



Blue Cross Blue Shield of Michigan / Blue Care Network

First Year Renewal Package

for

ELKTONPIGEONBAYPORTLAKERS

Customer ID: 100286

For Renewal Period Beginning : January 2017

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations
and independent licensees of the Blue Cross and Blue Shield Association.

August 24, 2016

Thank you for being a loyal Blue Cross customer. We appreciate your business.

It's time to renew your company's health care coverage and we wanted you to know we're glad you chose us last year. As you review the enclosed renewal package, we ask that you choose us again because of the value we bring to your business. Only Blue Cross offers you and your employees the widest variety of plans and valuable programs to fit almost every lifestyle and budget, backed by nearly 80 years of health care experience.

Taking your health care to the next level

Blue Cross continues to improve health care for your employees while delivering value to your business:

- **Our powerful network** offers value-based care and network discounts that reduce costs and increase the quality of care through a variety of physician- and member-based programs
- **Improving access and empowering members** through our:
 - *Mobile app* gives employees access to coverage, claims and more, including a virtual ID card, anytime and anywhere
 - *Online wellness resources*, powered by WebMD®, offer employees easy online or mobile access to health assessments, digital health coaching, online tracking monitors, articles and videos
 - *Shopping for care* on bcbsm.com allows members to easily find a doctor, hospital service or an estimate of treatment costs — from the initial visit to therapy
- **24/7 online health care** that includes convenient, round-the-clock access to board-certified doctors for face-to-face consultation using live online video
- **Our Member Discount Program** that offers valuable savings on a variety of health-related services, programs and products, such as gym memberships, groceries and more

We're committed to delivering quality products and services to you and your employees now and into the future. Again, thank you for your business.

Sincerely,

Jeff Connolly



Senior Vice President
Large Group Business &
President, West Michigan

Gary Gavin



Vice President
Key & Large Group
& Autos Business

Sandy Fester



Vice President
Middle & Small Group Business

Your Summary of Benefits and Coverage will be available online.

Thirty days before your renewal's start date, you can download your new *Summary of Benefits and Coverage*. **Note:** Self-funded customers receive a draft version only since they are solely responsible for compliance with the federal Summary of Benefits and Coverage (SBC) rules, including SBC creation and distribution.

1. Go to **bcbsm.com** and click on the *Employers* tab at the top of the page.
2. Click on *Login and Employer*.
 - If you need to register, click on *Register Now*.
 - If you are already registered, enter your username and password. Click on *Login*.

Contact your Blue Cross agent to receive a copy in the mail.

For employees of underwritten customers only*:

Your employees can access their own *Summary of Benefits and Coverage* through their member account at **bcbsm.com** once their plans start.

To receive a copy by mail, they can call the Customer Service number on the back of their Blue Cross ID card.

* Self-Funded customers are solely responsible for providing SBCs to their employees.

The Group is solely responsible for ensuring compliance with the SBC requirements, if any, applicable to account based plans the group may have, such as flexible spending arrangements (FSA), health reimbursement arrangements (HRA), and health savings accounts (HSA).

First Year Renewal Development

	Medical	Prescription Drug	Total
Projected Monthly Contracts for Renewal Period	59	59	
Projected Monthly Members for Renewal Period	192	192	
Last Month Income at Current Rates	\$43,370	\$7,317	\$50,687
Annual Income at Current Rates	\$520,440	\$87,806	\$608,246
Total Trend or Index to Current Rates with Tax	1.0297	1.1695	1.0499
Final Projected Expenses for Renewal Period	\$535,912	\$102,687	\$638,599





Appendix A: **Value Added Services**



Value Added Services

The Value of Blue

With 75-plus years as Michigan's leading health care company, our customers have come to expect more from us than the average carrier. You should. One of our greatest strengths as a company is the services that add significant value to your health care program – at no additional cost to you or your employees.

Here are just a few examples of the exclusive benefits we deliver to our Blues customers:

- We have the largest provider network in the state. That's how we can offer you more flexibility and specialty care than any other insurance carrier.
- Blue Cross's ID card is the most widely recognized health care card in the industry, accepted in more than 200 countries and territories.

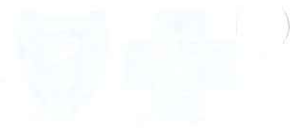
Innovative insurance solutions

As a non-profit mutual, Blue Cross can now offer you new, long-term insurance solutions that make health care more affordable for your employees and business. Specialty products, such as LifeSecure®, Dearborn National™ and Assurity® Life Insurance Company, can expand employee benefits with affordable plans that can control expenses beyond covered medical services. They can also help you better manage the overall health and well-being of your employees.

