



BLUE CROSS
BLUE SHIELD
OF MICHIGAN



Small Group Renewal Package

for

CONCORD ACADEMY

Customer ID: 263552

For Renewal Period Beginning: September, 2023

Publication Date: 05/15/2023

Rate Renewal Change

CONCORD ACADEMY

CID:	263552	Rate Effective:	9/1/2023
General Agency:	TGG Solutions		
Agent:	CARL R MESSING	Agency:	ADVANCED BENEFIT SOLUTIONS INC

BCN Rate Renewal Change

	Current Premium ¹	Renewal Premium ¹
Total Billable Members ²	28	28
Total Medical & Pharmacy Premium ³	\$11,128.93	\$12,421.28
Total Dental Premium	\$118.37	\$111.30
Total Vision Premium	\$0.00	\$0.00
Total Monthly Premium	\$11,247.30	\$12,532.58
Total Annual Premium	\$134,967.60	\$150,390.96

Projected Change in Monthly Premium **11.43%**

BCN Components of Rate Change

Components	Medical ³ & Pharmacy	Dental	Vision
Index to Current rate	6.57%	6.02%	0.00%
Aggregate Product Differences	5.74%	-12.52%	0.00%
Area	-4.00%	0.00%	0.00%
Age	3.18%	1.38%	0.00%
Age Factor Change	0.00%	0.00%	0.00%
Dependent Cap	0.00%	0.00%	0.00%
Total Rate Change	11.61%	-5.97%	0.00%

1. Premiums are based on enrollment at the time of renewal development.
2. Count based on snapshot as of 5/15/2023.
3. Medical includes Pediatric Vision.
4. The figures reflect commercial plans only.
5. Percent changes due to members aging out of pediatric dental and/or members aging into adult vision plans are accounted for in the Aggregate Product Differences

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Benefit Summary Description

CONCORD ACADEMY

DIV: 00263552_0001_0001

	Current Benefits	Renewal Compliant Benefit Conversion
Medical	BCN HRA HMO Platinum \$5000/20%	BCN HRA HMO Platinum \$5000/20%
Deductible (individual) ¹	\$5000	\$5000
Coinsurance ¹	20%	20%
Office Visit Copay ¹	\$20 Copay	20 Copay
Emergency Room Copay ¹	\$150 Copay	150 Copay
Drug	\$6/\$25/\$50/\$80/20%/20%	\$6/\$25/\$50/\$80/20%/20%
Metal Level ¹	Platinum	Platinum
Dental	Blue Dental PPO Plus 80/50/50 Pediatric SG	Blue Dental PPO Plus 80/50/50 Pediatric SG
Annual Max ¹	\$375	\$375
Contribution Type	Not Applicable	Not Applicable
Vision	Pediatric Vision SG \$0/\$0	Pediatric Vision SG \$0/\$0
Contribution Type	Not Applicable	Not Applicable
Total Monthly Premium	\$11,247.30	\$12,532.58

For a more detailed description of benefits, please refer to the Agent Portal or contact your General Agency.²

1. BCBSM plans will display values to represent "in-Network"

2. BAAGs and SBCs can be found on the Agent Portal or by contacting your General Agency.

Reference Number: 135

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Benefit Summary Description

CONCORD ACADEMY

DIV: 00263552_0001_0002

	Current Benefits	Renewal Compliant Benefit Conversion
Medical	BCN HRA HMO Platinum \$5000/20%	BCN HRA HMO Platinum \$5000/20%
Deductible (individual) ¹	\$5000	\$5000
Coinsurance ¹	20%	20%
Office Visit Copay ¹	\$20 Copay	20 Copay
Emergency Room Copay ¹	\$150 Copay	150 Copay
Drug	\$6/\$25/\$50/\$80/20%/20%	\$6/\$25/\$50/\$80/20%/20%
Metal Level ¹	Platinum	Platinum
Dental	Blue Dental PPO Plus 80/50/50 Pediatric SG	Blue Dental PPO Plus 80/50/50 Pediatric SG
Annual Max ¹	\$375	\$375
Contribution Type	Not Applicable	Not Applicable
Vision	Pediatric Vision SG \$0/\$0	Pediatric Vision SG \$0/\$0
Contribution Type	Not Applicable	Not Applicable
Total Monthly Premium	\$0.00	\$0.00

For a more detailed description of benefits, please refer to the Agent Portal or contact your General Agency.²

1. BCBSM plans will display values to represent "in-Network"

2. BAAGs and SBCs can be found on the Agent Portal or by contacting your General Agency.

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Small Group Glossary



BLUE CARE
NETWORK
OF MICHIGAN

Age (Component of Rate Change)

This represents changes due to members aging since the prior renewal.

- Example: If a group has one member who aged from 21 to 22 since the prior renewal, and the age factors are 1.00 and 1.01, respectively, the percentage change due to age is 1%.

Age Factor

These factors are used to provide rates based on members' ages.

Age Factor Changes (Component of Rate Change)

This represents changes from the prior renewal period due to revisions to the age factors used to provide age-based member rates. Since the age factors used do not change often, this component's value is normally zero.

- Example: In 2018, CMS stipulated changes to child medical age bands that increased the age factors for members under 21. Groups that had a higher than average proportion of children less than 21 years had a positive percentage change for Age Factors.

Aggregate Product Differences (Component of Rate Change)

This represents the aggregate of changes to all benefits and/or product pricing relativity from the prior renewal period. This component also includes the rating impact of any plan benefit being mapped to Health Care Reform compliant products from the prior year. Changes due to members aging out of pediatric dental and/or members aging into adult vision plans are also included.

