

VILLAGE OF DECATUR SAFETY MEETING AGENDA

Monday
October 23,
2023



VILLAGE OF DECATUR
SAFETY MEETING AGENDA
Monday, October 23, 2023 – 12:00PM
Village Hall – 114 N. Phelps Street, Decatur, MI 49045

12:00PM Safety Meeting

Note: Please be courteous and turn off cell phones during the meeting.

1. **CALL TO ORDER**

2. **PLEDGE OF ALLEGIANCE**

3. **ROLL CALL (Excused Absences if Any)**

4. **APPROVAL OF CONSENT AGENDA ITEMS**

5A.1 – Approval of the Safety Meeting Agenda for October 23, 2023

5A.2 – Approval of the Safety Meeting Minutes from September 12, 2023

5. **DEPARTMENT SAFETY TOPICS**

6A.1 – Guidelines to help lessen the likelihood of Slips, Trips, and Falls.

6A.2 – 13 essentials for your Winter Emergency Car Kit.

6A.3 – Winter car maintenance tips.

6A.4 – Open enrollment period, discussing current health care providers.

6. **COMMENTS**

7. **ADJOURNMENT**

Village of Decatur
Village Safety Committee Meeting Minutes

Monday September 12, 2023, at 12:00 P.M
Village Hall, 114 N. Phelps Street
Decatur, MI 49045

I. Village Manager Tapper called the meeting to order at 12:15 P.M.

II. **Roll Call**

Clerk/Treasurer, Megan Duncan provided roll call; Village Manager, Christopher Tapper, Chief of Police Thomas VanDerWoude, DPW Foreman, James Ebeling, DPW Team Leader, Tim Shroyer, DPW crew member, Gordy Myers, DPW crew member Alex Boitnott, Deputy Clerk/Treasurer, Natalie Davis, Administrative assistant, Shantel Pentland. Village President Elwaer (excused), President Pro Tem Jackson (excused), and Trustee Mead Jr. (excused).

III. **Approval of Agenda**

- a. Chief VanDerWoude made a motion with support of DPW Foreman Ebeling to approve the Safety meeting agenda for September 12, 2023, and Safety meeting minutes from August 22, 2023, motion carried 9-0.

IV. **Department Safety Topics – Prioritizing Employee Mental Health**

- a. Village Manager Tapper spoke to the committee about the importance of employee mental health. Encouraging employees to ask for or seek assistance to help them through the many difficult situations one could go through and the importance of having a hobby to relieve stress.

V. **Department Safety Topics – Enjoying a safe and healthy fall season**

- a. The committee discussed the Fall safety concerns such as leaf pickup, no burning of leaves in Village limits, increase in Car vs. Deer accidents, upcoming winter weather.
- b. The committee discussed safety measures for the DWAM/DWSI Service line replacement inspections of residences home with Abonmarche.

VI. **Department Safety Topics – Simple steps for an extra safe Halloween**

- a. The committee discussed the upcoming community events for Halloween and what measures residents can take to make it safe. Costume safety, when children are on the move, and safety tips for motorists.

XVI. Adjournment

- a. Clerk/Treasurer Duncan made a motion with the support of Village Manager Tapper to adjourn the meeting at 1:20 P.M., motion carried 9-0. Minutes submitted by Megan Duncan, Village Clerk/Treasurer.

Slips Trips and Falls

It's probably happened to most of us. That momentary lapse of attention, thinking about a personal problem or distraction by an activity that ends in a slip, trip or fall. A stumble down a stairway. A trip over an uneven surface. Slipping on the ice. It can lead to a variety of regrettable events ranging from a simple bruised shin to an extremely serious injury. It's just one of several conditions and situations that set the stage for slips, trips, and falls in the workplace.

According to the U.S. Department of Labor, slips, trips, and falls make up the majority of general industry accidents, which account for:

- 15% of all accidental deaths per year, the second-leading cause behind motor vehicles
- About 25% of all reported injury claims per fiscal year
- More than 95 million lost workdays per year — about 65% of all work days lost

In general, slips and trips occur due to a loss of traction between the [shoe](#) and the walking surface or an inadvertent contact with a fixed or moveable object which may lead to a fall. There are a variety of situations that may cause slips, trips, and falls:

- Wet or greasy floors
- Dry floors with wood dust or powder
- Uneven walking surfaces
- Loose flooring, carpeting, or mats
- Transition from one floor type to another
- Missing or uneven floor tiles and bricks
- Damaged or irregular steps; no handrails
- Sloped walking surfaces
- Electrical cords or cables
- Damaged ladder steps
- Ramps and gang planks without skid-resistant surfaces
- Weather hazards — rain, sleet, ice, snow, hail, frost
- Wet leaves or pine needles

Here are six guidelines to help you create a safer working environment for you and your employees.

1. Create Good Housekeeping Practices

Good housekeeping is critical. Safety and housekeeping go hand in hand. If your facility's housekeeping habits are poor, the result may be a higher incidence of employee injuries, ever-increasing insurance costs and regulatory citations. If an organization's facilities are noticeably clean and well organized, it is a good indication that its overall safety program is effective as well.

Proper housekeeping is a routine. It is an ongoing procedure that is simply done as a part of each worker's daily performance. To create an effective housekeeping program, there are three simple steps to get you started:

2. Reduce Wet or Slippery Surfaces

Walking surfaces account for a significant portion of injuries reported by state agencies. The most frequently reported types of surfaces where these injuries occur include:

- Parking lots
- Sidewalks (or lack thereof)
- Food preparation areas
- Shower stalls in residential dorms
- Floors in general

Traction on outdoor surfaces can change considerably when weather conditions change. Those conditions can then affect indoor surfaces as moisture is tracked in by pedestrian traffic. Traction control procedures should be constantly monitored for their effectiveness:

- Keep parking lots and sidewalks clean and in good repair condition.
- When snow and ice are present, remove or treat these elements. In some extreme cases, it may be necessary to suspend use of the area.
- Use adhesive striping material or anti-skid paint whenever possible.

Indoor control measures can help reduce the incidence of slips and falls:

- Use moisture-absorbent mats with beveled edges in entrance areas. Make sure they have backing material that will not slide on the floor.
- Display [“Wet Floor” signs](#) as needed.
- Use anti-skid adhesive tape in troublesome areas.
- Use proper area rugs or mats for food preparation areas.
-

3. Avoid Creating Obstacles in Aisles and Walkways

Injuries can also result from trips caused by obstacles, clutter, materials and equipment in aisles, corridors, entranceways, and stairwells. Proper housekeeping in work and traffic areas is still the most effective control measure in avoiding the proliferation of these types of hazards.

4. Create and Maintain Proper Lighting

Poor lighting in the workplace is associated with an increase in accidents.

- Use proper illumination in walkways, staircases, ramps, hallways, basements, construction areas and dock areas.
- Keep poorly lit walkways clear of clutter and obstructions.
- Repair fixtures, switches, and cords immediately if they malfunction.

5. Wear Proper Shoes

The shoes we wear can play a big part in preventing falls and are a critical component of PPE. The slickness of the soles and the type of heels worn need to be evaluated to avoid slips, trips, and falls. Shoelaces need to be tied correctly. Whenever a fall-related injury is investigated, the footwear needs to be evaluated to see if it contributed to the incident. Employees are expected to wear footwear appropriate for the duties of their work task.

6. Control Individual Behavior

This condition is the toughest to control. It's human nature to let our guard down temporarily and be distracted by random thoughts or doing multiple activities. Being in a hurry will result in walking too fast or running, which increases the chances of a slip, trip or fall. Taking shortcuts, not watching where one is going, using a cell phone, carrying materials which obstruct the vision, wearing sunglasses in low-light areas, not using designated walkways and speed are common factors in many on-the-job injuries.

13 Essentials for your Winter Emergency Car Kit

1. Flashlight

Nighttime or near-blizzard conditions can decrease visibility to near-zero. A bright flashlight can provide much-needed light to either work on getting back on the road or signal to others for help. It's smart to keep extra batteries in your emergency survival kit.

2. Bag of cat litter

For those new to winter weather, icy conditions greatly reduce your tire traction. To get your car unstuck, pour non-clumping kitty litter in the path of your tires. Other alternatives include sand or road salt.

3. Snow shovel

If snow starts piling up around your car on the side of the road, you'll need a shovel to help you clear a path or uncover your car. Keep your car visible to rescue teams by limiting the amount of snow surrounding it or covering your taillights.

4. First aid kit

A basic first aid kit can come in handy in the event of minor scrapes or pains, but even more so if you're stranded. If you take daily medications, you should also pack extras away in your kit.

5. Ice scraper

People familiar with winter weather know how vital a windshield scraper is for getting ice and snow off a windshield. During a deep freeze or emergency, you don't want to waste time — or your car's battery — waiting to defrost a thick sheet of ice on your windshield.

