

New Business
9.25.2018

**INTERNAL
OPERATIONS
STANDING
COMMITTEE**



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September 18, 2018

HONORABLE CITY COUNCIL

RE: 2019 Medical and Dental Plan Rate Schedules for City of Detroit Employees

Medical and Dental companies that provide benefits to active City of Detroit employees and their eligible dependents have submitted rates to be in effect January 1, 2019. The Employees Benefit Plan Governing Board has examined these rates and certified them by Resolution. These rates are hereby submitted for final approval by your Honorable Body.

The Plans are as follows:

Medical Insurances

Blue Cross Blue Shield of Michigan
Health Alliance Plan
Blue Care Network

Dental Insurances

Blue Cross Traditional Plus
DenCap Dental Plan
Golden Dental Plan


Attached are schedules of monthly rates being charged for each plan.

In conclusion, the Governing Board of the City Employee's Benefit Board presents the various rates contained on the attached schedules and recommends that the City Council approve them for application.

Respectfully Submitted,



Hakim Berry
Benefits Administration
Labor Relations Director


David Cetlinski
Executive Secretary
Employee Benefit Board


Lori Cetlinski
Chairperson
Employee Benefit Board

Approved:


Tonya Stoudemire
Deputy CFO/Director - Office of Budget


John Naglick
Chief Deputy CFO/Finance Director

2019 Percentage Increases for Medical, Dental and Optical Rates for City of Detroit Employees

	Percentage Increase
Medical Plans (Employees)	
Blue Cross Blue Shield of Michigan	4.6%
Blue Cross Community Blue (PPO)	0.0%
Blue Care Network Healthy Blue Living	
Health Alliance Plan (HMO)	0.3%
Dental Plans (Employees)	
Blue Cross Dental	0.0%
DenCap Dental Plan	7.8%
Golden Dental Plan	0.0%

Prepared By:
City of Detroit - Labor Relations
Benefits Administration Office
9/18/2018

City of Detroit
Dental Premium for Plan Year 2019 for Active Employees

COST CHANGE COMPARISON - DENTAL
 (Monthly Rate Comparison)

	Monthly Premium Rate	City Premium Rate	Employee Pays	
(1) Current Blue Cross Dental				
Single	\$ 53.85	\$ 43.08	\$ 10.77	
(2) Current DenCap Dental				
Single	\$ 35.87	\$ 28.70	\$ 7.17	
(3) Current Golden Dental				
Single	\$ 39.00	\$ 31.20	\$ 7.80	
Renewal	Monthly Premium Rate	City Premium Rate	Employee Pays	Increase to Employee in \$ per month from Current
(1) Renewal Blue Cross Dental				
Single	\$ 53.85	\$ 43.08	\$ 10.77	\$ -
(2) Renewal DenCap Dental				
Single	\$ 38.66	\$ 30.93	\$ 7.73	\$ 0.56
(3) Renewal Golden Dental				
Single	\$ 39.00	\$ 31.20	\$ 7.80	\$ -