- Example: If projected claims cost increases compared to the prior year were higher for high deductible plans than for other plans, then this percentage will be positive for high deductible plans. If there is more than 1 plan per carrier, the change will be the aggregate change for all renewing plans of each carrier.

Area (Component of Rate Change)

This represents the change in area factors from the prior renewal period due to relatively higher or lower projected claims costs in a rating area.

- Example: This percentage will be positive for an area where projected claims cost increases were higher than average.

Billable Member

A subscriber, spouse, or eligible dependents of the subscriber entitled to benefits under the subscriber's certificate. Only the three oldest children under the age of 21 are included as billable members.

Dependent Cap (Component of Rate Change)

This component represents the effect of children turning 21 for the upcoming renewal when other children were not Billable Members for the prior renewal.

- Example: A family with four children under the age of 21 on their prior renewal would have only been charged for the three oldest children. If one of the children is 21 for the upcoming renewal, the family premium will include rates for all 4 children, and this component will be positive.



BLUE CARE
NETWORK
OF MICHIGAN

Full Time Equivalent (FTE)

A method to count employees that determines the group size, using an average count from each month of the prior calendar year. Employees working 120 hours or more in a month each count as one full-time employee, while employees working less than that are pro-rated. The average is rounded down to the nearest whole number. Seasonal employees working fewer than 120 days per year and employees who have medical coverage under TRICARE or certain Veterans Administration programs are excluded from this count.

Index to Current Rate (Component of Rate Change)

This represents the overall change of rate levels from the prior renewal period. Trends, and their favorable/unfavorable results, are reflected in this component.

- Example: If the overall pool is expected to see increased claims costs from the prior year, then this percentage will be positive.

Rating Area

A group's rating area will be determined based on the employer's primary Michigan location.

Renewal Compliant Benefit

Health Care Reform regulations require all small groups have Health Care Reform compliant products. Small Groups will be mapped to Health Care Reform compliant products at each renewal.

Small Group Rating Type

Groups with a count of 50 or fewer FTEs and with at least one eligible employee enrolling.

Summary of Benefits and Coverage (SBC)

Document available to subscribers describing their covered benefits, cost sharing, and coverage limitations and exceptions.



Our Blue Dental and Blue Vision plans are all in one for your overall health

We joined your Blue Cross Blue Shield of Michigan medical, dental and vision benefits together for a seamless experience with one ID card, one convenient member account and access to our integrated wellness engagement program.

With our large Blue Dental PPO network of more than 130,000 unique dentists and 430,000 access points nationwide, you have the choice to stay with your current dental provider or choose someone new.

Our Blue Vision care offers you the choice of more than 35,000 unique providers nationwide with a wide selection of eye wear choices.

Interested in learning more? Contact your Specialty Benefits representative or email specialtybenefits@bcbsm.com.



Specialty Benefits | Providing a total benefits solution



Blue Cross Behavioral HealthSM

MARKETING PLANNER FOR EMPLOYERS

A guide to help direct your employees to resources for mental health and substance use concerns.

We're *here* to help.



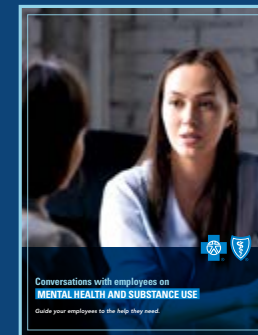
Mental health and substance use conditions are at an all-time high. Your health plan includes behavioral health benefits and resources to help your employees address these concerns.

In this planner, you have everything you need to promote and market available mental health and substance use disorder benefits and resources to your employees. Along with this shareable content, you'll also find a custom campaign planner to aid with launching your campaign, and a guide to assist you in directing your employees to the care they need.

Begin sharing these materials with your employees immediately. If you need additional assistance or have questions about this toolkit, please reach out to your Blue Cross account manager or agent.

KEY INSIGHTS*

- 1** Mental health and substance use conditions can affect all ages, sexes, races and income levels. While everyone may not be experiencing a concern, many have friends or family who are and can help those who need to seek care.
- 2** Stigma related to mental health and substance use conditions can suppress the awareness of these conditions and is a reason some don't seek care.
- 3** Many people delay seeking care because they find it difficult to get care. They may wait until they can't handle it anymore on their own or they experience a triggering event.
- 4** The most common barriers to getting care are finding the right provider, understanding coverage and benefits and cost.
- 5** When seeking care, many start with their primary care provider. Those without a PCP are less likely to get care.



Download the *Conversations with employees on mental health and substance use* guide from the Behavioral Health toolkit for tips on talking to your employees about mental health or substance use concerns and directing them to the care they need.