Our social mission

Choosing the Blues also means choosing to support the stability, growth and well-being of Michigan and its citizens. Through our social mission programs, we're improving health, increasing access and enhancing the quality of care in every corner of the state.

Blue Cross's status as a non-profit mutual has also helped expand our nonprofit social mission. Some of the ways we do that are through promoting school fitness and nutrition programs, helping fund free clinics and strengthening the safety net for uninsured, underinsured, Medicaid and other vulnerable populations. So please join us and our many partners in making Michigan an even better place in which to live and work.





Appendix B:

BCBSM Benefit and Rate Schedule





Run Date: 08/25/2016
EDP: 223

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

514F
ELKTONPIGEONBAYPORTLAKERS
Angela Dubs
6136 PIGEON ROAD
PIGEON MI 48755

000059

514F
AGENT OF RECORD
RICHARD WARD
P O BOX 216
BAD AXE MI 48413-0216

BENEFIT AND RATE SCHEDULE
ELKTONPIGEONBAYPORTLAKERS
Rate Effective: 01/2017 Renewal Month: January

Customer ID:	100286	Rating Type:	Large Group
Group-Division:	007041677-0000	Certification Status:	
Participation Factor:		Cluster Code:	0E00
Group Size Factor:		County:	HURON
SIC Code:			
Endorsed by:	Not Applicable		

Rates for groups renewing on or after January 1, 2011 will reflect known benefit changes required by the Patient Protection and Affordable Care Act (PPACA) (also referred to as health care reform). These benefit changes and any related rates are subject to Department of Insurance and Financial Services (DIFS) approval.

Certificates, riders and rates are subject to regulatory approval.

CERTIFICATES

BC-COMP	GROUP MEDICARE PART A COMPLEMENTARY BENEFIT CERTIFICATE
SB GBC LG	SIMPLY BLUE GROUP BENEFITS CERTIFICATE LG
65 OPTION 1	BLUE SHIELD 65, G-I BENEFIT CERTIFICATE (OPTION 1)
PRX PC LG	PREFERRED RX PROGRAM CERTIFICATE LG

MEDICAL RIDERS

ADM PLANYR JAN	ADMINISTRATIVE RIDER PLAN YEAR - JANUARY
SB-EA-1 LG	RIDER SB-EA-1 LG - SIMPLY BLUE ELECTIVE ABORTIONS 1
SB-ECM-IN\$2.5KL	RIDER SB-ECM-IN \$2500 LG - SIMPLY BLUE EMBEDDED COINSURANCE MAXIMUM FOR IN-NETWORK SERVICES
SB-ECM-ON \$5K L	RIDER SB-ECM-ON \$5000 LG - SIMPLY BLUE EMBEDDED COINSURANCE MAXIMUM FOR OUT-OF-NETWORK SERVICES
SB-MTC \$30 LG	RIDER SB-MTC \$30 LG SIMPLY BLUE MANIPULATIVE THERAPY
SB-OV \$30 LG	RIDER SB-OV \$30 LG - SIMPLY BLUE OFFICE VISIT COPAYMENT REQUIREMENT
SB-UC \$30 LG	RIDER SB-UC \$30 LG - SIMPLY BLUE URGENT CARE VISIT COPAYMENT REQUIREMENT
SBD-IN 1K/2K LG	RIDER SBD-IN \$1000/\$2000 LG SIMPLY BLUE DEDUCTIBLE REQUIREMENT FOR IN-NETWORK SERVICES
SBD-ON 2K/4K LG	RIDER SBD-ON \$2000/\$4000 LG SIMPLY BLUE DEDUCTIBLE REQUIREMENT FOR OUT-OF-NETWORK SERVICES
SBOPMIN 6350 LG	RIDER SB-OPM-IN \$6350 LG SIMPLY BLUE ANNUAL OUT-OF-POCKET MAXIMUM FOR IN-NETWORK SERVICES
SBOPMON12.7K LG	RIDER SB-OPM-ON \$12700 LG SIMPLY BLUE ANNUAL OUT-OF-POCKET MAXIMUM FOR OUT-OF-NETWORK SERVICES

DRUG RIDERS

PD-RX-CM LG	RIDER PD-RX-CM LG - PRESCRIPTION DRUG COST MANAGEMENT
PDTC15/30/60LG	RIDER PD-TTC \$15/\$30/\$60 LG PRESCRIPTION DRUG TRIPLE TIER COPAYMENT

MEDICARE SUPPLEMENTAL RIDERS

Reference Number: 49652-000

All benefit descriptions may not be applicable to all subscribers.



