



St. Clair County

Blue Cross Blue Shield Comparison PPO 2 to proposed PPO 8
November 10, 2010

Premium Sharing

(deduction from paycheck for medical plan)



- PPO 2 Premium Sharing (annually)

- Single \$ 450.32
- Two Person \$ 900.38
- Family \$1,181.96

- PPO 8 Premium Sharing (annually)

- Single \$ 0.00
- Two Person \$ 0.00
- Family \$ 0.00

Medical Plan Differences

Pharmacy, Dental, Vision, Hearing is the same for both plans.



	PPO 2	PPO 8
Single Deductible	\$100	\$500
Family Deductible	\$200	\$1,000
% Copay	10%	20%
Single % Copay Max	\$500	\$2,500
Family % Copay Max	\$1,000	\$5,000
Single OOP (Ded Plus % Copay Max)	\$600	\$3,000
Family OOP (Ded Plus % Copay Max)	\$1,200	\$6,000
Office Visit	\$15	\$20
Chiropractic Office Visit	\$0	\$20
# of Chiro Visits	24	24
Emergency Room	\$50	\$50
Routine Mammograms	Covered	Covered
Preventive Care Maximum	unlimited	unlimited
Pharmacy Benefit	\$15/30/45	\$15/30/45
Generic up to 90 days	\$15	\$15
Preferred Brand up to 90 days	\$30	\$30
Non Preferred Brand up to 90 days	\$45	\$45

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00
3	Emergency Room-Break leg	\$450.00
3	X-Ray	\$180.00
3	Doctor and Specialist (4 visits)	\$332.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00
3	Emergency Room-Break leg	\$450.00
3	X-Ray	\$180.00
3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00
3	Emergency Room-Break leg	\$450.00
3	X-Ray	\$180.00
3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00
2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00
3	Emergency Room-Break leg	\$450.00
3	X-Ray	\$180.00
3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00
2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00
2	Doctor and Specialist (10 visits)	\$1,030.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	
	\$150.00	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	
	\$200.00	

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
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3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00
2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00
2	Doctor and Specialist (10 visits)	\$1,030.00
2	Additional Labs	\$1,000.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	
	\$150.00	
	\$0.00	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	
	\$200.00	
	\$0.00	

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1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
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1	Outpatient Surgery	\$3,000.00
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3	X-Ray	\$180.00
3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00
2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00
2	Doctor and Specialist (10 visits)	\$1,030.00
2	Additional Labs	\$1,000.00
2	Additional Inpatient Surgery	\$35,000.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	
	\$150.00	
	\$0.00	
	\$0.00	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	
	\$200.00	
	\$0.00	
	\$0.00	

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
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1	Doctor and Specialist (6 visits)	\$498.00
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3	Doctor and Specialist (4 visits)	\$332.00
2	Doctor Visits (2)	\$166.00
2	Additional Labs	\$150.00
2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00
2	Doctor and Specialist (10 visits)	\$1,030.00
2	Additional Labs	\$1,000.00
2	Additional Inpatient Surgery	\$35,000.00
		\$95,956.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	
	\$150.00	
	\$0.00	
	\$0.00	
\$1,776.96	\$680.00	\$218.00
\$2,674.96		

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	
	\$200.00	
	\$0.00	
	\$0.00	
\$1,350.00	\$3,060.00	\$310.00
\$4,720.00		

Member	Description	Approved Amount
1	Employee Premium Sharing	N/A
1, 2, 3	Preventive Services	\$1,200.00
1	Additional Labs	\$500.00
1	CT Scan	\$650.00
1	Outpatient Surgery	\$3,000.00
1	Doctor and Specialist (6 visits)	\$498.00
3	Emergency Room-Break leg	\$450.00
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2	ER admitted to hospital	\$1,800.00
2	Heart Bypass Surgery	\$50,000.00
2	Doctor and Specialist (10 visits)	\$1,030.00
2	Additional Labs	\$1,000.00
2	Additional Inpatient Surgery	\$35,000.00
		\$95,956.00