6. Jumper cables

Speaking of batteries, you'll need to be able to jumpstart your car if the battery goes dead. While jumping a car is common, it can be dangerous if you don't do it correctly.

7. Water

Dehydration is a serious threat when you're stranded. Keep a large jug of water—preferably glass—in your car for emergencies. Replace the water every few months since it may go through extreme temperature changes inside your car.

8. Blanket

Pack a large, thick blanket away in your car to keep you warm in winter weather or to use as padding in case you need to work on your car. Consider adding a reflective emergency blanket or sleeping bag to your kit too.

9. Cell phone charger

This is essential for most drivers already, but it won't hurt to add an extra charger with a lighter adapter to your kit. Of course, this assumes you have enough gas and battery to keep your car running to get a charge so consider packing a portable phone charger too.

10. Reflective triangles

Breaking down on the side of the road can put you at risk for passing drivers, especially in low visibility conditions. Put out reflective triangles to make your car more visible and protect you from any hazards.

11. Non-perishable snacks

Granola bars, nuts, crackers, dried fruit, and jerky are a few examples of snacks you can keep on hand in case you get stranded. Like the water, you should replace these every few months or sooner, so they don't expire.

12. Matches

Waterproof matches or a lighter can provide some light and warmth in case of emergency. These small items hardly take up any space in your kit too.

13. Toolkit

Like the first aid kit, a basic toolkit can be useful year-round in your car. From small repairs to changing a tire, keep these on hand in case you need them.

Other recommended items

For those who like to always be prepared, consider adding a few more items to your winter car emergency kit. Stock up with plenty of winter clothing like a hat, large coat, socks, and gloves to stay warm and dry.

Pack these additional supplies if you have space in your car:

- Extra winter clothes
- Snow boots
- Tire chains
- Duct tape
- Empty gas can
- Tow strap
- Fire extinguisher
- Road flare
- Snow brush
- Traction mats

Winter Car Maintenance Tips



- **Swap your wiper blades**

If your wiper blades are leaving streaks across your windshield, it may be time to replace them. You can purchase special winter wiper blades to battle heavy snow and ice.

- **Inspect your battery**

Temperature drops can wreak havoc on your car battery. You may notice it's more difficult to start your car in near-freezing temps because it loses cranking power. Either check out your battery's charge level yourself or go to a local repair shop to have it inspected.

- **Keep gas in the tank**

Being stuck out in a snowstorm with little to no gas is risky. Try to keep at least a half-tank of gas during winter months to avoid running out while you're on the road. That way you can stay warm and charged up for when it's safe to hit the road again.

- **Check your tires**

Consider changing your regular tires to snow tires for the winter season. If you keep your regular ones on, check the tread and air pressure to ensure they're properly inflated and not worn down. Don't forget to check the spare tire as well!

- **Test your lights**

Lights may dim or fog up over time, which doesn't help visibility in snowy conditions. Check that your turn signals and hazard lights work both in the front and back of your car. If they put out less light than usual, it may be time to clean out or replace the bulbs or wires.

Icy roadways and snowy conditions make driving dangerous even for those used to winter weather. Don't hit the road unless you have to and for when you do have to go out, prepare with a winter car emergency kit just in case you get stranded out in the snow.

Megan Duncan

From: Chuck May <chuckmay@millerschuring.com>
Sent: Thursday, October 5, 2023 1:20 PM
To: Christopher Tapper
Cc: Megan Duncan
Subject: December 1 Group Benefit Renewal
Attachments: BCN - Agent Renewal Package - Village of Decatur - 12.01.23.pdf; Unum - Renewal Package - 12.1.23.pdf

Chris

I am attaching your BCN health renewal and you UNUM Life and DI renewal.

The BCN renewal is showing a 10.26% increase which is higher than in years past. I know we currently have the two plan options but I think everyone is enrolled in the Platinum \$500 at this time.

I am not real happy about the UNUM renewal. Normally there may be a small increase in an item or two but the increase is almost across the board. To be honest, I am not sure I have a carrier that will structure your plan the way we set in up with Union and non-union and bargaining agreement. I am checking into our options there.

Delta Dental will renew unchanged with no increase.

When you have had a chance to look this over, please give me a call and we can discuss options.

If you have a few minutes, please click on the link below and let them know how my service to you was.

Miller-Schuring Agency Customer Experience Survey 2022

Link: <https://www.surveymonkey.com/r/BFKH9F8>

Chuck May
Life & Health Insurance Agent | Group Benefits
Miller-Schuring Agency
Personalized Professional Insurance Services
9848 Portage Rd, Portage MI 49002
O: 269.381.9442 | F: 269.381.8944 | C: 269.377.1195
Direct Office Line: 269-488-7540

www.MillerSchuring.com | www.iSchuring.com



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BLUE CROSS
BLUE SHIELD
OF MICHIGAN



Small Group Renewal Package

for

VILLAGE OF DECATUR

Customer ID: 182554

For Renewal Period Beginning: December, 2023

Publication Date: 08/14/2023

Rate Renewal Change

VILLAGE OF DECATUR

CID:	182554	Rate Effective:	12/1/2023
General Agency:	TGG Solutions		
Agent:	CHARLES K MAY	Agency:	MILLER-SCHURING AGENCY, INC.

BCN Rate Renewal Change

	Current Premium ¹	Renewal Premium ¹
Total Billable Members ²	21	21
Total Medical & Pharmacy Premium ³	\$12,929.61	\$14,263.35
Total Dental Premium	\$0.00	\$0.00
Total Vision Premium	\$98.36	\$101.37
Total Monthly Premium	\$13,027.97	\$14,364.72
Total Annual Premium	\$156,335.64	\$172,376.64

Projected Change in Monthly Premium	10.26%
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BCN Components of Rate Change

Components	Medical ³ & Pharmacy	Dental	Vision
Index to Current rate	6.38%	0.00%	2.27%
Aggregate Product Differences	0.95%	0.00%	0.34%
Area	0.63%	0.00%	0.00%
Age	2.55%	0.00%	0.35%
Age Factor Change	0.00%	0.00%	0.00%
Dependent Cap	0.00%	0.00%	0.00%
Total Rate Change	10.82%	0.00%	2.97%

1. Premiums are based on enrollment at the time of renewal development.

2. Count based on snapshot as of 8/14/2023.

3. Medical includes Pediatric Vision.

4. The figures reflect commercial plans only.

5. Percent changes due to members aging out of pediatric dental, members aging into adult vision plans, and/or changes in Taxes & Fees are accounted for in the Aggregate Product Differences

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Benefit Summary Description

VILLAGE OF DECATUR

DIV: 00182554_0001_0001

	Current Benefits	Renewal Compliant Benefit Conversion
Medical	BCN HSA HMO Gold \$1500/20%	BCN HSA HMO Gold \$1500/20%
Deductible (individual) ¹	\$1500	\$1500
Coinsurance ¹	20%	20%
Office Visit Copay ¹	Ded+coinsurance Copay	Ded+coinsurance Copay
Emergency Room Copay ¹	Ded+coinsurance Copay	Ded+coinsurance Copay
Drug	\$10/\$30/\$60/\$80/20%/20%	\$10/\$30/\$60/\$80/20%/20%
Metal Level ¹	Gold	Gold
Dental		
Annual Max ¹		
Contribution Type		
Vision	Blue Vision 12/12/12 \$5/\$10	Blue Vision 12/12/12 \$5/\$10
Contribution Type	Non-Voluntary	Non-Voluntary
Total Monthly Premium	\$0.00	\$0.00

For a more detailed description of benefits, please refer to the Agent Portal or contact your General Agency.²

1. BCBSM plans will display values to represent "in-Network"

2. BAAGs and SBCs can be found on the Agent Portal or by contacting your General Agency.

Reference Number: 393

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.

Benefit Summary Description

VILLAGE OF DECATUR

DIV: 00182554_0001_0002

	Current Benefits	Renewal Compliant Benefit Conversion
Medical	BCN HMO Platinum \$500	BCN HMO Platinum \$500/0%
Deductible (individual) ¹	\$500	\$500
Coinsurance ¹	0%	0%
Office Visit Copay ¹	\$20 Copay	20 Copay
Emergency Room Copay ¹	\$150 Copay	150 Copay
Drug	\$4/\$15/\$40/\$80/20%/20%	\$4/\$15/\$40/\$80/20%/20%
Metal Level ¹	Platinum	Platinum
Dental		
Annual Max ¹		
Contribution Type		
Vision	Blue Vision 12/12/12 \$5/\$10	Blue Vision 12/12/12 \$5/\$10
Contribution Type	Non-Voluntary	Non-Voluntary
Total Monthly Premium	\$13,027.97	\$14,364.72

For a more detailed description of benefits, please refer to the Agent Portal or contact your General Agency.²

1. BCBSM plans will display values to represent "in-Network"

2. BAAGs and SBCs can be found on the Agent Portal or by contacting your General Agency.

Reference Number: 394

Blue Cross Blue Shield of Michigan and Blue Care Network reserve the right to adjust rates if any of the assumptions or calculations used to develop the rates are incorrect.