Run Date: 08/25/2016
EDP: 224

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BENEFIT AND RATE SCHEDULE
ELKTONPIGEONBAYPORTLAKERS
Rate Effective: 01/2017 Renewal Month: January

Customer ID: 100286 Group-Division: 007041677-0000

ADM MOS816 MED	ADMINISTRATIVE RIDER COMP BENEFITS - MEDICAL
ADM MOS816 RX	ADMINISTRATIVE RIDER COMP BENEFITS - DRUG
GCP-D	RIDER GCP-D
GPC-SAT 2	RIDER GPC- SAT-2 - SUBSTANCE ABUSE TREATMENT PROGRAM BENEFITS
GPC-SAT-MHP-2	RIDER GPC-SAT-MHP-2 - GROUP COMPLEMENTARY SUBSTANCE ABUSE TREATMENT MENTAL HEALTH PARITY
HCR MS PCB	RIDER HCR-MS-PCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL PREVENTIVE CARE BENEFITS
HCR-MS-WCB-ECS	RIDER HCR-MS-WCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL WOMEN'S CONTRACEPTIVE BENEFITS

Reference Number: 49652-000

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Run Date: 08/25/2016
EDP: 225

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BENEFIT AND RATE SCHEDULE
ELKTONPIGEONBAYPORTLAKERS
Rate Effective: 01/2017 Renewal Month: January

Customer ID: 100286 Group-Division: 007041677-0000

Monthly Premium Rates	Benefit ID	Total	Blue Cross	Blue Shield	Drugs	Master Medical	Dental	Vision
One Person Regular	0000 5M95	\$ 433.74	193.76	116.46	123.52			
Two Person Regular	0000 5M95	\$1,041.00	465.04	279.51	296.45			
Family Regular	0000 5M95	\$1,301.25	581.29	349.39	370.57			
One Complementary	0000 3F68	\$ 659.09	213.09	87.78	358.22			
Two Complementary	0000 3F68	\$1,318.18	426.18	175.56	716.44			
Three Complementary	0000 3F68	\$1,977.27	639.27	263.34	1,074.66			
1 Person Regular & 1 Complementary	0000 3F68	\$1,092.83	406.85	204.24	481.74			
2 Person Regular & 1 Complementary	0000 3F68	\$1,700.09	678.13	367.29	654.67			
Family Regular & 1 Complementary	0000 3F68	\$1,960.34	794.38	437.17	728.79			
1 Person Regular & 2 Complementary	0000 3F68	\$1,751.92	619.94	292.02	839.96			
2 Person Regular & 2 Complementary	0000 3F68	\$2,359.18	891.22	455.07	1,012.89			
Family Regular & 2 Complementary	0000 3F68	\$2,619.43	1,007.47	524.95	1,087.01			
1 Person Regular & 3 Complementary	0000 3F68	\$2,411.01	833.03	379.80	1,198.18			
2 Person Regular & 3 Complementary	0000 3F68	\$3,018.27	1,104.31	542.85	1,371.11			
Family Regular & 3 Complementary	0000 3F68	\$3,278.52	1,220.56	612.73	1,445.23			
RRL			2.5197	1.6992	8.8167		99.9999	99.9999

BCBSM reserves the right to adjust rate if any of the assumptions or calculations used to develop the rates are incorrect.

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

Reference Number: 49652-000



Run Date: 08/25/2016
EDP: 226

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514F
ELKTON PIGEON BAY PORT LAKER
Angela Dubs
6136 PIGEON ROAD
PIGEON MI 48755

000060

514F
AGENT OF RECORD
RICHARD WARD
P O BOX 216
BAD AXE MI 48413-0216

BENEFIT AND RATE SCHEDULE
ELKTON PIGEON BAY PORT LAKERS
Rate Effective: 01/2017 Renewal Month: January

Customer ID:	100286	Rating Type:	Large Group
Group-Division:	007041677-0001	Certification Status:	
Participation Factor:		Cluster Code:	0E00
Group Size Factor:		County:	HURON
SIC Code:			
Endorsed by:	Not Applicable		

Rates for groups renewing on or after January 1, 2011 will reflect known benefit changes required by the Patient Protection and Affordable Care Act (PPACA) (also referred to as health care reform). These benefit changes and any related rates are subject to Department of Insurance and Financial Services (DIFS) approval.

Certificates, riders and rates are subject to regulatory approval.