* Blue Cross Blue Shield of Michigan research study conducted by Gongos in December 2020

EMAIL

FILE TYPES: MSG/.OFT, .EMLTPL, .HTML

NEWSLETTERS

FILE TYPES: .PDF | DIMENSIONS: 8.5 x 11

1



Behavioral Health Awareness: Talking about mental health

2



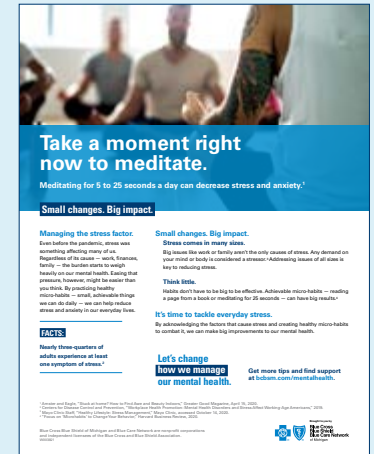
Behavioral Health Awareness: Substance Use Disorder

1



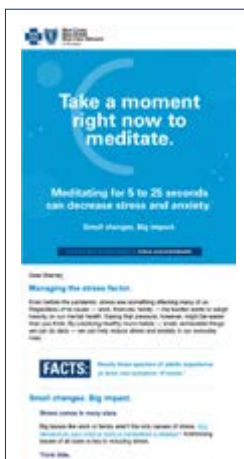
Behavioral Health Awareness: Talking about mental health

2



Behavioral Health Tips: Meditation

3



Behavioral Health Tips: Meditation

4



myStrength by Livongo®

POSTERS

FILE TYPES: .PDF | DIMENSIONS: 8.5 x 11 or 11 x 14



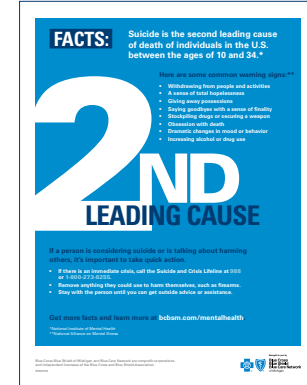
Behavioral Health Awareness: Talking about mental health



Behavioral Health Awareness: Substance use disorder



Behavioral Health Awareness: Dealing with a crisis



Behavioral Health Awareness: Suicide prevention



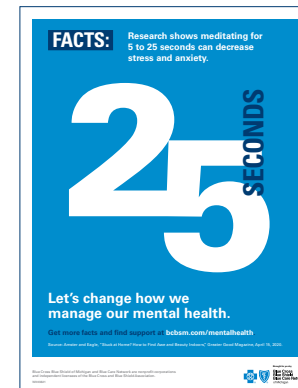
Behavioral Health Awareness: Stigma



Behavioral Health Tips: Dealing with loneliness



Behavioral Health Tips: Micro-habits to alleviate stress



Behavioral Health Tips: Meditation



Behavioral Health Tips: Caregiver health

FLYERS

FILE TYPES: .PDF | DIMENSIONS: 8.5 x 11

Substance use disorder in America

Substance use disorders are increasingly underreported due to stigma and poor medication. According to the National Institute on Drug Abuse, a national community organization helping those with substance use disorders.

- 7.2% of adults in America reported having a substance use disorder in the past year.
- 2.7% of adults in America reported having an alcohol use disorder in the past year.
- 5.7% of adults in America reported having a substance use disorder in the past year.
- 4.0% of youth in the U.S. reported having a substance use disorder in the past year.
- 5.6% of youth in the U.S. had at least one episode in the past year, while 3.4% had an alcohol use disorder.

For more information on substance use disorders, treatment and prevention, visit www.mentalhealthbcbsm.com for a self-paced, mobile-enabled program that provides information about addiction prevention and substance use disorder treatment.

Behavioral Health Awareness: Substance use disorder

FACTS: Suicide is the second leading cause of death of individuals in the U.S. between the ages of 10 and 34.

2ND LEADING CAUSE

- Withdrawing from people and activities
- A sense of hopelessness
- Thinking about death or suicide
- Feeling hopeless about the future
- Constantly thinking about a specific problem
- Constantly thinking about a specific problem
- Constantly thinking about a specific problem

It's important to know the warning signs. It's important to take quick action.

Some warning signs include:

- Changes in mood
- Changes in behavior
- Changes in thinking
- Changes in eating or sleeping
- Changes in social activities
- Changes in work or school performance
- Changes in appearance
- Changes in hygiene
- Changes in communication
- Changes in judgment
- Changes in decision-making
- Changes in risk-taking
- Changes in self-harm
- Changes in suicidal thoughts
- Changes in suicidal actions
- Changes in suicidal ideation
- Changes in suicidal intent
- Changes in suicidal behavior
- Changes in suicidal completion

Get more tips and learn more at www.mentalhealthbcbsm.com

Behavioral Health Awareness: Suicide prevention

Know the signs of a crisis.

1. It's important to know the warning signs.

2. If a person is considering suicide, it's important to take quick action.

Some warning signs include:

- Changes in mood
- Changes in behavior
- Changes in thinking
- Changes in eating or sleeping
- Changes in social activities
- Changes in work or school performance
- Changes in appearance
- Changes in hygiene
- Changes in communication
- Changes in judgment
- Changes in decision-making
- Changes in risk-taking
- Changes in self-harm
- Changes in suicidal thoughts
- Changes in suicidal actions
- Changes in suicidal ideation
- Changes in suicidal intent
- Changes in suicidal behavior
- Changes in suicidal completion

Get more tips and learn more at www.mentalhealthbcbsm.com

Behavioral Health Awareness: Dealing with a crisis

Help in times of crisis

People with mental health conditions often don't receive the appropriate support after experiencing a crisis. We're here to provide crisis care and help you get the right care when you need it.

Crisis care options

Options for immediate help

Options to receive

Options to go

Options	Options to go	Options to receive
24-hour Crisis Line: 1-800-333-2343	24-hour Crisis Line: 1-800-333-2343	24-hour Crisis Line: 1-800-333-2343
24-hour Crisis Line: 1-800-333-2343	24-hour Crisis Line: 1-800-333-2343	24-hour Crisis Line: 1-800-333-2343
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Get more tips and learn more at www.mentalhealthbcbsm.com

Behavioral Health Tips: Crisis care options

5 tips to fight loneliness

FACTS: 43 percent of seniors feel lonely or isolated.