BLUE CARE
NETWORK
OF MICHIGAN

Small Group Glossary

Age (Component of Rate Change)

This represents changes due to members aging since the prior renewal.

- Example: If a group has one member who aged from 21 to 22 since the prior renewal, and the age factors are 1.00 and 1.01, respectively, the percentage change due to age is 1%.

Age Factor

These factors are used to provide rates based on members' ages.

Age Factor Changes (Component of Rate Change)

This represents changes from the prior renewal period due to revisions to the age factors used to provide age-based member rates. Since the age factors used do not change often, this component's value is normally zero.

- Example: In 2018, CMS stipulated changes to child medical age bands that increased the age factors for members under 21. Groups that had a higher than average proportion of children less than 21 years had a positive percentage change for Age Factors.

Aggregate Product Differences (Component of Rate Change)

This represents the aggregate of changes to all benefits and/or product pricing relativity from the prior renewal period. This component also includes the rating impact of any plan benefit being mapped to Health Care Reform compliant products from the prior year. Changes due to members aging out of pediatric dental and/or members aging into adult vision plans are also included.

- Example: If projected claims cost increases compared to the prior year were higher for high deductible plans than for other plans, then this percentage will be positive for high deductible plans. If there is more than 1 plan per carrier, the change will be the aggregate change for all renewing plans of each carrier.

Area (Component of Rate Change)

This represents the change in area factors from the prior renewal period due to relatively higher or lower projected claims costs in a rating area.

- Example: This percentage will be positive for an area where projected claims cost increases were higher than average.

Billable Member

A subscriber, spouse, or eligible dependents of the subscriber entitled to benefits under the subscriber's certificate. Only the three oldest children under the age of 21 are included as billable members.

Dependent Cap (Component of Rate Change)

This component represents the effect of children turning 21 for the upcoming renewal when other children were not Billable Members for the prior renewal.

- Example: A family with four children under the age of 21 on their prior renewal would have only been charged for the three oldest children. If one of the children is 21 for the upcoming renewal, the family premium will include rates for all 4 children, and this component will be positive.



BLUE CARE
NETWORK
OF MICHIGAN

Full Time Equivalent (FTE)

A method to count employees that determines the group size, using an average count from each month of the prior calendar year. Employees working 120 hours or more in a month each count as one full-time employee, while employees working less than that are pro-rated. The average is rounded down to the nearest whole number. Seasonal employees working fewer than 120 days per year and employees who have medical coverage under TRICARE or certain Veterans Administration programs are excluded from this count.

Index to Current Rate (Component of Rate Change)

This represents the overall change of rate levels from the prior renewal period. Trends, and their favorable/unfavorable results, are reflected in this component.

- Example: If the overall pool is expected to see increased claims costs from the prior year, then this percentage will be positive.

Rating Area

A group's rating area will be determined based on the employer's primary Michigan location.

Renewal Compliant Benefit

Health Care Reform regulations require all small groups have Health Care Reform compliant products. Small Groups will be mapped to Health Care Reform compliant products at each renewal.

Small Group Rating Type

Groups with a count of 50 or fewer FTEs and with at least one eligible employee enrolling.

Summary of Benefits and Coverage (SBC)

Document available to subscribers describing their covered benefits, cost sharing, and coverage limitations and exceptions.



Our Blue Dental and Blue Vision plans are all in one for your overall health

We joined your Blue Cross Blue Shield of Michigan medical, dental and vision benefits together for a seamless experience with one ID card, one convenient member account and access to our integrated wellness engagement program.

With our large Blue Dental PPO network of more than 130,000 unique dentists and 430,000 access points nationwide, you have the choice to stay with your current dental provider or choose someone new.


Our Blue Vision care offers you the choice of more than 35,000 unique providers nationwide with a wide selection of eye wear choices.

Interested in learning more? Contact your Specialty Benefits representative or email specialtybenefits@bcbsm.com.



Blue Cross
Blue Shield
Blue Care Network
of Michigan

Specialty Benefits | Providing a total benefits solution

A photograph of two women sitting and talking. The woman on the left has dark curly hair, wears glasses, a white top, and a light pink cardigan. The woman on the right has blonde hair in a ponytail and wears a grey sweater. They are in a modern office setting with a brick wall and a window in the background.

Blue Cross Behavioral HealthSM MARKETING PLANNER FOR EMPLOYERS



A guide to help direct your employees to resources for mental health and substance use concerns.

We're *here* to help.



Mental health and substance use conditions are at an all-time high. Your health plan includes behavioral health benefits and resources to help your employees address these concerns.

In this planner, you have everything you need to promote and market available mental health and substance use disorder benefits and resources to your employees. Along with this shareable content, you'll also find a custom campaign planner to aid with launching your campaign, and a guide to assist you in directing your employees to the care they need.

Begin sharing these materials with your employees immediately. If you need additional assistance or have questions about this toolkit, please reach out to your Blue Cross account manager or agent.

KEY INSIGHTS*

- 1** Mental health and substance use conditions can affect all ages, sexes, races and income levels. While everyone may not be experiencing a concern, many have friends or family who are and can help those who need to seek care.
- 2** Stigma related to mental health and substance use conditions can suppress the awareness of these conditions and is a reason some don't seek care.
- 3** Many people delay seeking care because they find it difficult to get care. They may wait until they can't handle it anymore on their own or they experience a triggering event.
- 4** The most common barriers to getting care are finding the right provider, understanding coverage and benefits and cost.
- 5** When seeking care, many start with their primary care provider. Those without a PCP are less likely to get care.

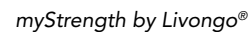
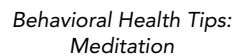
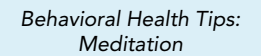
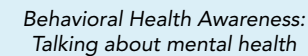
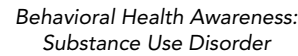
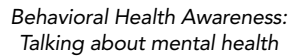


Download the *Conversations with employees on mental health and substance use* guide from the Behavioral Health toolkit for tips on talking to your employees about mental health or substance use concerns and directing them to the care they need.

* Blue Cross Blue Shield of Michigan research study conducted by Gongos in December 2020

NEWSLETTERS

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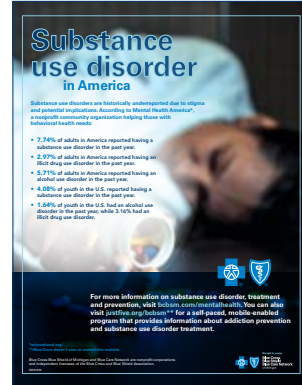


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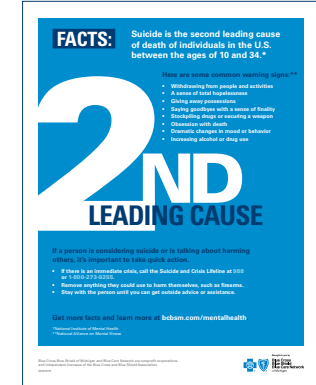
Behavioral Health Awareness:
Talking about mental health



Behavioral Health Awareness:
Substance use disorder



Behavioral Health Awareness:
Dealing with a crisis



Behavioral Health Awareness:
Suicide prevention



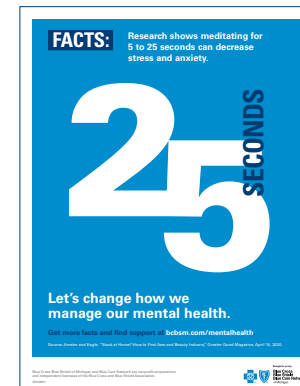
Behavioral Health Awareness:
Stigma



Behavioral Health Tips:
Dealing with loneliness




Behavioral Health Tips:
Micro-habits to alleviate stress



Behavioral Health Tips:
Meditation



Behavioral Health Tips:
Caregiver health



Substance use disorder in America

Substance use disorders are nationally recognized mental and physical conditions that affect millions of Americans. They are complex conditions that require ongoing treatment and support. Understanding how these disorders affect the individual health is critical.

- 2.2% of adults in America reported having a substance use disorder in the past year.
- 1.7% of adults in America reported having a drug use disorder in the past year.
- 1.2% of adults in America reported having an alcohol use disorder in the past year.
- 4.0% of youth in the U.S. reported having a substance use disorder in the past year.
- 1.6% of youth in the U.S. had used an alcohol or drug in the past year.
- 1.2% of youth in the U.S. had used an alcohol or drug in the past year.



