



Blue Cross and Blue Care Network Rating Structures

Small Group (50 or fewer FTEs)	Large Group Community Rated (51+ FTEs with 1-49 contracts enrolled)
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Products

<ul style="list-style-type: none"> Pediatric dental and vision required Metal tiers 10 Essential Health Benefits Custom Select Rx list 	<ul style="list-style-type: none"> No pediatric dental and vision required No metal tiers Not required to provide 10 Essential Health Benefits Custom Select Rx list, Custom Rx list or Preferred Rx list
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Rating and Pricing

<ul style="list-style-type: none"> Rating by member age, area and rating quarter Geographic area rate is based on employer's headquarters location Standard Industry Classification (SIC) code not used for rating 3:1 age bands <u>No</u> participation factors Member level rates 	<ul style="list-style-type: none"> Rating by average age, areas, Standard Industry Classification (SIC) code and rating quarter Geographic area rate is composite based on each contract holder's residence zip code 5:1 age bands Participation factors with Blue Cross® Blue Shield® of Michigan Large Group Community Rated Composite rates - single/double/family
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Employer Mandates

<p>None</p>	<p>Applicable large employers (50 or more FTEs) are subject to the employer shared responsibility provisions of the ACA. To be compliant:</p> <ul style="list-style-type: none"> Employers must offer affordable health insurance to at least 95 percent of its full-time employees The employee's contribution to their health care premium must not exceed the annual mandated percentage of the employee's household income for the year
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