Loneliness and isolation are bad for your health.

1. Stay connected to loved ones.
2. Stay connected to loved ones.
3. Add to your social circle.
4. Stay back to back.
5. Stay back to back.

Get more tips and learn more at www.mentalhealthbcbsm.com

Behavioral Health Tips: Dealing with loneliness

Caregiver health

The best care starts with self-care.

A caregiver's role

How to stay healthy

Tips to stay healthy

How to stay healthy

Get more tips and learn more at www.mentalhealthbcbsm.com

Behavioral Health Tips: Caregiver health

Help to Live Your Best Possible Life

With myStrength by Livongo you get a personalized program to help with stress, anxiety, sleep, and much more.

GET STARTED

Visit www.mentalhealthbcbsm.com to get started.

myStrength® by Livongo

Frequently Asked Questions for myStrength by Livongo

Q: What is myStrength by Livongo?

Q: Is this really free? How can that be?

Q: Do I have to download the mobile app?

Q: Will my information be safe?

Q: Can I cancel my membership?

Q: How do I enroll?

Visit www.mentalhealthbcbsm.com to get started. Use registration code: BLUECROSSM-START

myStrength® by Livongo: FAQ

Behavioral health care options

With myStrength by Livongo you get a personalized program to help with stress, anxiety, sleep, and much more.

Behavioral Health Care Options	Options	Options to go	Options to receive
Behavioral Health Care Options	Options	Options to go	Options to receive
Behavioral Health Care Options	Options	Options to go	Options to receive
Behavioral Health Care Options	Options	Options to go	Options to receive

Visit www.mentalhealthbcbsm.com to get started. Use registration code: BLUECROSSM-START

Behavioral Health Tips: Care options (for members under 65)

Behavioral health care options

With myStrength by Livongo you get a personalized program to help with stress, anxiety, sleep, and much more.

Visit www.mentalhealthbcbsm.com to get started. Use registration code: BLUECROSSM-START

Behavioral Health Tips: Care options (for members over 65)

Feeling stressed? Overwhelmed? Exhausted? AbleTo can help.

AbleTo is a virtual behavioral health provider connected with your health plan that offers convenient and confidential care to help you manage depression and anxiety. AbleTo includes access to more than 2,000 licensed therapists in-network.

AbleTo providers offer:

- 24/7 access to care
- Personalized care for your unique needs
- Weekly care with up to 40 minutes

AbleTo services:

- 24/7 access to care
- Personalized care for your unique needs
- Weekly care with up to 40 minutes

Behavioral Health Tips: AbleTo

DIGITAL IMAGES

FILE TYPES: .JPG | DIMENSIONS: 1920 x 1080



*Behavioral Health Awareness:
Dealing with a crisis*



*Behavioral Health Awareness:
Suicide prevention*



*Behavioral Health Tips:
Dealing with loneliness*





CAMPAIGN PLANNER

The campaign timeline and rollout below is just an example of how you can effectively communicate the Blue Cross Behavioral Health content with your employees. Feel free to disseminate these materials as you see fit, although we encourage a multi-faceted approach for the best member experience.

	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC	
Email Template 1									
Newsletter Template 1									
Email Template 2									
Newsletter Template 2									
Email Template 3									
Email Template 4									
Posters									
Flyers									
Digital images									



Blue Cross
Blue Shield
Blue Care Network
of Michigan



Download your Behavioral Health toolkit today at bcbsm.com/engage.

Contact your sales account manager or agent if you have questions.

We're *here* to help.

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



Blue Cross Blue Shield of Michigan Marketing Planner for Employers

Encourage your employees to get their annual flu shot this season with these marketing resources.



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan



Be ready for flu season. It's important for your business.

Your employees' health is important. That's why we've developed this toolkit to give you action steps for keeping your workplace healthy during the flu season.

Depending on their health care plan, your employees can easily get the flu shot by:

- Visiting bcbsm.com/preventflu for a list of participating pharmacies in Michigan that provide vaccinations, and then going to the selected pharmacy with their Blue Cross or Blue Care Network member ID card.
- Scheduling an appointment with their primary care physician to get the flu shot.
 - o *An office visit copayment may apply.*

Note: The flu vaccine can protect your employees from becoming sick with the flu. The flu is a potentially serious respiratory illness that can cause missed work, hospitalization, and, in some cases, even death.



What's inside.



Email Template

Use this email communication to help promote flu shot awareness to your employees and the steps to getting a flu shot.



Posters

Use these resources digitally or in print to promote facts about the flu shot and preventive actions to stay healthy.



Flyers

Use these resources digitally or in print to educate employees on the importance of the flu shot and answer other frequently asked questions.



Direct-mail Postcard

Share this postcard in the workplace or mail to employee homes to help promote awareness and actions to get a flu shot.



Social Media Images

Use these digital assets within your company's social media channels or intranet sites to promote flu shot awareness.

Email Template



THE FLU VACCINE
★ GIVE IT A ★
SHOT

The flu vaccine is worth a shot.

Hi [First Name],

Nearly **154 million flu shots** were administered across the U.S. last year, according to the Centers for Disease Control and Prevention. That's a record number. And while it turned out to be a mild flu season, we can't let our guard down. It's still important to get a flu shot this year.