For more information on substance use disorders, treatment and prevention, visit www.samhsa.gov. You can also visit www.samhsa.gov for a full range of available resources that provide information on substance use disorders and substance use disorder treatment.

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U.S. Department of Health and Human Services
Substance Abuse and Mental Health Services Administration
4540 Reservoir Road, Rockville, MD 20850
Phone: (800) 368-5877 or (800) 487-3875
Toll-free: (800) 487-3875
Website: www.samhsa.gov


U.S. Department of Health and Human Services
Substance Abuse and Mental Health Services Administration
4540 Reservoir Road, Rockville, MD 20850
Phone: (800) 368-5877 or (800) 487-3875
Toll-free: (800) 487-3875
Website: www.samhsa.gov

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Help to Live Your Best Possible Life

With **myStrength** by Livongo you get a personalized program to help with stress, anxiety, sleep, and much more.



GET STARTED

Take **myStrength** assessment → receive care → track progress

1. Take a 10-minute assessment

2. Receive a personalized care plan

3. Track your progress and receive support

4. Receive a personalized care plan

5. Track your progress and receive support







6. Receive a personalized care plan

7. Track your progress and receive support

8. Receive a personalized care plan

9. Track your progress and receive support

10. Receive a personalized care plan

Frequently Asked Questions for MyStrength by Strong

What is myStrength by Strong?

myStrength by Strong is a new way of thinking about your physical and emotional challenges. Strong's Health, Strong's Depression, MyStrength by Strong, and MyStrength by Strong are designed and built together to help you understand your health and emotions, and how they are connected. MyStrength by Strong is a new way of thinking about your health and emotions, and how they are connected. MyStrength by Strong is a new way of thinking about your health and emotions, and how they are connected.

Is this really free? How can that be?

Yes, it is. You can access myStrength by Strong for free. myStrength by Strong is available at no cost to you.

Why have I downloaded the mobile app?

Yes, you can access myStrength by Strong via your smartphone or on the mobile app. Downloading the mobile app is a great way to access myStrength by Strong. You get more information, activities, resources, and information on myStrength by Strong.

Why do I need a username?

Yes, you need a username to access myStrength by Strong. You need a username to access myStrength by Strong. You need a username to access myStrength by Strong.

Can I cancel my membership?

Yes, you can cancel your membership. You can cancel your membership at any time. You can cancel your membership at any time.

How do I reset?

Yes, you can reset your account. You can reset your account at any time. You can reset your account at any time.

A 90-day trial is available to all members of myStrength by Strong. myStrength by Strong is available to all members of myStrength by Strong. myStrength by Strong is available to all members of myStrength by Strong.

You may reach us by calling Long Beach Medical Support at (800) 940-4515.

Visit strong.org/bluecrosssm-start to register to get started! Use registration code **BLUECROSSSM-START**

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Behavioral health care options

Behavioral health care is a broad term that encompasses a wide range of services and professionals. It includes mental health care, substance use treatment, and physical health care that addresses behavioral factors. The following table provides an overview of various behavioral health care options, including their descriptions, who they are for, and where they are typically provided.


Behavioral Health Care Option	Description	Who it's for	Where it's provided
Individual Therapy	One-on-one sessions with a therapist to address mental health issues, such as depression, anxiety, and trauma.	Individuals with mental health concerns.	Therapist's office, community center, or hospital.
Group Therapy	Sessions with a therapist and a group of individuals who share similar issues, providing support and learning from others.	Individuals with mental health concerns.	Therapist's office, community center, or hospital.
Family Therapy	Sessions with a therapist and family members to address relationship issues and improve communication.	Families with relationship or communication problems.	Therapist's office, community center, or hospital.
Behavioral Modification Therapy	Therapy focused on changing negative behaviors and promoting positive ones through reinforcement and punishment.	Individuals with behavioral issues, such as addiction or chronic illness.	Therapist's office, community center, or hospital.
Substance Use Treatment	Programs designed to help individuals overcome addiction to drugs or alcohol, including detoxification, counseling, and medication.	Individuals with substance use disorders.	Specialized treatment centers, hospitals, or community clinics.
Physical Health Care	Medical services that address physical health issues, including chronic disease management, preventive care, and emergency services.	Individuals with physical health concerns.	Hospitals, clinics, and community health centers.

Behavioral health care is a critical component of overall health and well-being. It addresses the complex interplay between mental, emotional, and physical health, providing a holistic approach to care. By seeking behavioral health care, individuals can gain valuable insights into their behaviors and emotions, leading to improved health outcomes and a better quality of life.

Behavioral health care options

With your Blue Cross Blue Shield of Michigan or Blue Cross Network Health plan, you have access to a variety of care options and resources to boost mental health and substance use disorder conditions. Options include virtual care, outpatient treatment, inpatient treatment and more.

WV03-20289675_001_2770801022




Feeling stressed? Overwhelmed? Exhausted?


AbileTo can help.

AbileTo is a virtual financial health provider connected with your health plan that offers solutions to help you manage your stress, anxiety, depression and anxiety. AbileTo is available 24/7 to help you access over 3,000 licensed therapists nationwide.

AbileTo providers offer:


- 

An eight-week, evidence-based group-based therapy program
- 


Personalized care for symptoms of depression, anxiety or stress
- 

Weekly one-on-one sessions that last up to 40 minutes

AbileTo services:

- 

Are co-managers 18 and older
- 

Are eligible for a personal health plan through your health plan or employer group
- 

Offer direct and indirect care to support your behavior changes

Behavioral Health Tips:
AbleTo

DIGITAL IMAGES

FILE TYPES: .JPG | DIMENSIONS: 1920 x 1080



*Behavioral Health Awareness:
Dealing with a crisis*



*Behavioral Health Awareness:
Suicide prevention*



*Behavioral Health Tips:
Dealing with loneliness*





CAMPAIGN PLANNER

The campaign timeline and rollout below is just an example of how you can effectively communicate the Blue Cross Behavioral Health content with your employees. Feel free to disseminate these materials as you see fit, although we encourage a multi-faceted approach for the best member experience.

	MAY	JUN	JUL	AUG	SEPT	OCT	NOV	DEC
Email Template 1								
Newsletter Template 1								
Email Template 2								
Newsletter Template 2								
Email Template 3								
Email Template 4								
Posters								
Flyers								
Digital images								



Blue Cross
Blue Shield
Blue Care Network
of Michigan



Download your Behavioral Health toolkit today at bcbsm.com/engage.

Contact your sales account manager or agent if you have questions.

We're *here* to help.

Blue Cross Blue Shield of Michigan and Blue Care Network are nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association.



Blue Cross Blue Shield of Michigan Marketing Planner for Employers

Encourage your employees to get their annual flu shot this season with these marketing resources.



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan



Be ready for flu season. It's important for your business.

Your employees' health is important. That's why we've developed this toolkit to give you action steps for keeping your workplace healthy during the flu season.

Depending on their health care plan, your employees can easily get the flu shot by:

- Visiting bcbsm.com/preventflu for a list of participating pharmacies in Michigan that provide vaccinations, and then going to the selected pharmacy with their Blue Cross or Blue Care Network member ID card.
- Scheduling an appointment with their primary care physician to get the flu shot.
 - o *An office visit copayment may apply.*

Note: The flu vaccine can protect your employees from becoming sick with the flu. The flu is a potentially serious respiratory illness that can cause missed work, hospitalization, and, in some cases, even death.



What's inside.



Email Template

Use this email communication to help promote flu shot awareness to your employees and the steps to getting a flu shot.



Posters

Use these resources digitally or in print to promote facts about the flu shot and preventive actions to stay healthy.



Flyers

Use these resources digitally or in print to educate employees on the importance of the flu shot and answer other frequently asked questions.



Direct-mail Postcard

Share this postcard in the workplace or mail to employee homes to help promote awareness and actions to get a flu shot.



Social Media Images

Use these digital assets within your company's social media channels or intranet sites to promote flu shot awareness.

Email Template



The flu vaccine is worth a shot.

Hi [First Name],

Nearly **154 million flu shots**¹ were administered across the U.S. last year, according to the Centers for Disease Control and Prevention. That's a record number. And while it turned out to be a mild flu season, we can't let our guard down. It's still important to get a flu shot this year.

Help prevent the spread. Give it a Shot! The flu vaccine is safe, easily administered and only takes a few minutes to get. Plus, you're not only ensuring fewer illnesses in the community, you're also helping to keep hospitalizations to a minimum.

Ready to give it a shot? Here's what you can do next:

- Visit a participating pharmacy with your Blue Cross or Blue Care Network member ID card.² While most pharmacies will accept your coverage, be sure to ask before you get your vaccine.
- Go to a retail health clinic for your flu shot.
- Schedule an appointment with your primary care provider for your flu shot.