PPO 2 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$1,181.96		
\$0.00	\$0.00	\$0.00
\$140.00		
\$65.00		
\$300.00		
\$90.00		
		\$50.00
		\$108.00
		\$60.00
	\$30.00	
	\$15.00	
	\$0.00	
	\$485.00	
	\$150.00	
	\$0.00	
	\$0.00	
\$1,776.96	\$680.00	\$218.00
\$2,674.96		

Total Deductible Paid	\$200.00
Total % Copay Paid	\$913.00
Total OOP (D + C)	\$1,113.00
Plus Premium Sharing	\$1,181.96
Plus Fixed Copays	\$380.00
Grand Total Expense	\$2,674.96

Plan Paid*	\$93,281.04
<i>*Plus Fixed admin and stop loss Fees</i>	

PPO 8 Member Out of Pocket		
Husband (1)	Wife (2)	Dependent (3)
\$0.00		
\$0.00	\$0.00	\$0.00
\$500.00		
\$130.00		
\$600.00		
\$120.00		
		\$50.00
		\$180.00
		\$80.00
	\$40.00	
	\$150.00	
	\$0.00	
	\$2,670.00	
	\$200.00	
	\$0.00	
	\$0.00	
\$1,350.00	\$3,060.00	\$310.00
\$4,720.00		

Total Deductible Paid	\$1,000.00
Total % Copay Paid	\$3,230.00
Total OOP (D + C)	\$4,230.00
Plus Premium Sharing	\$0.00
Plus Fixed Copays	\$490.00
Grand Total Expense	\$4,720.00

Plan Paid*	\$91,236.00
<i>*Plus Fixed admin and stop loss Fees</i>	

Medical Costs (2009 Calendar Year)	Total Medical	Contracts	% of All Contracts	Average Contract Cost	Cumulative % of Contracts
Under \$4,999	\$703,214	392	67.01%	\$1,793.91	67.01%
Between \$5,000 and \$9,999	\$614,648	87	14.87%	\$7,064.92	81.88%
Between \$10,000 and \$14,999	\$546,416	45	7.69%	\$12,142.59	89.57%
Between \$15,000 and \$19,999	\$329,419	19	3.25%	\$17,337.86	92.82%
Between \$20,000 and \$24,999	\$268,196	12	2.05%	\$22,349.67	94.87%
Between \$25,000 and \$26,000	\$136,428	5	0.85%	\$27,285.53	95.73%
All Other Claims	\$1,447,361	25	4.27%	\$57,894.42	100.00%
Total Claims	\$4,045,683	585	100.00%	\$6,915.70	100.00%

Medical Services include those that are subject to Fixed Dollar Copays (Office, Specialist, Urgent Care, Emergency Room) and inclusive of all Preventive Charges

For the PPO 2 plan for person to reach out of pocket deductible and percent copay (\$1,200) family would have to have a minimum of \$10,200 in services requiring deductible and percent copay.

For the PPO 8 plan for person to reach out of pocket deductible and percent copay (\$6,000) family would have to have a minimum of \$26,000 in services requiring deductible and percent copay.

**St. Clair County
2011 Estimated Cost**

Medical Options		Current Monthly PPO 2 With 15/30/45 RX	*Proposed Monthly PPO 8 With 15/30/45 RX
Individual	133	\$502.63	\$412.71
2 Person	185	\$1,206.28	\$990.49
Family	239	\$1,457.62	\$1,196.87
Monthly	557	\$638,384	\$524,182
Annually		\$7,660,613	\$6,290,185

		Employee Annual Cost Share For PPO 2	Employee Annual Cost Share For Proposed PPO 8
Individual	133	\$450.32	\$0.00
2 Person	185	\$900.38	\$0.00
Family	239	\$1,181.96	\$0.00
	557	\$508,951	\$0
Annually		\$508,951	\$0

Net Annual Cost	\$7,151,661	\$6,290,185
Net Annual Savings	\$0	\$861,477
Net Percent Savings	0%	12.05%

*PPO 8 rates are estimated for 2011. BCBS illustrated rates are not yet available due to healthcare reform



Questions and Thank you

Angela Garner, President

Public Employee Benefits Solutions, LLC