Help prevent the spread. Give it a Shot! The flu vaccine is safe, easily administered and only takes a few minutes to get. Plus, you're not only ensuring fewer illnesses in the community, you're also helping to keep hospitalizations to a minimum.

Ready to give it a shot? Here's what you can do next:

- Visit a participating pharmacy with your Blue Cross or Blue Care Network member ID card. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine.
- Go to a retail health clinic for your flu shot.
- Schedule an appointment with your primary care provider for your flu shot.

[LEARN MORE](#)

Posters



THE FLU VACCINE
★ GIVE IT A ★
SHOT

FACT

You can't get the flu from the flu shot. It doesn't contain any strains of an active flu virus.

It will help protect you and others from getting and spreading the flu.

Stay healthy — Give it a Shot.

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD? Find it all and so much more on the Blue Cross mobile app. Download it today!

[App Store](#) [Google Play](#)

Learn more at bcbsm.com/preventflu.

Fact 1 Poster

THE FLU VACCINE
★ GIVE IT A ★
SHOT

FACT

Last year's flu season sent 400,000 people to hospitals and caused 22,000 deaths.

The best way to protect yourself and loved ones from the flu is to get vaccinated.

Source: Centers for Disease Control and Prevention

Stay healthy — Give it a Shot.

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD? Find it all and so much more on the Blue Cross mobile app. Download it today!

[App Store](#) [Google Play](#)

Learn more at bcbsm.com/preventflu.

Fact 2 Poster

THE FLU VACCINE
★ GIVE IT A ★
SHOT

Stay healthy this flu season

Avoid touching your eyes, nose and mouth with unwashed hands.

Learn more at bcbsm.com/preventflu.

Fact 3 Poster

THE FLU VACCINE
★ GIVE IT A ★
SHOT

Stay healthy this flu season

Wash your hands often with soap and water for at least 20 seconds.

If soap or water isn't available, use an alcohol-based hand sanitizer.

Learn more at bcbsm.com/preventflu.

Fact 4 Poster

Flyers

Flu vs. COVID-19

While some of the symptoms of the flu and COVID-19 may seem similar, there are some key differences. The flu and COVID-19 are both contagious respiratory illnesses, but they are caused by different viruses. COVID-19 is caused by infection with a coronavirus first identified in 2019, and the flu is caused by infection with influenza viruses.

Here are some of the key differences between the flu and COVID-19.

Flu	COVID-19
<ul style="list-style-type: none"> Symptoms Mild to severe illness, including common signs and symptoms such as fever, cough, runny nose and fatigue. 	<ul style="list-style-type: none"> Symptoms Similar symptoms as the flu but can cause more serious illness in some people. Symptoms can include loss of taste or smell, difficulty breathing or chest pain, and dehydration.
<ul style="list-style-type: none"> Prevention Wash your hands frequently with soap and water for at least 20 seconds after infection or at least 10 days after infection. 	<ul style="list-style-type: none"> Prevention The time it takes to catch a coronavirus depends on how you catch it. Symptoms can appear as early as 2 days after infection or as late as 14 days after infection.
<ul style="list-style-type: none"> Vaccine Most people with the flu can get a shot for about 1 week before the flu season begins. 	<ul style="list-style-type: none"> Vaccine It's possible for people to get the vaccine for about 10 weeks before the flu season begins. It's important to get vaccinated as early as possible to receive the most protection.
<ul style="list-style-type: none"> Who's at risk Older adults, pregnant people and those, including their children, with under-lying medical conditions, such as asthma. 	<ul style="list-style-type: none"> Who's at risk People 65 and older, people 19 and older with certain medical conditions, and people living in long-term care facilities.
<ul style="list-style-type: none"> Recovery Most people who get the flu recover in a few days to two weeks. Some people may develop more serious complications, such as pneumonia. 	<ul style="list-style-type: none"> Recovery COVID-19 can also result in pneumonia and other complications. Severe complications associated with COVID-19 include blood clots in the veins and stroke in the long-term care of those.
<ul style="list-style-type: none"> Vaccine There are multiple FDA-approved influenza vaccines that protect against the flu. Be sure that vaccines include all circulating flu strains. 	<ul style="list-style-type: none"> Vaccine The Food and Drug Administration has approved one COVID-19 vaccine that is an approved vaccine to prevent COVID-19 in older populations.

Source: Centers for Disease Control and Prevention.

Protect yourself — Give it a Shot!

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

Flu vs COVID-19 Flyer

Why the flu vaccine is worth a shot

By getting the flu shot you can help protect yourself and others from getting and spreading the flu.

- No hassle**
Go to a participating local pharmacy or schedule an appointment with your doctor. Bring your Blue Cross member ID card with you.
- No worries**
The flu shot is safe, effective and the best protection against the flu you can receive. If you have any concerns about getting a flu shot, talk to your doctor.

Here's what you need to do

- Go to [bcbsm.com/preventflu](#) to locate participating pharmacies or contact your primary care provider to schedule an appointment. Your office visit co-payment may apply. You can also find other participating pharmacies by logging into your Blue Cross member account.
- Visit the pharmacy with your Blue Cross member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine.
- Make sure you write down the date of your flu shot and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.
- For members without Blue Cross pharmacy coverage:** Visit [bcbsm.com/preventflu](#) to see a list of immunizing pharmacies that provide vaccines under your medical coverage.

