  | 0738          |
|                    | Medicare Supp Sub Abuse Shield GPCST2 | 408703        |
| <b>Drugs</b>       | <b>Flexible Blue RX</b>               | <b>8223</b>   |
| Reg Riders         | PT-FB2 0%1K-1060                      | 404BF4        |
|                    | RX902X FB                             | 8429FB        |
|                    | PDCM FB10/60                          | 5138XG        |
|                    | FB10/60                               | 827601        |
|                    | \$1000/2000P; \$2000/4000NP; FB10/60  | 831207        |
|                    | \$1250/2500P; \$2500/5000NP           | 820001        |
| Comp Riders        | PT-FB2 0%1K-1060                      | 404BBG        |
|                    | RX902X FB COMP                        | 842965        |
|                    | FB10/60                               | 693765        |
|                    | MOPD2X COMP FB10/60                   | 2138Z2        |

| Tier        | Blue Cross | Blue Shield | Drugs     | Total       |
|-------------|------------|-------------|-----------|-------------|
| 1Person     | \$ 229.99  | \$ 162.46   | \$ 71.69  | \$ 464.14   |
| 2Person     | \$ 551.97  | \$ 389.90   | \$ 172.06 | \$ 1,113.93 |
| Family + DC | \$ 689.96  | \$ 487.38   | \$ 215.08 | \$ 1,392.42 |
| Comp        | \$ 201.52  | \$ 81.82    | \$ 290.93 | \$ 574.27   |

| Factors | Blue Cross | Blue Shield | Drugs  |
|---------|------------|-------------|--------|
| RRL     | 1.3164     | 0.8875      | 6.8517 |

**Medigap:** Yes

Coordination of Benefits: COB1- Pursue and Pay Aggressive Coordination of Benefits Form must be attached  
HRA(Health Reimbursement Account) ☐ Add ☐ Maintain ☐ Cancel-attach group letter  
HSA(Health Savings Account): ☐ Add ☐ Maintain ☐ Cancel-attach group letter

Signature of Group Executive on behalf of the Group and the Group Health Plan: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of BCBSM Rep: \_\_\_\_\_ Mail Code: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Agent: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Underwriter/Group Administration: \_\_\_\_\_ Date: \_\_\_\_\_

Ref- 04549000

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Run Date: 2011 Jul, 2011 06:16 AM  
Quote ID: PR13prop80858123

## RATE/AGREEMENT FOR WEST BRANCH ROSE CITY SCHOOLS

The following rates are effective: 07/01/2011

**Control #:**  
**Group Suffix Name:** WEST BRANCH ROSE CITY SCHOOL  
**Group/Suffix:** 04549/000  
**Rating Type:** ASC  
**Renewal Date:** 07/01/2011  
**Plan Name:** 3400

|                    |                                           |        |
|--------------------|-------------------------------------------|--------|
| <b>Blue Cross</b>  | <b>Community Blue</b>                     | 6225   |
| Reg Riders         | PCB-HCR w Ded/Copay-Panel                 | 772C02 |
|                    | Specified Oncology Clinical Trials        | 5401   |
|                    | MHP-CB\$2500                              | 429B11 |
|                    | XVA                                       | 4725   |
|                    | CB-OV \$30                                | 1864   |
|                    | CBD\$2500P                                | 8377   |
|                    | CB-D \$5000 NP                            | 8414   |
|                    | CB-CMNP \$5000                            | 5889   |
|                    | Temporary Benefits Hosp De-Par            | 1700   |
|                    | BMT - Bone Marrow Transplant              | 4398   |
|                    | GLE1 - General Limitations and Exclusions | 993009 |
| Comp Riders        | XVA                                       | 472565 |
|                    | HCR-Supp Cross Opt2 -New                  | 312D62 |
|                    | GPC-SAT-MHP2                              | 472B   |
|                    | Comp Option 2 Cross                       | 6502   |
|                    | Medicare Supp Sub Abuse Cross GPCST2      | 408703 |
| <b>Blue Shield</b> | <b>Community Blue</b>                     | 6225   |
| Reg Riders         | PCB-HCR w Ded/Copay-Panel                 | 772C02 |
|                    | Specified Oncology Clinical Trials        | 5401   |
|                    | MHP-CB\$2500                              | 429B11 |
|                    | XVA                                       | 4725   |
|                    | CB-OV \$30                                | 1864   |
|                    | CBD\$2500P                                | 8377   |
|                    | CB-D \$5000 NP                            | 8414   |
|                    | CB-CMT                                    | 558005 |
|                    | CB-CMNP \$5000                            | 5889   |
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**Blue Shield  
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Run Date: 2011 Jul, 20 11:06:18 AM  
Quote ID: PR13prop80858123