CERTIFICATES

BC-COMP	GROUP MEDICARE PART A COMPLEMENTARY BENEFIT CERTIFICATE
SB HSAGBCW/RXLG	SIMPLY BLUE HSA GROUP BENEFITS CERTIFICATE WITH PRESCRIPTION DRUGS LG
65 OPTION 1	BLUE SHIELD 65, G-I BENEFIT CERTIFICATE (OPTION 1)
PRX PC LG	PREFERRED RX PROGRAM CERTIFICATE LG

MEDICAL RIDERS

ADM PLANR JAN	ADMINISTRATIVE RIDER PLAN YEAR - JANUARY
DHSAD2KIN4KONLG	RIDER SBD-HSA-D 2000/4000-IN 4000/8000-ON LG SIMPLY BLUE HSA DEDUCTIBLE REQUIREMENT
DHSAOPM3KIN6KOL	RIDER SBD-HSA-OPM \$3000-IN \$6000-ON LG - SIMPLY BLUE HSA ANNUAL OUT-OF-POCKET MAXIMUMS
SBD-HSA-EA-1 LG	RIDER SBD-HSA-EA-1 LG - SIMPLY BLUE HSA WITH PRESCRIPTION DRUGS - ELECTIVE ABORTIONS 1
SBDHSAC0IN20ONL	RIDER SBD-HSA-C 0%-IN 20%-ON LG SIMPLY BLUE HSA COINSURANCE REQUIREMENT FOR IN-NETWORK AND OUT-OF-NETWORK SERVICES

DRUG RIDERS

TTC153060RXCM LG	RIDER PD-TTC \$15/\$30/\$60-RXCM LG - PRESCRIPTION DRUG TRIPLE-TIER COPAYMENT WITH A COST MANAGEMENT PROGRAM
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MEDICARE SUPPLEMENTAL RIDERS

ADM MOS816 MED	ADMINISTRATIVE RIDER COMP BENEFITS - MEDICAL
ADM MOS816 RX	ADMINISTRATIVE RIDER COMP BENEFITS - DRUG
GCP-D	RIDER GCP-D
GPC-SAT 2	RIDER GPC- SAT-2 - SUBSTANCE ABUSE TREATMENT PROGRAM BENEFITS
GPC-SAT-MHP-2	RIDER GPC-SAT-MHP-2 - GROUP COMPLEMENTARY SUBSTANCE ABUSE TREATMENT MENTAL HEALTH PARITY

Reference Number: 49652-001

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Run Date: 08/25/2016
EDP: 227

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**BENEFIT AND RATE SCHEDULE
ELKTON PIGEON BAY PORT LAKERS**

Rate Effective: 01/2017 Renewal Month: January

Customer ID: 100286 Group-Division: 007041677-0001

HCR MS PCB	RIDER HCR-MS-PCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL PREVENTIVE CARE BENEFITS
HCR-MS-WCB-ECS	RIDER HCR-MS-WCB - HEALTH CARE REFORM MEDICARE SUPPLEMENTAL WOMEN'S CONTRACEPTIVE BENEFITS
PD-RX-CM LG	RIDER PD-RX-CM LG - PRESCRIPTION DRUG COST MANAGEMENT
PDTTC15/30/60LG	RIDER PD-TTC \$15/\$30/\$60 LG PRESCRIPTION DRUG TRIPLE TIER COPAYMENT

Reference Number: 49652-001

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Run Date: 08/25/2016
EDP: 228

A nonprofit corporation and independent licensee
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BENEFIT AND RATE SCHEDULE
ELKTON PIGEON BAY PORT LAKERS
Rate Effective: 01/2017 Renewal Month: January

Customer ID: 100286 Group-Division: 007041677-0001

Monthly Premium Rates	Benefit ID	Total	Blue Cross	Blue Shield	Drugs	Master Medical	Dental	Vision
One Person Regular	0000 31XC	\$ 361.96	192.48	116.84	52.64			
Two Person Regular	0000 31XC	\$ 868.69	461.95	280.41	126.33			
Family Regular	0000 31XC	\$1,085.86	577.44	350.51	157.91			
One Complementary	0000 3F68	\$ 659.09	213.09	87.78	358.22			
Two Complementary	0000 3F68	\$1,318.18	426.18	175.56	716.44			
Three Complementary	0000 3F68	\$1,977.27	639.27	263.34	1,074.66			
1 Person Regular & 1 Complementary	0000 3F68	\$1,021.05	405.57	204.62	410.86			
2 Person Regular & 1 Complementary	0000 3F68	\$1,527.78	675.04	368.19	484.55			
Family Regular & 1 Complementary	0000 3F68	\$1,744.95	790.53	438.29	516.13			
1 Person Regular & 2 Complementary	0000 3F68	\$1,680.14	618.66	292.40	769.08			
2 Person Regular & 2 Complementary	0000 3F68	\$2,186.87	888.13	455.97	842.77			
Family Regular & 2 Complementary	0000 3F68	\$2,404.04	1,003.62	526.07	874.35			
1 Person Regular & 3 Complementary	0000 3F68	\$2,339.23	831.75	380.18	1,127.30			
2 Person Regular & 3 Complementary	0000 3F68	\$2,845.96	1,101.22	543.75	1,200.99			
Family Regular & 3 Complementary	0000 3F68	\$3,063.13	1,216.71	613.85	1,232.57			
RRL			2.5197	1.6992	8.8167		99.9999	99.9999

BCBSM reserves the right to adjust rate if any of the assumptions or calculations used to develop the rates are incorrect.