Ways to prevent the spread of the flu and other viruses

- Avoid close contact with people who are sick. If you're sick, avoid others as much as possible.
- Cover your nose and mouth when you sneeze or cough.
- Wash your hands frequently with soap and water or alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with viruses that cause flu.

Source: Centers for Disease Control and Prevention.

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD?
Find it all and so much more on the Blue Cross mobile app.

Download it today!

Available on the App Store and Google Play.

WABMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Cross Network by providing health and wellness services.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries. App Store is a service mark of Apple Inc., registered in the U.S. and other countries. Google Play and the Google Play logo are trademarks of Google LLC.

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

General Flyer

Get your flu shot at a participating pharmacy

A quick trip to your local participating pharmacy can protect you from the flu. Here's how getting your flu shot is made easy:

- No appointment**
Your local pharmacy providing flu shots doesn't require an appointment. You can get your flu shot at your convenience.
- No worries**
The flu shot is safe, effective and the best protection against the flu. If you have any concerns about getting a flu shot, talk to your doctor.

All you need to do is:

- Visit a participating pharmacy with your member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine. Make sure you write down the date and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.
- You can also schedule an appointment with your primary care provider to get a flu shot. Your office visit co-payment may apply.
- For Blue Cross members without pharmacy coverage:** Visit [bcbsm.com/preventflu](#) to see a list of immunizing pharmacies that provide vaccines under your medical coverage.

Ways to prevent the spread of the flu and other viruses

- Avoid close contact with people who are sick. If you're sick, avoid others as much as possible.
- Cover your nose and mouth when you sneeze or cough.
- Wash your hands frequently with soap and water or alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs such as the flu virus.

Source: Centers for Disease Control and Prevention.

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD?
Find it all and so much more on the Blue Cross mobile app.

Download it today!

Available on the App Store and Google Play.

WABMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Cross Network by providing health and wellness services.

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Pharmacy Flyer

Flu vaccine FAQ: What to know

- Who should get a flu shot?**
The Centers for Disease Control and Prevention recommends everyone 6 months and older get an annual flu shot, but it's especially important for those in these high-risk categories:
 - Children younger than 5, particularly those under 2 years old, but not younger than 6 months
 - Pregnant women
 - Adults 65 and older
 - Anyone with chronic conditions such as asthma, COPD, diabetes and heart disease
 It's equally important for parents and caregivers of infants and toddlers to get the shot, too.
- When should I get my flu shot?**
Flu season typically starts in October and can go on as late as May. It takes about two weeks for the flu vaccine to take effect, so it's a good idea to get the shot now to make sure you're protected.
- Will the flu shot make me sick?**
Flu vaccines will not give you the flu. They're made with either inactivated or weakened viruses so they can't cause illness. Mild side effects after vaccination are possible, however. People have reported symptoms such as soreness, swelling, low-grade fever and headache after getting the shot. These reactions typically begin soon after vaccination and last no more than two days.
- What should I do after I get my flu shot?**
If you received your flu shot at a participating pharmacy or clinic, make sure you write down the date and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.
- Where can I get my flu shot?**
Visit a participating pharmacy with your Blue Cross member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine. You can also schedule an appointment with your primary care provider to get a flu shot. Your office visit co-payment may apply.

For members without Blue Cross pharmacy coverage: Visit [bcbsm.com/preventflu](#) to see a list of immunizing pharmacies that provide vaccines under your medical coverage.
- I have an HMO plan. Do I need to see my doctor first for a referral?**
No, but tell your doctor if you get a flu shot from another source so he or she can keep track in your medical records.

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Find it all and so much more on the Blue Cross mobile app.

Download it today!

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FAQ Flyer

Direct-mail Postcard

IT'S TIME FOR YOUR ANNUAL FLU SHOT.

Flu season is here. Help keep yourself and everyone around you healthy by getting your annual flu shot.

Ready to Give it a Shot?

Here's how:

- Visit a participating pharmacy* with your Blue Cross member ID card.
- Schedule an appointment with your primary doctor. Your office visit co-payment may apply.

*If you get your flu shot through a pharmacy, be sure to let your doctor know at your next appointment so he or she can keep your immunization chart up to date.

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Back

Social Media Images*

Protect you and your loved ones. Get your flu shot today.

Learn more at [bcbsm.com/preventflu](#).

Square Image
250 x 300 pixels

Help stop the spread. Give it a Shot today.

Learn more at [bcbsm.com/preventflu](#).

Vertical Image
120 x 240 pixels

Do your part. Give it a Shot today.

Learn more at [bcbsm.com/preventflu](#).

Horizontal Image
728 x 90 pixels

*Link these communications to [bcbsm.com/preventflu](#).

Campaign Planner

The campaign timeline below is an example of how you can effectively communicate awareness and education about getting the flu shot and its importance to your employees. Share these resources as you see fit, though we highly recommend a multi-faceted approach.

	Year 1			Year 2		
	October	November	December	January	February	March
Email Template						
Flyer 1 (Generic)						
Poster 1 (Flu Shot Myth)						
Flyer 2 (Pharmacy)						
Poster 2 (Hospitalizations)						
Flyer 3 (Flu vs COVID-19)						
Poster 3 (Face Touching)						
Flyer 4 (Flu FAQ)						
Poster 4 (Handwashing)						
Direct-mail Postcard (Mail at your discretion)						
Social Media Images						
Flu Shot Campaign*						

**The Blue Cross Blue Shield of Michigan and Blue Care Network flu shot campaign will be marketed and promoted through email, paid social media, paid advertising, blogs, video, direct-mail and more.*



Download your Blue Cross Annual Flu Shot marketing toolkit today at bcbsm.com/engage.