[LEARN MORE](#)

Posters



FACT

You can't get the flu from the flu shot. It doesn't contain any strains of an active flu virus.

It will help protect you and others from getting and spreading the flu.

Stay healthy — Give it a Shot.

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD? Find it all and so much more on the Blue Cross mobile app. Download it today!

[App Store](#) [Google Play](#)

[Learn more at **bcbsm.com/preventflu**.](#)

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Cross Blue Shield of New York. WebMD Health Services is not affiliated with Blue Cross Blue Shield of Michigan or Blue Cross Blue Shield of New York. WebMD Health Services is a service mark of WebMD. WebMD Health Services is not affiliated with Blue Cross Blue Shield of Michigan or Blue Cross Blue Shield of New York. WebMD Health Services is a service mark of WebMD. WebMD Health Services is not affiliated with Blue Cross Blue Shield of Michigan or Blue Cross Blue Shield of New York. WebMD Health Services is a service mark of WebMD.

Fact 1 Poster

FACT

Last year's flu season sent 400,000 people to hospitals and caused 22,000 deaths.

The best way to protect yourself and loved ones from the flu is to get vaccinated.

Source: Centers for Disease Control and Prevention

Stay healthy — Give it a Shot.

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Fact 2 Poster

Stay healthy this flu season

Avoid touching your eyes, nose and mouth with unwashed hands.

[Learn more at **bcbsm.com/preventflu**.](#)

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Fact 3 Poster

Stay healthy this flu season

Wash your hands often with soap and water for at least 20 seconds.

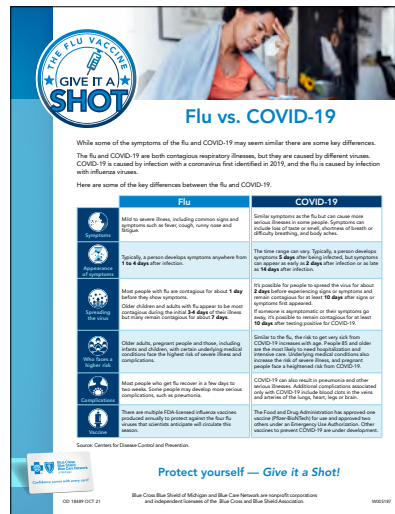
If soap or water isn't available, use an alcohol-based hand sanitizer.

[Learn more at **bcbsm.com/preventflu**.](#)

Blue Cross Blue Shield of Michigan and Blue Cross Network are separate corporations and independent licensees of the Blue Cross and Blue Shield Association. (C) 1000-00000

Fact 4 Poster

Flyers



THE FLU VACCINE
GIVE IT A SHOT

Flu vs. COVID-19

While some of the symptoms of the flu and COVID-19 may seem similar, there are some key differences. The flu and COVID-19 are both contagious respiratory illnesses, but they are caused by different viruses. COVID-19 is caused by infection with a coronavirus first identified in 2019, and the flu is caused by infection with influenza viruses.

Here are some of the key differences between the flu and COVID-19:


Flu	COVID-19
Symptoms Mild to severe illness, including common signs and symptoms such as fever, cough, runny nose and fatigue.	Symptoms Similar symptoms as the flu but can cause more serious illness in some people. Symptoms can include loss of taste or smell, diarrhea, or loss of or difficulty breathing, and blood in stool.
Appearance Typically, a person develops symptoms anywhere from 1 to 4 days after infection.	Appearance The time range can vary. Typically, a person develops symptoms 2 to 14 days after infection. Symptoms can appear as early as 2 days after infection or as late as 14 days after infection.
Contagiousness Most people with the flu are contagious for about 1 day before they show symptoms. Older children and adults can be contagious for up to 10 days after infection. In some cases, people can be contagious for up to 2 weeks after infection.	Contagiousness It is possible for people to spread the virus for about 5 days after they develop symptoms. People can be contagious for up to 10 days after infection. If someone is asymptomatic or their symptoms go away, it is possible to remain contagious for at least 10 days after testing positive for COVID-19.
Severity Elderly adults, pregnant people and those, including children and adults, with certain underlying medical conditions, such as pneumonia, are at higher risk of severe illness and complications.	Severity Severe illness from the flu can lead to hospitalization and even death. People 65 and older are at most likely to need hospitalization and even death. Hospitalized people can have a higher risk of severe illness, and pregnant people have a higher risk of severe illness.
Recovery Most people who get the flu recover in a few days to two weeks. Some people may develop more serious complications, such as pneumonia.	Recovery COVID-19 can also result in pneumonia and other serious illness. Recovery can take several weeks. Some people may develop more serious complications, such as pneumonia.
Vaccination There are multiple FDA-licensed influenza vaccines available through the Blue Cross Blue Shield of Michigan and Blue Cross Network. These vaccines are available to all people who are 6 months of age and older.	Vaccination The Food and Drug Administration has approved one COVID-19 vaccine. The vaccine is available to all people who are 16 years of age and older.

Source: Centers for Disease Control and Prevention.

Protect yourself — Give it a Shot!

Blue Cross Blue Shield of Michigan and the Blue Cross Network are corporate corporations and independent licensees of the Blue Cross and Blue Shield Association.

Flu vs COVID-19 Flyer



THE FLU VACCINE
GIVE IT A SHOT

Why the flu vaccine is worth a shot

By getting the flu shot you can help protect yourself and others from getting and spreading the flu.

- No hassle**
Go to a participating local pharmacy or schedule an appointment with your doctor. Bring your Blue Cross member ID card with you.
- No worries**
The flu shot is safe, effective and the best protection against the flu you can receive. If you have any concerns about getting a flu shot, talk to your doctor.

Here's what you need to do

- Go to bcbsm.com/preventflu to locate participating pharmacies or contact your primary care provider to schedule an appointment. Your office visit copayment may apply. You can also find other doctors by logging into your Blue Cross member account.
- Visit the pharmacy with your Blue Cross member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine.
- Make sure you write down the date of your flu shot and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.
- For members without Blue Cross pharmacy coverage:** Visit bcbsm.com/preventflu to see a list of immunizing pharmacies that provide vaccines under your medical coverage.

Ways to prevent the spread of the flu and other viruses

- Avoid close contact with people who are sick. If you're sick, avoid others as much as possible.
- Cover your nose and mouth when you sneeze or cough.
- Wash your hands frequently with soap and water or alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with viruses that cause flu.

Source: Centers for Disease Control and Prevention

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD? Find it all and so much more on the Blue Cross mobile app.

Download it today!

Available on the App Store and Google Play.

WebMD Health Services is an independent company supporting Blue Cross Blue Shield of Michigan and Blue Cross Network by providing health and wellness services.

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General Flyer



THE FLU VACCINE
GIVE IT A SHOT

Get your flu shot at a participating pharmacy

A quick trip to your local participating pharmacy can protect you from the flu. Here's how getting your flu shot is made easy:

- No appointment**
Your local pharmacy providing flu shots doesn't require an appointment. You can get your flu shot at your convenience.
- No worries**
The flu shot is safe, effective and the best protection against the flu. If you have any concerns about getting a flu shot, talk to your doctor.

All you need to do is:
Visit a participating pharmacy with your member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine. Make sure you write down the date and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.

You can also schedule an appointment with your primary care provider to get a flu shot. Your office visit copayment may apply.

For Blue Cross members without pharmacy coverage: Visit bcbsm.com/preventflu to see a list of immunizing pharmacies that provide vaccines under your medical coverage.

Ways to prevent the spread of the flu and other viruses

- Avoid close contact with people who are sick. If you're sick, avoid others as much as possible.
- Cover your nose and mouth when you sneeze or cough.
- Wash your hands frequently with soap and water or alcohol-based hand sanitizer.
- Avoid touching your eyes, nose and mouth. Germs spread this way.
- Clean and disinfect surfaces and objects that may be contaminated with germs such as the flu virus.

Source: Centers for Disease Control and Prevention

Blue Cross Mobile App
Need to find a doctor? Gym membership? Maybe health services from WebMD? Find it all and so much more on the Blue Cross mobile app.

Download it today!

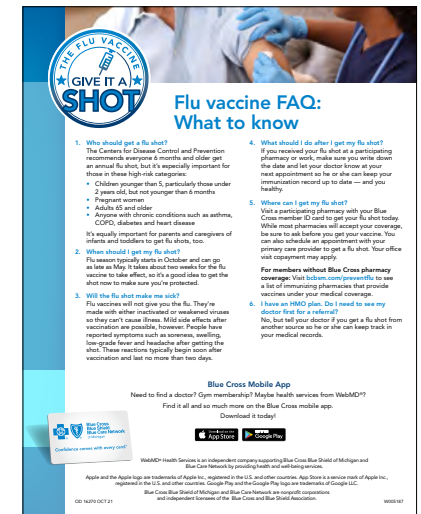
Available on the App Store and Google Play.

