

**Rochester Community Schools  
Blue Cross Blue Shield of Michigan - PPO  
2021 Calendar Year**

Group		REA PPO	REA CDHP	RAA PPO	RAA CDHP	RSPA PPO	RSPA CDHP	SMC	Executive	Para Hired Pre 8/1/2011	Para Hired After 8/1/2011	CMGT; Children's Program
<b>Office Visit Co-Pay</b>		\$20	n/a	\$20	n/a	\$20	n/a	\$20	\$20	\$20	\$20	\$20
<b>Emergency Room</b>		\$150	n/a	\$75	n/a	\$250	n/a	\$75	\$75	\$250	\$250	\$250
			After Deductible		After Deductible		After Deductible					
<b>Prescriptions</b>	<b>Generic</b>	\$5	\$10	\$5	\$10	\$5	\$10	\$5	\$5	\$5	\$5	\$5
	<b>Preferred</b>	\$35	\$40	\$35	\$40	\$35	\$40	\$35	\$35	\$35	\$35	\$35
	<b>Non-Preferred</b>	\$50	\$80	\$50	\$80	\$50	\$80	n/a	n/a	\$50	\$50	\$50
<b>Annual Deductible (per calendar year)</b>	<b>Individual</b>	\$500	\$1,400	\$500	\$1,400	\$500	\$1,400	\$500	\$250	\$500	\$1,000	\$1,000
	<b>Family</b>	\$1,000	\$2,800	\$1,000	\$2,800	\$1,000	\$2,800	\$1,000	\$500	\$1,000	\$2,000	\$2,000
<b>Co-insurance Employee Responsibility</b>		10%	0%	10%	0%	10%	0%	10%	10%	10%	10%	10%
<b>Co-Insurance Limit (per calendar year)</b>	<b>Individual</b>	\$1,000	n/a	\$1,000	n/a	\$1,000	n/a	\$1,000	\$1,000	\$1,000	\$1,000	\$1,500
	<b>Family</b>	\$2,000	n/a	\$2,000	n/a	\$2,000	n/a	\$2,000	\$2,000	\$2,000	\$2,000	\$3,000
<b>Out-of-Pocket Limit (per calendar year)</b>	<b>Individual</b>	\$4,000	\$2,250	\$6,350	\$2,250	\$6,350	\$2,250	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350
	<b>Family</b>	\$8,000	\$4,500	\$12,700	\$4,500	\$12,700	\$4,500	\$12,700	\$12,700	\$12,700	\$12,700	\$12,700
<b>HSA Funding (Annual)</b>	<b>Individual</b>		\$700		\$700		\$700					
	<b>Two Person</b>		\$1,400		\$1,400		\$1,400					
	<b>Family</b>		\$1,400		\$1,400		\$1,400					
<b>Employee Payroll (Monthly)</b>	<b>Individual</b>	\$127.03	\$113.23	\$127.42	\$113.23	\$126.33	\$113.23	\$128.71	\$136.37	\$126.33	\$120.74	\$120.41
	<b>Two Person</b>	\$304.88	\$267.08	\$305.81	\$267.08	\$303.18	\$267.08	\$308.89	\$327.29	\$303.18	\$289.78	\$288.98
	<b>Family</b>	\$381.10	\$328.03	\$382.26	\$328.03	\$378.98	\$328.03	\$386.12	\$409.11	\$378.98	\$362.23	\$361.23

Updated 11/28/2019