|                    |                                               |        |
|--------------------|-----------------------------------------------|--------|
| <b>Blue Shield</b> | <b>Community Blue</b>                         | 6225   |
|                    | PCD                                           | 9973   |
|                    | BMT - Bone Marrow Transplant                  | 4398   |
|                    | CRNA - Certified Registered Nurse Anesthetist | 5385   |
|                    | ECIP - Extended Coverage Inpt Psychologists   | 5216   |
|                    | CNM - Certified Nurse Midwife                 | 6600   |
|                    | Preventive Care Benefits                      | 6603   |
| <b>Comp Riders</b> | <b>Comp Option 1 Shield</b>                   | 0738   |
|                    | Medicare Supp Sub Abuse Shield GPCST2         | 408703 |
|                    | XVA                                           | 472565 |
|                    | HCR-Supp Shield Opt1                          | 312D62 |
|                    | GPC-SAT-MHP2                                  | 472B   |
| <b>Drugs</b>       | <b>Preferred RX</b>                           | 3607   |
| <b>Reg Riders</b>  | <b>MOPD2X (Generic/Brand)</b>                 | 2138Z1 |
|                    | PT-\$10/\$60                                  | 404B32 |
|                    | PDCM                                          | 513857 |
|                    | \$10/\$60 RX                                  | 6937   |
| <b>Comp Riders</b> | <b>PT-\$10/\$60</b>                           | 404BBG |
|                    | \$10/\$60 RX                                  | 693765 |
|                    | MOPD2X (Generic/Brand)                        | 2138Z2 |

| Tier        | Blue Cross | Blue Shield | Drugs     | Total       |
|-------------|------------|-------------|-----------|-------------|
| 1Person     | \$ 197.21  | \$ 125.83   | \$ 101.93 | \$ 424.97   |
| 2Person     | \$ 473.31  | \$ 302.00   | \$ 244.64 | \$ 1,019.95 |
| Family + DC | \$ 591.64  | \$ 377.50   | \$ 305.80 | \$ 1,274.94 |
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| Factors | Blue Cross | Blue Shield | Drugs  |
|---------|------------|-------------|--------|
| RRL     | 1.3164     | 0.8875      | 6.8517 |

**Medigap:** Yes

Coordination of Benefits: COBI - Pursue and Pay Aggressive Coordination of Benefits Form must be attached  
HRA(Health Reimbursement Account): ☐ Add ☐ Maintain ☐ Cancel-attach group letter  
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Signature of Group Executive on behalf of the Group and the Group Health Plan: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of BCBSM Rep: \_\_\_\_\_ Mail Code: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Agent: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of Underwriter/Group Administration: \_\_\_\_\_ Date: \_\_\_\_\_

Ref- 04549000

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Run Date: 2011 Jun, 2011 07:37 AM  
Quote ID: PR13prop80856406

## RATE/AGREEMENT FOR WEST BRANCH ROSE CITY SCHOOLS

The following rates are effective: 07/01/2011

**Control #:**  
**Group Suffix Name:** WEST BRANCH ROSE CITY SCHOOL  
**Group/Suffix:** 04549/000  
**Rating Type:** ASC  
**Renewal Date:** 07/01/2011  
**Plan Name:** 105126