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Pharmacy Flyer



THE FLU VACCINE
GIVE IT A SHOT

Flu vaccine FAQ: What to know

- Who should get a flu shot?**
The Centers for Disease Control and Prevention recommends everyone 6 months and older get an annual flu shot, but it's especially important for those in these high-risk categories:
 - Children younger than 5, particularly those under 2 years old, but not younger than 6 months
 - Pregnant women
 - Adults 65 and older
 - Anyone with chronic conditions such as asthma, COPD, diabetes and heart disease
- When should I get my flu shot?**
Flu season typically starts in October and can go as late as May. It takes about two weeks for the flu vaccine to take effect, so it's a good idea to get the shot now to make sure you're protected.
- Will the flu shot make me sick?**
Flu vaccines will not give you the flu. They're made with either inactivated or weakened viruses so they can't cause illness. Mild side effects after vaccination are possible, however. People have reported symptoms such as soreness, swelling, low-grade fever and headache after getting the shot. These reactions typically begin soon after vaccination and last no more than two days.
- What should I do after I get my flu shot?**
If you received your flu shot at a participating pharmacy or clinic, make sure you write down the date and let your doctor know at your next appointment so he or she can keep your immunization record up to date — and you healthy.
- Where can I get my flu shot?**
Visit a participating pharmacy with your Blue Cross member ID card to get your flu shot today. While most pharmacies will accept your coverage, be sure to ask before you get your vaccine. You can also schedule an appointment with your primary care provider to get a flu shot. Your office visit copayment may apply.
- For members without Blue Cross pharmacy coverage:** Visit bcbsm.com/preventflu to see a list of immunizing pharmacies that provide vaccines under your medical coverage.
- I have an HMO plan. Do I need to see my doctor first for a referral?**
No, but tell your doctor if you get a flu shot from another source so he or she can keep track in your medical records.

Blue Cross Mobile App
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Download it today!

Available on the App Store and Google Play.

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FAQ Flyer

Direct-mail Postcard



Front




Flu season is here. Help keep yourself and everyone around you healthy by getting your annual flu shot.

Ready to Give it a Shot?

Here's how:

- Visit a participating pharmacy* with your Blue Cross member ID card.
- Schedule an appointment with your primary doctor. Your office visit copayment may apply.



*If you get your flu shot through a pharmacy, be sure to let your doctor know at your next appointment so he or she can keep your immunization chart up to date.

Blue Cross Blue Shield of Michigan and Blue Cross Network are corporate corporations and independent licensees of the Blue Cross and Blue Shield Association.

Back

*Link these communications to bcbsm.com/preventflu.

Social Media Images*



THE FLU VACCINE
GIVE IT A SHOT

Protect you and your loved ones. Get your flu shot today.

Learn more at bcbsm.com/preventflu.

Square Image
250 x 300 pixels



THE FLU VACCINE
GIVE IT A SHOT

Help stop the spread. Give it a Shot today.

Learn more at bcbsm.com/preventflu.

Vertical Image
120 x 240 pixels



THE FLU VACCINE
GIVE IT A SHOT

Do your part. Give it a Shot today.

Learn more at bcbsm.com/preventflu.

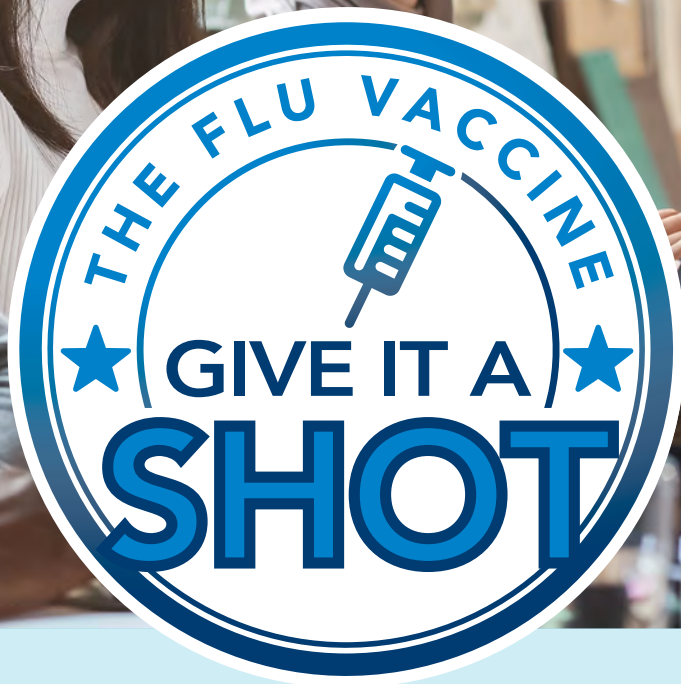
Horizontal Image
728 x 90 pixels

Campaign Planner

The campaign timeline below is an example of how you can effectively communicate awareness and education about getting the flu shot and its importance to your employees. Share these resources as you see fit, though we highly recommend a multi-faceted approach.

	Year 1			Year 2		
	October	November	December	January	February	March
Email Template						
Flyer 1 (Generic)						
Poster 1 (Flu Shot Myth)						
Flyer 2 (Pharmacy)						
Poster 2 (Hospitalizations)						
Flyer 3 (Flu vs COVID-19)						
Poster 3 (Face Touching)						
Flyer 4 (Flu FAQ)						
Poster 4 (Handwashing)						
Direct-mail Postcard (Mail at your discretion)						
Social Media Images						
Flu Shot Campaign*						

**The Blue Cross Blue Shield of Michigan and Blue Care Network flu shot campaign will be marketed and promoted through email, paid social media, paid advertising, blogs, video, direct-mail and more.*



Download your Blue Cross Annual Flu Shot marketing toolkit today at bcbsm.com/engage.

Contact your sales account manager or agent if you have questions.



**Blue Cross
Blue Shield
Blue Care Network**
of Michigan



BLUE CARE
NETWORK
OF MICHIGAN

APPENDIX A

Benefit & Rate Schedules



VILLAGE OF DECATUR

Group ID:00182554 Subgroup:0001 Class:0001
Subgroup Name: Class Name:ACTIVE
Rating Area: I

Your benefit package has been renewed at the following rates and is effective from 12/01/2023 through 11/30/2024.

Medical: BCN HSA HMO Gold \$1500/20% Complementary Medical: BCN65

1500HD	\$1,500 Individual/\$3,000 Family Deductible Rider	65E250	\$250 Emergency Room Copay
20COHD	20% Coinsurance Rider	65OV25	\$25 Office Visit Copay
4KOMHD	\$4000/\$8000 Out of Pocket Maximum Rider-HDHP	65UR50	\$50 Urgent Care Copay
HDHPSM	High Deductible Health Plan Certificate of Coverage for Small Groups	BCN65	Certificate of Coverage BCN65
PVSN	Pediatric Vision - Small Groups	MMHSAP	Mental Health Parity Rider
		ONVCW	Online Office Visit Copayment Waiver Rider

Pharmacy: P1036D, 90D3X, 1500HD, 4KOMHD, RXVAR Complementary Pharmacy: 1040CS 65RXPM M2X_65, RXVAR

P1036D, 90D3X, 1500HD, 4KOMHD, RXVAR	\$10/\$30/\$60/\$80/20%/20% Prescription Drug Rider - Integrated Deductible	1040CS 65RXPM M2X_65, RXVAR	\$10/\$40/\$80 Prescription Drug Rider, MOPD2X
--------------------------------------	-----------------------------------------------------------------------------	-----------------------------	------------------------------------------------

Dental: Complementary Dental:

Vision: Blue Vision 12/12/12 \$5/\$10 Complementary Vision: BV-ADULT

BV-ADULT	BLUE VISION ADULT-ONLY GROUP BENEFITS CERTIFICATE SG [N]	ADM MOS816 VIS	ADMINISTRATIVE RIDER COMP BENEFITS - VISION [Y]
BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12) [N]	BV-ADULT	BLUE VISION ADULT-ONLY GROUP BENEFITS CERTIFICATE SG [N]
		BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12) [N]

****RATES ARE SUBJECT TO CHANGE BASED ON DEPT. OF INSURANCE & FINANCIAL SERVICES APPROVAL****

To comply with new requirements in the Patient Protection and Affordable Care Act (PPACA) (also referred to as health care reform) groups may be required to make changes to their health insurance coverage. If necessary, this may result in an adjustment to the rates. To learn more about the PPACA, please visit our webpage, www.hcbm.com/healthcarereform/. You should also consult with your legal counsel for any legal advice on how you may comply with the law and regulations and the applicability to your plan.
BCN of Michigan rates are guaranteed for the period stated above; however, BCN reserves the right to adjust rates if any of the assumptions or calculations used to calculate the rates are incorrect.
Please remember that BCN is a prepaid health plan and payment is due on or before the date noted on your billing statement. If you have questions or wish to discuss other BCN benefit plans, please contact your BCBSM Regional Sales Office or Agent. We at BCN appreciate your business and look forward to providing your continuing health benefit needs.



