

Alpena County Library
January 1st, Group Health Proposal
Based on Q4 2026 Rates

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Plan Premium Comparison	Current 2026 BCN Gold Option 3	Renewal 2026 BCN Gold Option 3	Alternate 1 PriorityHMO Gold G15	Alternate 2 2026 BCN HSA Gold Option 3
Company	Blue Care Network	Blue Care Network	Priority Health	Blue Care Network
Total Monthly Premium	\$5,885.06	\$6,435.98	\$5,780.31	\$5,561.40
Total Annual Premium	\$70,620.72	\$77,231.76	\$69,363.72	\$66,736.80
% Change Over Current	N/A	9.4%	-1.8%	-5.5%
Annual \$ Change	N/A	\$6,611.04	-\$1,257.00	-\$3,883.92

Plan Overview	Current 2026 BCN Gold Option 3	Renewal 2026 BCN Gold Option 3	Alternate 1 PriorityHMO Gold G15	Alternate 2 2026 BCN HSA Gold Option 3
Plan Type	HMO	HMO	HMO	HMO HSA
Deductible	Individual	\$1,500	\$1,500	\$1,500
	Family	\$3,000	\$3,000	\$3,000
	Aggregate/Embedded	Embedded	Embedded	Embedded
Coinsurance	Percentage	20%	20%	0%
	Individual Max	\$3,000	\$3,000	N/A
	Family Max	\$6,000	\$6,000	N/A
Annual Out of Pocket Max	Individual - OOPM	\$9,100	\$9,100	\$9,200
	Family - OOPM	\$18,200	\$18,200	\$18,400
Services	Preventative Care	No Charge	No Charge	No Charge
	Primary Care Visit	\$20 Copay BD	\$20 Copay BD	No Charge AD
	Specialist Visit	\$40 Copay BD	\$40 Copay BD	No Charge AD
	Virtual Visit	No Charge BD	No Charge BD	\$10 Copay BD
	Physical Therapy	\$40 Copay AD	\$40 Copay AD	\$60 Copay AD
	Urgent Care	\$50 copay BD	\$50 copay BD	\$85 Copay BD
	Emergency Room	\$250 Copay AD	\$250 Copay AD	\$350 Copay AD
	Labs	No Charge BD	No Charge BD	\$35 Copay BD
	X-Rays	20% AD	20% AD	20% AD
	Imaging	\$150 Copay AD	\$150 Copay AD	\$300 Copay AD
Prescription Drugs	Generics	\$10 / \$30	\$10 / \$30	\$5 / \$35
	Brand (Preferred/Generic)	\$60 / \$80	\$60 / \$80	\$75 / \$85
	Specialty (Preferred/Non-Preferred)	20% / 20%	20% / 20%	20% / 20%
	Before/After Deductible	Before Deductible	Before Deductible	Before Deductible

*Please Note: This is a summary of coverage only, please reference the full Summary of Benefits for complete details.

Breakdown			Current 2026 BCN Gold Option 3	Renewal 2026 BCN Gold Option 3	Alternate 1 PriorityHMO Gold G15	Alternate 2 2026 BCN HSA Gold Option 3
First Name	Last Name	Relationship				
Sienna	Thiem	Employee	\$450.31	\$496.97	\$446.34	\$429.44
Norma	Alexander	Employee	\$1,235.79	\$1,362.41	\$1,223.61	\$1,177.27
Carmen	Grubaugh	Employee	\$509.68	\$560.99	\$503.84	\$484.76
Marlo	Broad	Employee	\$1,120.56	\$1,234.37	\$1,108.62	\$1,066.63
Nancy	Lehto	Employee	\$980.70	\$1,057.49	\$949.76	\$913.79
James	Devault	Employee	\$562.01	\$617.42	\$554.52	\$533.52
Margaret	Converse	Employee	\$1,026.01	\$1,106.33	\$993.62	\$955.99
Total Monthly Premium			\$5,885.06	\$6,435.98	\$5,780.31	\$5,561.40