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Reference Number: 49652-001



Appendix C: BCBSM Retention Strategy





BCBSM Large Group Plan Design Mileage Charts - MEDICAL ONLY

Plan	Current Coverage (2017 Design)							New Coverage (2017 Design)																														
	Deductible	Embedded Coinsurance Maximum (ECM)	Coinsurance	Out-of-Pocket Maximum	Office Visit (OV) Copay	Emergency Room (ER) Copay	Community Blue 1	Community Blue 3	Community Blue 4	Community Blue 12,000/0%	Community Blue 12,000/20%	Community Blue 14,1500/20%	Community Blue 15,2500/0%	Community Blue 15,2500/20%	Community Blue 15,5000/0%	Community Blue 15,5000/20%	Community Blue 15,5000/30%	Simply Blue 250	Simply Blue 500	Simply Blue 750	Simply Blue 1000, 0%	Simply Blue 1000, 20%	Simply Blue 1500	Simply Blue 2000	Simply Blue 2500	Simply Blue 3000	Simply Blue 4000	Simply Blue HRA 1000	Simply Blue HRA 1500	Simply Blue HRA 2000	Simply Blue HRA 4000	Simply Blue HRA 5000	Healthy Blue Achieve 500	Healthy Blue Achieve 500	Healthy Blue Achieve 1000	Healthy Blue Achieve 1500	Healthy Blue Achieve 2000	Simply Blue 1500 MVP
Community Blue 1	\$0	N/A	0%	\$6,350	\$10	\$50	0%	-17%	-23%	-20%	-30%	-34%	-32%	-39%	-42%	-45%	-30%	-34%	-37%	-31%	-40%	-43%	-46%	-49%	-51%	-53%	-34%	-38%	-44%	-48%	-50%	-33%	-36%	-44%	-47%	-50%	-42%	
Community Blue 3	\$250	\$1,000	20%	\$6,350	\$20	\$150	21%	0%	-6%	-3%	-15%	-20%	-17%	-26%	-29%	-33%	-34%	-16%	-20%	-23%	-17%	-27%	-32%	-35%	-38%	-40%	-43%	-20%	-25%	-32%	-36%	-39%	-19%	-23%	-32%	-36%	-40%	-29%
Community Blue 4	\$500	\$1,500	20%	\$6,350	\$20	\$150	29%	7%	0%	4%	-9%	-14%	-12%	-22%	-24%	-29%	-29%	-10%	-14%	-18%	-11%	-22%	-27%	-31%	-34%	-36%	-39%	-15%	-20%	-27%	-32%	-35%	-13%	-18%	-27%	-32%	-35%	-25%
Community Blue 12 1000/0%	\$1,000	N/A	0%	\$6,350	\$30	\$150	25%	3%	-4%	0%	-13%	-18%	-15%	-24%	-27%	-32%	-32%	-13%	-18%	-21%	-14%	-25%	-30%	-33%	-36%	-39%	-41%	-18%	-23%	-30%	-35%	-38%	-17%	-21%	-30%	-34%	-38%	-28%
Community Blue 12 1000/20%	\$1,000	\$2,500	20%	\$6,350	\$30	\$150	43%	18%	10%	15%	0%	-5%	-2%	-13%	-16%	-21%	-22%	-1%	-6%	-10%	-2%	-14%	-19%	-23%	-27%	-30%	-33%	-6%	-11%	-20%	-25%	-28%	-4%	-9%	-20%	-25%	-29%	-17%
Community Blue 14 1500/20%	\$1,500	\$2,500	20%	\$6,350	\$30	\$150	51%	25%	17%	21%	6%	0%	3%	-8%	-12%	-17%	-18%	5%	0%	-4%	4%	-9%	-15%	-19%	-23%	-26%	-29%	-1%	-6%	-15%	-21%	-24%	1%	-4%	-15%	-20%	-25%	-12%