VILLAGE OF DECATUR

Group ID:00182554 Subgroup:0001 Class:0001
Subgroup Name: Class Name:ACTIVE
Rating Area: I

Your benefit package has been renewed at the following rates and is effective from 12/01/2023 through 11/30/2024.

Age	Total	Medical + Pharmacy	Dental	Vision
0	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
1	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
2	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
3	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
4	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
5	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
6	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
7	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
8	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
9	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
10	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
11	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
12	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
13	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
14	\$ 246.60	\$ 246.60	\$ 0.00	\$ 0.00
15	\$ 268.52	\$ 268.52	\$ 0.00	\$ 0.00
16	\$ 276.90	\$ 276.90	\$ 0.00	\$ 0.00
17	\$ 285.28	\$ 285.28	\$ 0.00	\$ 0.00
18	\$ 294.31	\$ 294.31	\$ 0.00	\$ 0.00
19	\$ 309.13	\$ 303.33	\$ 0.00	\$ 5.80
20	\$ 318.48	\$ 312.68	\$ 0.00	\$ 5.80
21	\$ 328.06	\$ 322.35	\$ 0.00	\$ 5.71
22	\$ 327.99	\$ 322.35	\$ 0.00	\$ 5.64
23	\$ 327.93	\$ 322.35	\$ 0.00	\$ 5.58
24	\$ 327.89	\$ 322.35	\$ 0.00	\$ 5.54
25	\$ 329.15	\$ 323.64	\$ 0.00	\$ 5.51
26	\$ 335.58	\$ 330.09	\$ 0.00	\$ 5.49
27	\$ 343.30	\$ 337.82	\$ 0.00	\$ 5.48
28	\$ 355.87	\$ 350.39	\$ 0.00	\$ 5.48
29	\$ 366.21	\$ 360.71	\$ 0.00	\$ 5.50
30	\$ 371.39	\$ 365.87	\$ 0.00	\$ 5.52
31	\$ 379.15	\$ 373.60	\$ 0.00	\$ 5.55
32	\$ 386.93	\$ 381.34	\$ 0.00	\$ 5.59
33	\$ 391.82	\$ 386.18	\$ 0.00	\$ 5.64
34	\$ 397.03	\$ 391.33	\$ 0.00	\$ 5.70

Age	Total	Medical + Pharmacy	Dental	Vision
35	\$ 399.67	\$ 393.91	\$ 0.00	\$ 5.76
36	\$ 402.31	\$ 396.49	\$ 0.00	\$ 5.82
37	\$ 404.96	\$ 399.07	\$ 0.00	\$ 5.89
38	\$ 407.63	\$ 401.65	\$ 0.00	\$ 5.98
39	\$ 412.86	\$ 406.81	\$ 0.00	\$ 6.05
40	\$ 418.09	\$ 411.96	\$ 0.00	\$ 6.13
41	\$ 425.91	\$ 419.70	\$ 0.00	\$ 6.21
42	\$ 433.41	\$ 427.11	\$ 0.00	\$ 6.30
43	\$ 443.81	\$ 437.43	\$ 0.00	\$ 6.38
44	\$ 456.78	\$ 450.32	\$ 0.00	\$ 6.46
45	\$ 472.01	\$ 465.47	\$ 0.00	\$ 6.54
46	\$ 490.15	\$ 483.53	\$ 0.00	\$ 6.62
47	\$ 510.52	\$ 503.83	\$ 0.00	\$ 6.69
48	\$ 533.80	\$ 527.04	\$ 0.00	\$ 6.76
49	\$ 556.76	\$ 549.93	\$ 0.00	\$ 6.83
50	\$ 582.62	\$ 575.72	\$ 0.00	\$ 6.90
51	\$ 608.14	\$ 601.18	\$ 0.00	\$ 6.96
52	\$ 636.24	\$ 629.23	\$ 0.00	\$ 7.01
53	\$ 664.64	\$ 657.59	\$ 0.00	\$ 7.05
54	\$ 695.31	\$ 688.22	\$ 0.00	\$ 7.09
55	\$ 725.95	\$ 718.84	\$ 0.00	\$ 7.11
56	\$ 759.17	\$ 752.04	\$ 0.00	\$ 7.13
57	\$ 792.71	\$ 785.57	\$ 0.00	\$ 7.14
58	\$ 828.48	\$ 821.35	\$ 0.00	\$ 7.13
59	\$ 846.20	\$ 839.08	\$ 0.00	\$ 7.12
60	\$ 881.95	\$ 874.86	\$ 0.00	\$ 7.09
61	\$ 912.85	\$ 905.80	\$ 0.00	\$ 7.05
62	\$ 933.11	\$ 926.11	\$ 0.00	\$ 7.00
63	\$ 958.51	\$ 951.58	\$ 0.00	\$ 6.93
64	\$ 973.89	\$ 967.05	\$ 0.00	\$ 6.84
65+	\$ 973.89	\$ 967.05	\$ 0.00	\$ 6.84

Medicare Supplemental Benefit Rates				
Age	Total	Medical + Pharmacy	Dental	Vision
All	\$ 521.68	\$ 514.84	\$ 0.00	\$ 6.84

****RATES ARE SUBJECT TO CHANGE BASED ON DEPT. OF INSURANCE & FINANCIAL SERVICES APPROVAL****

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VILLAGE OF DECATUR

Group ID:00182554 Subgroup:0001 Class:0002
Subgroup Name: Class Name:ACTIVE - PLATINUM
Rating Area: I

Your benefit package has been renewed at the following rates and is effective from 12/01/2023 through 11/30/2024.

Medical: BCN HMO Platinum \$500/0%Complementary Medical: BCN65

1500PM	\$1,500/\$3,000 Out of Pocket Maximum Rider	65E250	\$250 Emergency Room Copay
30RP	\$30 Referral Physician Office Visit Copayment Rider	65OV25	\$25 Office Visit Copay
AMB25	\$25 ambulance copay	65UR50	\$50 Urgent Care Copay
CLSSSM	BCN Classic Certificate of Coverage for Small Groups	BCN65	Certificate of Coverage BCN65
CO20	\$20 Office Visit Copay	MMHSAP	Mental Health Parity Rider
D500	\$500 Individual/\$1000 Family Deductible Rider	ONVCW	Online Office Visit Copayment Waiver Rider
DSRCW	Diabetic Supply Cost Sharing Waiver Rider		
ER150	\$150 Emergency Room Copay		
IMG150	Applies a \$150 copay or 50% of the approved amount to MRI, MRA, CAT and PET scans		
ONVCW	Online Office Visit Copayment Waiver Rider		
PVSN	Pediatric Vision - Small Groups		
UR35	Urgent Care \$35 Copay Rider		
WDRPOV	Deductible Waiver for Referral Physician Office Visit		

Pharmacy: P415CS, 90D3X, RXVAR, 1500PMComplementary Pharmacy: 1040CS 65RXPM M2X_65, RXVAR

P415CS, 90D3X, RXVAR, 1500PM	\$4/\$15/\$40/\$80/20%/20% Prescription Drug Rider	1040CS 65RXPM M2X_65, RXVAR	\$10/\$40/\$80 Prescription Drug Rider, MOPD2X
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Dental:Complementary Dental:

Vision: Blue Vision 12/12/12 \$5/\$10Complementary Vision: BV-ADULT

BV-ADULT	BLUE VISION ADULT-ONLY GROUP BENEFITS CERTIFICATE SG [N]	ADM MOS816 VIS	ADMINISTRATIVE RIDER COMP BENEFITS - VISION [Y]
BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12) [N]	BV-ADULT	BLUE VISION ADULT-ONLY GROUP BENEFITS CERTIFICATE SG [N]
		BVFL SG	RIDER BVFL-SG - BLUE VISION FREQUENCY LIMITS (12-12-12) [N]

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VILLAGE OF DECATUR

Group ID:00182554 Subgroup:0001 Class:0002

Subgroup Name: Class Name:ACTIVE - PLATINUM

Rating Area: I

Your benefit package has been renewed at the following rates and is effective from 12/01/2023 through 11/30/2024.