Contact your sales account manager or agent if you have questions.



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan

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BLUE CARE
NETWORK
OF MICHIGAN

APPENDIX A

Benefit & Rate Schedules



CONCORD ACADEMY

Group ID:00263552 Subgroup:0001 Class:0001

Subgroup Name:CONCORD ACADEMY OF PETOSKEY Class Name:ACTIVE

Rating Area: N

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Medical: BCN HRA HMO Platinum \$5000/20% Complementary Medical: BCN65

40RP	\$40 Referral Physician Office Visit Copayment Rider	65E250	\$250 Emergency Room Copay
6350PM	\$6,350/\$12,700 Out of Pocket Maximum Rider	65OV25	\$25 Office Visit Copay
BENYR	Match Plan Year rider - change reference from plan year to benefit year	65UR50	\$50 Urgent Care Copay
CI20%	20% Coinsurance Rider	BCN65	Certificate of Coverage BCN65
CLSSSM	BCN Classic Certificate of Coverage for Small Groups	MMHSAP	Mental Health Parity Rider
CO20	\$20 Office Visit Copay	ONVCW	Online Office Visit Copayment Waiver Rider
D5000	\$5000 Individual/\$10000 Family Deductible Rider		
DSR20%	Applies 20% coinsurance to diabetic supplies		
ER150	\$150 Emergency Room Copay		
IMG150	Applies a \$150 copay or 50% of the approved amount to MRI, MRA, CAT and PET scans		
ONVCW	Online Office Visit Copayment Waiver Rider		
PVSN	Pediatric Vision - Small Groups		
UR50	Urgent Care \$50 Copay Rider		
WDRPOV	Deductible Waiver for Referral Physician Office Visit		

Pharmacy: P625CS, 90D3X, 6350PM, RXVAR Complementary Pharmacy: 1040CS 65RXPM M2X_65, RXVAR

P625CS, 90D3X, 6350PM, RXVAR	\$6/\$25/\$50/\$80/20%/20% Prescription Drug Rider	1040CS 65RXPM M2X_65, RXVAR	\$10/\$40/\$80 Prescription Drug Rider, MOPD2X
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Dental: Blue Dental PPO Plus 80/50/50 Pediatric SG Complementary Dental: BD-PEDS

BD PED OPM SG	RIDER BD PED OPM \$375/\$750 SG BLUE DENTAL [N]	ADM MOS816 DNTL	ADMINISTRATIVE RIDER COMP BENEFITS - DENTAL [Y]
BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG [N]	BD PED OPM SG	RIDER BD PED OPM \$375/\$750 SG BLUE DENTAL [N]
BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL [N]	BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG [N]
		BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL [N]

Vision: Pediatric Vision SG \$0/\$0 Complementary Vision:

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CONCORD ACADEMY

Group ID:00263552 Subgroup:0001 Class:0001

Subgroup Name:CONCORD ACADEMY OF PETOSKEY Class Name:ACTIVE

Rating Area: N

Your benefit package has been renewed at the following rates and is effective from **09/01/2023** through **08/31/2024**.

Age	Total	Medical + Pharmacy	Dental	Vision
0	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
1	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
2	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
3	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
4	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
5	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
6	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
7	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
8	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
9	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
10	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
11	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
12	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
13	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
14	\$ 244.01	\$ 225.46	\$ 18.55	\$ 0.00
15	\$ 264.05	\$ 245.50	\$ 18.55	\$ 0.00
16	\$ 271.71	\$ 253.16	\$ 18.55	\$ 0.00
17	\$ 279.38	\$ 260.83	\$ 18.55	\$ 0.00
18	\$ 287.63	\$ 269.08	\$ 18.55	\$ 0.00
19	\$ 277.33	\$ 277.33	\$ 0.00	\$ 0.00
20	\$ 285.88	\$ 285.88	\$ 0.00	\$ 0.00
21	\$ 294.72	\$ 294.72	\$ 0.00	\$ 0.00
22	\$ 294.72	\$ 294.72	\$ 0.00	\$ 0.00
23	\$ 294.72	\$ 294.72	\$ 0.00	\$ 0.00
24	\$ 294.72	\$ 294.72	\$ 0.00	\$ 0.00
25	\$ 295.90	\$ 295.90	\$ 0.00	\$ 0.00
26	\$ 301.79	\$ 301.79	\$ 0.00	\$ 0.00
27	\$ 308.87	\$ 308.87	\$ 0.00	\$ 0.00
28	\$ 320.36	\$ 320.36	\$ 0.00	\$ 0.00
29	\$ 329.79	\$ 329.79	\$ 0.00	\$ 0.00
30	\$ 334.51	\$ 334.51	\$ 0.00	\$ 0.00
31	\$ 341.58	\$ 341.58	\$ 0.00	\$ 0.00
32	\$ 348.65	\$ 348.65	\$ 0.00	\$ 0.00
33	\$ 353.07	\$ 353.07	\$ 0.00	\$ 0.00
34	\$ 357.79	\$ 357.79	\$ 0.00	\$ 0.00