Community Blue 15 2500/0%	\$2,500	N/A	0%	\$6,350	\$30	\$150	46%	21%	13%	17%	2%	-3%	0%	-11%	-14%	-20%	-20%	2%	-3%	-7%	1%	-12%	-17%	-22%	-25%	-28%	-31%	-4%	-9%	-18%	-23%	-27%	-2%	-7%	-18%	-23%	-27%	-15%
Community Blue 15 2500/20%	\$2,500	\$2,500	20%	\$6,350	\$30	\$150	65%	36%	27%	32%	15%	9%	13%	0%	-4%	-9%	-10%	15%	9%	4%	13%	-1%	-7%	-12%	-16%	-19%	-22%	8%	2%	-7%	-14%	-17%	10%	5%	-8%	-13%	-18%	-4%
Community Blue 15 5000/0%	\$5,000	N/A	0%	\$6,350	\$30	\$150	71%	41%	32%	37%	20%	13%	17%	4%	0%	-6%	-7%	19%	13%	8%	18%	3%	-3%	-8%	-12%	-16%	-19%	13%	6%	-4%	-10%	-14%	15%	9%	-4%	-10%	-15%	0%
Community Blue 15 5000/20%	\$5,000	N/A	20%	\$6,350	\$30	\$150	82%	50%	41%	46%	27%	20%	24%	10%	6%	0%	-1%	27%	20%	15%	25%	10%	3%	-2%	-7%	-10%	-14%	20%	13%	2%	-5%	-9%	22%	16%	2%	-4%	-9%	6%
Community Blue 15 5000/30%	\$5,000	N/A	30%	\$6,350	\$30	\$150	83%	51%	42%	47%	28%	21%	25%	11%	7%	1%	0%	28%	21%	16%	26%	10%	4%	-2%	-6%	-10%	-14%	21%	14%	3%	-4%	-8%	23%	17%	3%	-4%	-9%	7%
Simply Blue 250	\$250	\$2,500	20%	\$6,350	\$20	\$150	44%	19%	11%	15%	1%	-5%	-2%	-13%	-16%	-21%	-22%	0%	-5%	-9%	-1%	-13%	-19%	-23%	-26%	-29%	-32%	-5%	-11%	-19%	-25%	-28%	-4%	-9%	-19%	-24%	-28%	-16%
Simply Blue 500	\$500	\$2,500	20%	\$6,350	\$20	\$150	51%	25%	17%	21%	6%	0%	3%	-8%	-12%	-17%	-17%	5%	0%	-4%	4%	-9%	-15%	-19%	-23%	-26%	-29%	-1%	-6%	-15%	-21%	-24%	1%	-4%	-15%	-20%	-25%	-12%
Simply Blue 750	\$750	\$2,500	20%	\$6,850	\$20	\$150	58%	30%	22%	27%	11%	5%	8%	-4%	-8%	-13%	-14%	10%	4%	0%	9%	-5%	-11%	-15%	-19%	-22%	-26%	4%	-2%	-11%	-17%	-21%	6%	0%	-11%	-17%	-21%	-8%
Simply Blue 1000, 0%	\$1,000	N/A	0%	\$6,350	\$30	\$150	45%	20%	12%	17%	2%	-4%	-1%	-12%	-15%	-20%	-21%	1%	-4%	-8%	0%	-12%	-18%	-22%	-26%	-29%	-32%	-4%	-10%	-18%	-24%	-27%	-3%	-8%	-18%	-24%	-27%	-15%
Simply Blue 1000, 20%	\$1,000	\$2,500	20%	\$6,350	\$30	\$150	66%	37%	28%	33%	16%	10%	13%	1%	-3%	-9%	-9%	16%	10%	5%	14%	0%	-6%	-11%	-15%	-18%	-22%	9%	3%	-6%	-13%	-17%	11%	6%	-7%	-13%	-17%	-3%
Simply Blue 1500	\$1,500	\$2,500	20%	\$6,350	\$30	\$150	77%	46%	37%	42%	24%	17%	21%	7%	3%	-3%	-3%	23%	17%	12%	22%	7%	0%	-5%	-9%	-13%	-17%	16%	10%	0%	-7%	-11%	19%	12%	-1%	-7%	-12%	3%
Simply Blue 2000	\$2,000	\$2,500	20%	\$6,850	\$30	\$150	87%	54%	44%	50%	31%	23%	27%	13%	9%	3%	2%	30%	23%	18%	28%	12%	5%	0%	-4%	-8%	-12%	23%	16%	5%	-2%	-7%	25%	19%	5%	-2%	-7%	9%
Simply Blue 2500	\$2,500	\$2,500	20%	\$6,350	\$30	\$150	95%	61%	51%	57%	37%	29%	33%	18%	14%	7%	6%	36%	29%	24%	34%	18%	10%	5%	0%	-4%	-8%	28%	21%	10%	2%	-2%	31%	24%	9%	3%	-3%	14%