Age	Total	Medical + Pharmacy	Dental	Vision
0	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
1	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
2	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
3	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
4	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
5	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
6	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
7	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
8	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
9	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
10	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
11	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
12	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
13	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
14	\$ 354.16	\$ 354.16	\$ 0.00	\$ 0.00
15	\$ 385.65	\$ 385.65	\$ 0.00	\$ 0.00
16	\$ 397.68	\$ 397.68	\$ 0.00	\$ 0.00
17	\$ 409.72	\$ 409.72	\$ 0.00	\$ 0.00
18	\$ 422.68	\$ 422.68	\$ 0.00	\$ 0.00
19	\$ 441.45	\$ 435.65	\$ 0.00	\$ 5.80
20	\$ 454.87	\$ 449.07	\$ 0.00	\$ 5.80
21	\$ 468.67	\$ 462.96	\$ 0.00	\$ 5.71
22	\$ 468.60	\$ 462.96	\$ 0.00	\$ 5.64
23	\$ 468.54	\$ 462.96	\$ 0.00	\$ 5.58
24	\$ 468.50	\$ 462.96	\$ 0.00	\$ 5.54
25	\$ 470.32	\$ 464.81	\$ 0.00	\$ 5.51
26	\$ 479.56	\$ 474.07	\$ 0.00	\$ 5.49
27	\$ 490.66	\$ 485.18	\$ 0.00	\$ 5.48
28	\$ 508.72	\$ 503.24	\$ 0.00	\$ 5.48
29	\$ 523.55	\$ 518.05	\$ 0.00	\$ 5.50
30	\$ 530.98	\$ 525.46	\$ 0.00	\$ 5.52
31	\$ 542.12	\$ 536.57	\$ 0.00	\$ 5.55
32	\$ 553.27	\$ 547.68	\$ 0.00	\$ 5.59
33	\$ 560.27	\$ 554.63	\$ 0.00	\$ 5.64
34	\$ 567.73	\$ 562.03	\$ 0.00	\$ 5.70

Age	Total	Medical + Pharmacy	Dental	Vision
35	\$ 571.50	\$ 565.74	\$ 0.00	\$ 5.76
36	\$ 575.26	\$ 569.44	\$ 0.00	\$ 5.82
37	\$ 579.03	\$ 573.14	\$ 0.00	\$ 5.89
38	\$ 582.83	\$ 576.85	\$ 0.00	\$ 5.98
39	\$ 590.31	\$ 584.26	\$ 0.00	\$ 6.05
40	\$ 597.79	\$ 591.66	\$ 0.00	\$ 6.13
41	\$ 608.98	\$ 602.77	\$ 0.00	\$ 6.21
42	\$ 619.72	\$ 613.42	\$ 0.00	\$ 6.30
43	\$ 634.62	\$ 628.24	\$ 0.00	\$ 6.38
44	\$ 653.22	\$ 646.76	\$ 0.00	\$ 6.46
45	\$ 675.05	\$ 668.51	\$ 0.00	\$ 6.54
46	\$ 701.06	\$ 694.44	\$ 0.00	\$ 6.62
47	\$ 730.30	\$ 723.61	\$ 0.00	\$ 6.69
48	\$ 763.70	\$ 756.94	\$ 0.00	\$ 6.76
49	\$ 796.64	\$ 789.81	\$ 0.00	\$ 6.83
50	\$ 833.75	\$ 826.85	\$ 0.00	\$ 6.90
51	\$ 870.38	\$ 863.42	\$ 0.00	\$ 6.96
52	\$ 910.71	\$ 903.70	\$ 0.00	\$ 7.01
53	\$ 951.49	\$ 944.44	\$ 0.00	\$ 7.05
54	\$ 995.51	\$ 988.42	\$ 0.00	\$ 7.09
55	\$ 1039.51	\$ 1032.40	\$ 0.00	\$ 7.11
56	\$ 1087.22	\$ 1080.09	\$ 0.00	\$ 7.13
57	\$ 1135.37	\$ 1128.23	\$ 0.00	\$ 7.14
58	\$ 1186.75	\$ 1179.62	\$ 0.00	\$ 7.13
59	\$ 1212.20	\$ 1205.08	\$ 0.00	\$ 7.12
60	\$ 1263.56	\$ 1256.47	\$ 0.00	\$ 7.09
61	\$ 1307.97	\$ 1300.92	\$ 0.00	\$ 7.05
62	\$ 1337.08	\$ 1330.08	\$ 0.00	\$ 7.00
63	\$ 1373.59	\$ 1366.66	\$ 0.00	\$ 6.93
64	\$ 1395.72	\$ 1388.88	\$ 0.00	\$ 6.84
65+	\$ 1395.72	\$ 1388.88	\$ 0.00	\$ 6.84

Medicare Supplemental Benefit Rates				
Age	Total	Medical + Pharmacy	Dental	Vision
All	\$ 521.68	\$ 514.84	\$ 0.00	\$ 6.84

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BLUE CARE
NETWORK
OF MICHIGAN

Small Group Pediatric Dental Essential Health Benefits Reminder

In connection with the Small Group Pediatric Dental Essential Health Benefits Acknowledgment, recall that certain pediatric dental benefits are among the 10 categories of essential health benefits (EHBs) required under the Patient Protection and Affordable Care Act (PPACA). A failure to provide the pediatric dental EHB could result in the Group being non-compliant under PPACA.

Also recall that Qualified Health Plans (QHPs), as defined by PPACA, purchased through BCBSM/BCN do not include the pediatric dental EHB needed to comply with PPACA requirements and that pediatric dental coverage must be purchased separately through BCBSM/BCN or through another carrier.

This renewal has been provided per the Acknowledgment that was executed and is on file, whereby the Group represented that it has purchased the required pediatric dental EHB through a separate qualified dental plan through another carrier that automatically provides the pediatric dental EHB to all Members.

If the required pediatric dental EHB purchased through a separate qualified dental plan is or will no longer be in effect, Group must purchase the required pediatric dental EHB through BCBSM/BCN or another carrier effective on the first day the prior plan was not in effect.

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Nonprofit corporations and independent licensees
of the Blue Cross and Blue Shield Association



Important news about your 2023 benefit rates

VILLAGE OF DECATUR **Policy 652557**

As another plan year comes to a close, we'd like to thank you for being a Unum customer since 12/1/2020.

At your next renewal, you'll pay \$72.39 more per month for the Unum benefits you offer. Here are your renewal rates for 2023.

	Current rate	Renewal rate	Current premium*	New premium	Effective date	Guaranteed until
Long Term Disability Insurance	0.864	0.933	\$416.98	\$450.28	12/1/2023	12/1/2024
Short Term Disability Insurance	0.464	0.501	\$320.86	\$346.44	12/1/2023	12/1/2024
Life Insurance	0.378	0.408	\$170.10	\$183.60	12/1/2023	12/1/2024
AD&D Insurance	0.03	0.03	\$13.50	\$13.50	12/1/2023	12/1/2024

*Monthly premium based on current enrollment as of 8/1/2023.

We will waive this increase and guarantee your current rate until your 2024 renewal date if you add our Dental or Vision insurance benefits.

SWITCH TO DIGITAL PAY TODAY

If you are still sending premium payments by mail, MyUnum has multiple options to pay invoices online, anytime. With one-time payments or Autopay, you can skip the checks, envelopes, and mail delays. Digital payments also offer a detailed payment record and is an environmentally friendly payment option. Get started at unum.com/paynow.

OUR CONTINUED COMMITMENT



Industry-leading benefits.

Unum has been a leading provider of group disability benefits in the U.S. for more than four decades.¹ We're experts at offering benefits to help your employees stay protected — including dental and vision.



Ease of doing business.

Because our culture is built on service, 91% of group customers surveyed agree that Unum provides an experience with a personal touch.²



A redefined benefits experience.

Working hand in hand with HR professionals like you, we transformed our customer experience. Now your Unum benefits experience is unmistakably faster, simply easier and genuinely personal.

Please note that on the date above, the renewal rates for your inforce plan(s) will automatically go into effect. If you have questions or need any other assistance, please contact your Unum Sales Representative.

1. Employee Benefit Plan Review, "Group Accident & Health Surveys 1976-1990" (1977-1991); Gen Re, "U.S. Group Disability Market Surveys 1991-2013" (1992-2014); LIMRA, "U.S. Group Disability Insurance 2014-2016 Annual Sales and In Force" (2015-2017); LIMRA, "4Q 2017-2019 U.S. Workplace Disability Insurance Inforce" (2018-2020); LIMRA, "U.S. Workplace Disability In Force Report 4Q 2020" (2021) total group disability.

2. Unum, "Large Case Customer Account Manager Relationship Survey", (2021).

Please refer to your existing contract(s) for details of coverage including exclusions, limitations, renewability and termination provisions.

Group LTD, Short Term Disability and Life/AD&D are underwritten by Unum Life Insurance Company of America, Portland, ME. Dental and Vision insurance are underwritten by Starmount Life Insurance Company, Baton Rouge, LA. Individual insurance is underwritten by Provident Life and Accident Insurance Company, Chattanooga, TN.

unum.com