

CITY OF DETROIT

2027 OPEN ENROLLMENT - EMPLOYEE RATE SHEET

Employee premium costs | Coverage effective January 1, 2027

Monthly + Bi-Weekly Costs: Estimated bi-weekly amounts use 26 pay periods per year (monthly employee cost × 12 ÷ 26).

MEDICAL / PRESCRIPTION DRUG COVERAGE

Plan	1 Person Monthly	1 Person Bi-Weekly	2 Person Monthly	2 Person Bi-Weekly	Family Monthly	Family Bi-Weekly
BCBSM PPO / CVS Rx	\$178.39	\$82.33	\$374.62	\$172.90	\$499.48	\$230.53
HAP HMO	\$219.97	\$101.52	\$461.94	\$213.20	\$615.93	\$284.28
BCN HMO	\$15.00	\$6.92	\$32.00	\$14.77	\$42.00	\$19.38

DENTAL COVERAGE

Plan	Monthly Employee Cost	Estimated Bi-Weekly Cost
BCBSM Dental	\$10.85	\$5.01
BCBSM Enhanced Dental	\$29.84	\$13.77
DenCap Dental (formerly Option 1)	\$8.12	\$3.75
DenCap Enhanced Dental (formerly Option 2 / Golden Dental)	\$15.80	\$7.29

VISION COVERAGE - HERITAGE VISION

Plan	Monthly Employee Cost	Estimated Bi-Weekly Cost
Basic Plan	\$1.11	\$0.51
Enhanced Plan	\$13.67	\$6.31
Premier Plan	\$24.84	\$11.46

2027 OPEN ENROLLMENT - QUICK COMPARISON

Medical employee contributions: 2026 vs. 2027

Plan / Tier	2026 Monthly	2027 Monthly	2027 Est. Bi-Weekly	Monthly Change
BCBSM PPO - One Person	\$162.92	\$178.39	\$82.33	+\$15.47
BCBSM PPO - Two Person	\$342.14	\$374.62	\$172.90	+\$32.48
BCBSM PPO - Family	\$456.18	\$499.48	\$230.53	+\$43.30
HAP HMO - One Person	\$201.37	\$219.97	\$101.52	+\$18.60
HAP HMO - Two Person	\$422.89	\$461.94	\$213.20	+\$39.05
HAP HMO - Family	\$563.85	\$615.93	\$284.28	+\$52.08
BCN HMO - One Person	\$15.00	\$15.00	\$6.92	+\$0.00
BCN HMO - Two Person	\$32.00	\$32.00	\$14.77	+\$0.00
BCN HMO - Family	\$42.00	\$42.00	\$19.38	+\$0.00

IMPORTANT PAYROLL NOTE

Estimated bi-weekly cost = monthly employee cost × 12 ÷ 26. Actual payroll deductions may vary slightly due to rounding, payroll timing, eligibility changes, or other payroll adjustments.

Your Health. Your Benefits. Your Choice.
2027 Open Enrollment | City of Detroit Benefits & Wellbeing