Simply Blue 3000	\$3,000	\$2,500	20%	\$6,850	\$30	\$150	103%	68%	57%	63%	42%	34%	39%	23%	19%	12%	11%	41%	34%	29%	40%	22%	15%	9%	4%	0%	-4%	34%	26%	14%	7%	2%	36%	29%	14%	7%	1%	18%
Simply Blue 4000	\$4,000	N/A	30%	\$6,350	\$30	\$150	112%	75%	64%	70%	49%	41%	45%	29%	24%	17%	16%	48%	40%	34%	46%	28%	20%	14%	9%	5%	0%	40%	32%	20%	11%	6%	42%	35%	19%	12%	6%	24%
Simply Blue HRA 1000	\$1,000	\$2,500	20%	\$6,350	\$30	\$150	52%	25%	18%	22%	6%	1%	4%	-8%	-11%	-16%	-17%	6%	1%	-4%	5%	-8%	-14%	-18%	-22%	-25%	-28%	0%	-5%	-14%	-20%	-24%	2%	-3%	-15%	-20%	-24%	-12%
Simply Blue HRA 1500	\$1,500	\$2,500	20%	\$6,350	\$30	\$150	61%	33%	24%	29%	13%	6%	10%	-2%	-6%	-12%	-12%	12%	6%	2%	11%	-3%	-9%	-14%	-18%	-21%	-24%	6%	0%	-9%	-16%	-19%	8%	2%	-10%	-15%	-20%	-6%
Simply Blue HRA 2500	\$2,500	\$2,500	20%	\$6,350	\$30	\$150	78%	47%	37%	43%	24%	17%	21%	8%	4%	-2%	-3%	24%	17%	12%	22%	7%	0%	-5%	-9%	-13%	-16%	17%	10%	0%	-7%	-11%	19%	13%	0%	-7%	-11%	3%
Simply Blue HRA 4000	\$4,000	N/A	20%	\$6,350	\$30	\$150	91%	57%	47%	53%	33%	26%	30%	16%	11%	5%	4%	33%	26%	21%	31%	15%	8%	2%	-2%	-6%	-10%	25%	19%	7%	0%	-4%	28%	21%	7%	0%	-5%	11%
Simply Blue HRA 5000	\$5,000	N/A	20%	\$6,600	\$30	\$150	100%	65%	54%	60%	40%	32%	36%	21%	17%	10%	9%	39%	32%	26%	37%	20%	13%	7%	2%	-2%	-6%	31%	24%	12%	5%	0%	34%	27%	12%	5%	0%	16%
Healthy Blue Achieve 250	\$250	\$1,500	20%	\$6,350	\$20	\$150	49%	23%	15%	20%	4%	-1%	2%	-9%	-13%	-18%	-19%	4%	-1%	-6%	3%	-10%	-16%	-20%	-24%	-28%	-30%	-2%	-7%	-16%	-22%	-25%	0%	-5%	-16%	-21%	-25%	-13%
Healthy Blue Achieve 500	\$500	\$1,500	20%	\$6,350	\$20	\$150	57%	30%	22%	26%	10%	4%	7%	-5%	-8%	-14%	-14%	9%	4%	0%	8%	-5%	-11%	-16%	-19%	-23%	-26%	3%	-2%	-11%	-18%	-21%	5%	0%	-12%	-17%	-21%	-8%
Healthy Blue Achieve 1000	\$1,000	\$2,500	20%	\$6,350	\$30	\$150	78%	47%	38%	43%	25%	18%	22%	8%	4%	-2%	-3%	24%	18%	13%	23%	7%	1%	-4%	-9%	-12%	-16%	17%	11%	0%	-6%	-11%	19%	13%	0%	-6%	-11%	4%
Healthy Blue Achieve 1500	\$1,500	\$2,500	20%	\$6,350	\$30	\$150	90%	57%	47%	53%	33%	26%	30%	15%	11%	4%	4%	32%	26%	20%	31%	14%	7%	2%	-3%	-6%	-11%	25%	18%	7%	0%	-5%	27%	21%	7%	0%	-5%	11%
Healthy Blue Achieve 2000	\$2,000	\$2,500	20%	\$6,350	\$30	\$150	100%	65%	55%	61%	40%	33%	37%	22%	17%	10%	9%	39%	32%	27%	38%	21%	13%	7%	3%	-1%	-6%	32%	25%	13%	5%	0%	34%	27%	12%	5%	0%	17%
Simply Blue 1500 MVP	\$1,500	N/A	20%	\$4,000	\$30	\$150	72%	42%	33%	38%	20%	14%	17%	4%	0%	-6%	-6%	20%	14%	9%	18%	3%	-3%	-8%	-12%	-15%	-19%	13%	7%	-3%	-10%	-14%	15%	9%	-4%	-10%	-14%	0%