|                    |                                             |        |
|--------------------|---------------------------------------------|--------|
| <b>Blue Cross</b>  | <b>Flexible Blue/Integrated Drug</b>        | 819901 |
| Reg Riders         | PCB-FB(Med/Rx) HCR                          | 771C19 |
|                    | Specified Oncology Clinical Trials          | 5401   |
|                    | MHP2-FB                                     | 431B   |
|                    | XVA                                         | 4725   |
|                    | FB Plan 2;1250                              | 8312A1 |
|                    | HSA                                         | HSA1   |
|                    | \$1250/2500P; \$2500/5000NP                 | 820001 |
|                    | FB OCSM-24                                  | 821816 |
|                    | Temporary Benefits Hosp De-Par              | 1700   |
|                    | BMT - Bone Marrow Transplant                | 4398   |
|                    | GLE1 - General Limitations and Exclusions   | 993009 |
| Comp Riders        | XVA                                         | 472565 |
|                    | HCR-Supp Cross Opt2 -New                    | 312D62 |
|                    | GPC-SAT-MHP2                                | 472B   |
|                    | Comp Option 2 Cross                         | 6502   |
|                    | Medicare Supp Sub Abuse Cross GPCST2        | 408703 |
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|                    | ECIP - Extended Coverage Inpt Psychologists | 5216   |
|                    | PCB-FB(Med/Rx) HCR                          | 771C19 |
|                    | Specified Oncology Clinical Trials          | 5401   |
|                    | MHP2-FB                                     | 431B   |
|                    | XVA                                         | 4725   |
|                    | HSA                                         | HSA1   |
|                    | \$1250/2500P; \$2500/5000NP                 | 820001 |
|                    | FB OCSM-24                                  | 821816 |
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Run Date: 2001 Jul, 2011 07:37 AM  
Quote ID: PR13prop80856406

|                    |                                       |               |
|--------------------|---------------------------------------|---------------|
| <b>Blue Shield</b> | <b>Flexible Blue/Integrated Drug</b>  | <b>819901</b> |
|                    | PCD2                                  | 8416          |
| <b>Comp Riders</b> | XVA                                   | 472565        |
|                    | HCR-Supp Shield Opt1                  | 312D62        |
|                    | GPC-SAT-MHP2                          | 472B          |
|                    | Comp Option 1 Shield                  | 0738          |
|                    | Medicare Supp Sub Abuse Shield GPCST2 | 408703        |
| <b>Drugs</b>       | <b>Flexible Blue RX</b>               | <b>8223</b>   |
| <b>Reg Riders</b>  | PT-FB2 0%1K-1060                      | 404BF4        |
|                    | RX902X FB                             | 8429FB        |
|                    | PDCM FB10/60                          | 5138XG        |
|                    | FB10/60                               | 827601        |
|                    | \$1000/2000P; \$2000/4000NP; FB10/60  | 831207        |
|                    | \$1250/2500P; \$2500/5000NP           | 820001        |
| <b>Comp Riders</b> | PT-FB2 0%1K-1060                      | 404BBG        |
|                    | RX902X FB COMP                        | 842965        |
|                    | FB10/60                               | 693765        |
|                    | MOPD2X COMP FB10/60                   | 2138Z2        |

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**PROPOSAL REQUEST  
FOR  
WEST BRANCH ROSE CITY SCHOOLS  
WEST REGION**

COMMERCIAL QUOTE

NON REFORM GROUP

**MEDICAL / PHARMACY RRF: 13328**

This letter sets the rates for your benefit package.

The following rates are effective 07/01/2011 through 06/30/2012.

**HEALTHY LIVING ENHANCED BENEFITS - HL2A**

CERTIFICATE: BCN10

RIDERS:

MHSAP Mental Health and Substance Abuse copays match medical copays and/or coinsurance

CO20 \$20 Office Visit Copay

ER75 \$75 Emergency Room Copay

UR35 \$35 Urgent Care Copay

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MOPD2C MOPD2x, 1020

STANDARD BENEFITS: BCN10, MHSAP, CO20, ER75, UR35, 1000DED, 30%CR, 1500GM, 1040DC, MOPD2X

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| E + C Contract:        | \$841.52       | \$201.84        | \$1,043.36 |
| E + >C Contract:       | \$1,006.16     | \$241.34        | \$1,247.50 |
| Family Contract:       | \$1,006.16     | \$241.34        | \$1,247.50 |

To comply with new requirements in the Patient Protection and Affordable Care Act (PPACA) (also referred to as health care reform) groups may be required to make changes to their health insurance coverage. If necessary, this may result in an adjustment to the rates. To learn more about the PPACA, please visit our webpage, [www.bcbm.com/healthcarereform/](http://www.bcbm.com/healthcarereform/). You should also consult with your legal counsel for any legal advice on how you may comply with the law and regulations and the applicability to your plan.

BCN of Michigan rates are guaranteed for the period stated above; however, BCN reserves the right to adjust rates if any of the assumptions or calculations used to calculate the rates are incorrect. Please remember that BCN is a prepaid health plan and payment is due on or before the date noted on your billing statement.

If you have questions or wish to discuss other BCN benefit plans, please contact your BCBM Regional Sales Office or Agent. We at BCN appreciate your business and look forward to providing your continuing health benefit needs.