Age	Total	Medical + Pharmacy	Dental	Vision
35	\$ 360.15	\$ 360.15	\$ 0.00	\$ 0.00
36	\$ 362.51	\$ 362.51	\$ 0.00	\$ 0.00
37	\$ 364.86	\$ 364.86	\$ 0.00	\$ 0.00
38	\$ 367.22	\$ 367.22	\$ 0.00	\$ 0.00
39	\$ 371.94	\$ 371.94	\$ 0.00	\$ 0.00
40	\$ 376.65	\$ 376.65	\$ 0.00	\$ 0.00
41	\$ 383.73	\$ 383.73	\$ 0.00	\$ 0.00
42	\$ 390.50	\$ 390.50	\$ 0.00	\$ 0.00
43	\$ 399.94	\$ 399.94	\$ 0.00	\$ 0.00
44	\$ 411.72	\$ 411.72	\$ 0.00	\$ 0.00
45	\$ 425.58	\$ 425.58	\$ 0.00	\$ 0.00
46	\$ 442.08	\$ 442.08	\$ 0.00	\$ 0.00
47	\$ 460.65	\$ 460.65	\$ 0.00	\$ 0.00
48	\$ 481.87	\$ 481.87	\$ 0.00	\$ 0.00
49	\$ 502.79	\$ 502.79	\$ 0.00	\$ 0.00
50	\$ 526.37	\$ 526.37	\$ 0.00	\$ 0.00
51	\$ 549.65	\$ 549.65	\$ 0.00	\$ 0.00
52	\$ 575.29	\$ 575.29	\$ 0.00	\$ 0.00
53	\$ 601.23	\$ 601.23	\$ 0.00	\$ 0.00
54	\$ 629.23	\$ 629.23	\$ 0.00	\$ 0.00
55	\$ 657.23	\$ 657.23	\$ 0.00	\$ 0.00
56	\$ 687.58	\$ 687.58	\$ 0.00	\$ 0.00
57	\$ 718.23	\$ 718.23	\$ 0.00	\$ 0.00
58	\$ 750.95	\$ 750.95	\$ 0.00	\$ 0.00
59	\$ 767.16	\$ 767.16	\$ 0.00	\$ 0.00
60	\$ 799.87	\$ 799.87	\$ 0.00	\$ 0.00
61	\$ 828.16	\$ 828.16	\$ 0.00	\$ 0.00
62	\$ 846.73	\$ 846.73	\$ 0.00	\$ 0.00
63	\$ 870.01	\$ 870.01	\$ 0.00	\$ 0.00
64	\$ 884.16	\$ 884.16	\$ 0.00	\$ 0.00
65+	\$ 884.16	\$ 884.16	\$ 0.00	\$ 0.00

Medicare Supplemental Benefit Rates				
Age	Total	Medical + Pharmacy	Dental	Vision
All	\$ 506.18	\$ 506.18	\$ 0.00	\$ 0.00

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CONCORD ACADEMY

Group ID:00263552 Subgroup:0001 Class:0002

Subgroup Name:CONCORD ACADEMY OF PETOSKEY Class Name:ACTIVE-COBRA

Rating Area: N

Your benefit package has been renewed at the following rates and is effective from **09/01/2023** through **08/31/2024**.

Medical: BCN HRA HMO Platinum \$5000/20% Complementary Medical: BCN65

40RP	\$40 Referral Physician Office Visit Copayment Rider	65E250	\$250 Emergency Room Copay
6350PM	\$6,350/\$12,700 Out of Pocket Maximum Rider	65OV25	\$25 Office Visit Copay
BENYR	Match Plan Year rider - change reference from plan year to benefit year	65UR50	\$50 Urgent Care Copay
CI20%	20% Coinsurance Rider	BCN65	Certificate of Coverage BCN65
CLSSSM	BCN Classic Certificate of Coverage for Small Groups	MMHSAP	Mental Health Parity Rider
CO20	\$20 Office Visit Copay	ONVCW	Online Office Visit Copayment Waiver Rider
D5000	\$5000 Individual/\$10000 Family Deductible Rider		
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WDRPOV	Deductible Waiver for Referral Physician Office Visit		

Pharmacy: P625CS, 90D3X, 6350PM, RXVAR Complementary Pharmacy: 1040CS 65RXPM M2X_65, RXVAR

P625CS, 90D3X, 6350PM, RXVAR	\$6/\$25/\$50/\$80/20%/20% Prescription Drug Rider	1040CS 65RXPM M2X_65, RXVAR	\$10/\$40/\$80 Prescription Drug Rider, MOPD2X
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Dental: Blue Dental PPO Plus 80/50/50 Pediatric SG Complementary Dental: BD-PEDS

BD PED OPM SG	RIDER BD PED OPM \$375/\$750 SG BLUE DENTAL [N]	ADM MOS816 DNTL	ADMINISTRATIVE RIDER COMP BENEFITS - DENTAL [Y]
BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG [N]	BD PED OPM SG	RIDER BD PED OPM \$375/\$750 SG BLUE DENTAL [N]
BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL [N]	BD-PEDS	BLUE DENTAL GROUP BENEFITS PEDIATRIC CERTIFICATE SG [N]
		BDPPO+80/50/50	RIDER BD PPO PLUS 80/50/50-2022-PEDIATRIC SG BLUE DENTAL [N]

Vision: Pediatric Vision SG \$0/\$0 Complementary Vision:

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CONCORD ACADEMY

Group ID:00263552 Subgroup:0001 Class:0002

Subgroup Name:CONCORD ACADEMY OF PETOSKEY Class Name:ACTIVE-COBRA

Rating Area: N

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Age	Total	Medical + Pharmacy	Dental	Vision
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