Personal Choice 250
 Personal Choice 500
 Personal Choice 1000
 Personal Choice 1500
 Marketed as 2.5%, 7%, or 9% savings compared to corresponding Simply Blue plan depending on attribution rider. Due to the fact that the Personal Choice out-of-network benefits do not exactly match those of the corresponding Simply Blue plans, the savings may not exactly be 2.5%, 7%, or 9%.

- Notes:
- Plan design impacts are on medical plan only, i.e. does not account for any pharmacy program costs
 - All design features shown are applicable to In-network, employee-only coverage
 - All Simply Blue and Simply Blue HRA plans assume tiered copays
 - Plan design impacts are calculated for each medical option assuming no optional riders
 - Plan design impacts are approximate and will vary for each customer based on riders selected, pharmacy coverage level, and other customer specific characteristics
 - Healthy Blue Achieve design features shown are for the Enhanced plan only

BCBSM Large Group Plan Design Mileage Charts - **RX ONLY**

Current Coverage (2017 Design)	New Coverage (2017 Design)												
	CSRxP \$10/\$40/\$80	CSRxP \$15/\$50/\$00%	CSRxP \$20/\$60/\$00%	CSRxP \$10/\$40/\$80/\$15%/25%	CSRxP \$15/\$50/\$00%/20%/25%	CSRxP \$20/\$60/\$00%/20%/25%	\$15/\$30/\$60 RXCM	\$10/\$40/\$80 RXCM	\$15/\$50/\$00/\$70/\$100 RXCM	\$20/\$60/\$00/\$80/\$100 RXCM	\$10/\$40/\$80/\$15%-\$150/\$25%-\$300 RXCM	\$15/\$50/\$00/\$70-\$100/\$20%-\$200/\$25%-\$300 RXCM	\$20/\$60/\$00/\$80-\$100/\$20%-\$200/\$25%-\$300 RXCM
Rx Plan													
CSRxP \$10/\$40/\$80	0%	-16%	-29%	-3%	-19%	-32%	29%	7%	-9%	-23%	4%	-12%	-26%
CSRxP \$15/\$50/\$00%	19%	0%	-16%	15%	-4%	-19%	53%	27%	8%	-9%	24%	4%	-13%
CSRxP \$20/\$60/\$00%	41%	19%	0%	37%	15%	-4%	82%	52%	29%	8%	48%	24%	4%
CSRxP \$10/\$40/\$80/\$15%/25%	3%	-13%	-27%	0%	-16%	-30%	33%	11%	-6%	-21%	7%	-10%	-24%
CSRxP \$15/\$50/\$00%/20%/25%	23%	4%	-13%	20%	0%	-16%	59%	32%	12%	-6%	28%	8%	-9%
CSRxP \$20/\$60/\$00%/20%/25%	47%	24%	4%	43%	20%	0%	90%	58%	34%	13%	54%	29%	8%
\$15/\$30/\$60 RXCM	-22%	-34%	-45%	-25%	-37%	-47%	0%	-17%	-29%	-41%	-19%	-32%	-43%
\$10/\$40/\$80 RXCM	-7%	-21%	-34%	-10%	-24%	-37%	20%	0%	-15%	-29%	-3%	-18%	-31%
\$15/\$50/\$00/\$70/\$100 RXCM	10%	-7%	-22%	7%	-11%	-25%	41%	18%	0%	-16%	15%	-4%	-19%
\$20/\$60/\$00/\$80/\$100 RXCM	31%	10%	-8%	27%	6%	-11%	68%	40%	19%	0%	36%	15%	-4%
\$10/\$40/\$80/\$15%-\$150/\$25%-\$300 RXCM	-4%	-19%	-32%	-7%	-22%	-35%	23%	3%	-13%	-27%	0%	-16%	-29%
\$15/\$50/\$00/\$70-\$100/\$20%-\$200/\$25%-\$300 RXCM	14%	-4%	-19%	11%	-7%	-23%	47%	22%	4%	-13%	19%	0%	-16%
\$20/\$60/\$00/\$80-\$100/\$20%-\$200/\$25%-\$300 RXCM	36%	14%	-4%	32%	10%	-8%	75%	46%	24%	4%	42%	19%	0%

Notes:

- Plan design impacts are on pharmacy piece only, i.e. does not account for any medical program costs
- Plan design impacts are calculated for each pharmacy option assuming no optional riders
- Plan design impacts are approximate and will vary for each customer based on riders selected, pharmacy coverage level, and other customer specific characteristics

