

Genesee County CMH  
Under 65 Retiree Healthcare  
**BCBS Flex Blue High Deductible Health Plan**  
*How the Plan Works*  
2010

Levels of Coverage	Prevention	<i>Phase I</i>	<i>Phase II</i>	<i>Phase III</i>
	Fully Insured	Deductible	Co-Insurance	Fully Insured
<b>Explanation</b>	<b>Routine Physical, Annual GYN exams, Well baby/child visits, Immunizations, Labs, Prenatal Care, Prostate cancer screening</b>	All healthcare services are fully paid from the deductible. Agency funds the deductible into an H.S.A. account. This includes all doctor visits, tests, prescriptions.	Services are paid by both the employee and the insurance company	All services including prescriptions are fully paid by insurance
<b>Insurance Cost</b>	100%	\$0	80%	100%
<b>Retiree Cost</b>	\$0	Single: \$125 Double, Family: \$250	20% or Maximum: \$1,000 for Single or \$2,000 for Family	\$0
<b>Agency Cost</b>	\$0	Single: \$1,125; Double/Family: \$2,250	<b>Will reimburse retiree 90% of above charges.</b> Maximum: \$1,800	\$0