

BCBSM Bundled Medical Plans

Pre 65 Plans / 2027 Rates

An administration fee is included in all rates below for Bundled Medical and Standalone Dental/Vision Plans

Bundled Medical + HIGH Dental Plans

Bundled Plans include Medical, RX, HIGH Dental and Vision

Plan / Benefit ID	Coverage	Rate
Gold Bundled	One person	\$2,636.30
	Family	\$7,870.76
Silver Bundled	One person	\$2,335.85
	Family	\$6,969.41
Bronze Bundled	One person	\$1,829.65
	Family	\$5,450.78
Copper Bundled	One person	\$1,454.89
	Family	\$4,326.52

Bundled Medical + LOW Dental Plans

Bundled Plans include Medical, RX, LOW Dental and Vision

Plan / Benefit ID	Coverage	Rate
Gold Bundled	One person	\$2,627.60
	Family	\$7,840.31
Silver Bundled	One person	\$2,327.15
	Family	\$6,938.96
Bronze Bundled	One person	\$1,820.95
	Family	\$5,420.33
Copper Bundled	One person	\$1,446.19
	Family	\$4,296.07

BCBSM Standalone Dental Plans

Pre 65 Plans / 2027 Rates

Dental Only Plans

Plan	Coverage	Rate
High Dental Only	One person	\$ 82.26
	Two person	\$ 160.26
	Family	\$ 277.27
Low Dental Only	One person	\$ 73.56
	Two person	\$ 142.86
	Family	\$ 246.82

Dental + Vision Plans

Plan	Coverage	Rate
High Dental + Vision	One person	\$ 91.28
	Two person	\$ 178.29
	Family	\$ 307.20
Low Dental + Vision	One person	\$ 82.58
	Two person	\$ 160.89
	Family	\$ 276.75

BCBSM MEDICARE Disabled

An administration fee is included in all rates below for Medical and Dental/Vision Plans

BCBSM MEDICARE Eligible Medical Plan

The rates below only apply to **pre-65 Medicare disabled** members. You may qualify for a DSRA-BT Subsidy. Application information is found on the website www.DSRABenefitTrust.net

SILVER	Medical / High Dental / Vision	Medical Only
Single	\$ 3,809.74	\$ 3,728.45

Dental Only Plans

Plan	Coverage	Rate
High Dental Only	One person	\$ 78.23
Low Dental Only	One person	\$ 73.56

Dental + Vision Plans

Plan	Coverage	Rate
High Dental + Vision	One person	\$ 85.54
Low Dental + Vision	One person	\$ 80.87

Blue Cross Blue Shield – Monthly DSRA-BT Subsidy

Pre 65 / 2027 Rates

SILVER	Medical / High Dental / Vision	Medical Only
Single	\$ 3,809.74	\$ 3,728.45

One subsidy is available per family with the exception of dual Delphi retiree households who carry separate policies. When a subsidy is available and application has been approved, it is automatically applied by Benistar, our pre-65 plan administrator.

**Have Questions or need Assistance,
Please call your Call Center!
Benistar - they are there to help with
personalized service!**

Call TODAY! 1-888-588-6682

Voluntary Life Benefits

MetLife Insurance Plan



Did you know that 61% of Americans have no life insurance coverage? The financial impact of death is not only significant, but the effects can be long-term, lasting five years or more for the surviving family members.ⁱ

DSRA-BT offers salaried Delphi retirees the opportunity to purchase voluntary life insurance for you and your spouse through MetLife. (NOTE: Delphi hourly retirees are not eligible for this voluntary benefit.) This plan is designed to complement the life insurance benefits you may already have and is 100% retiree-paid. Rates do change every five years on insured's birthdays ending in a 0 or 5. There is a small administrative fee to cover Benistar and DSRA-BT expenses. Notify your bank of the 2026 rate change, if you are set up on auto payments..

If you have elected voluntary coverage in the past, your elected benefit will continue into 2027. **No action is required.** If, however, you wish to make any modifications to your current election (e.g. increase or decrease your elected amount) or wish to elect voluntary term life insurance for the first time, you must complete the MetLife enrollment form and Statement of Health form. If your change is a reduction in benefits, or to cancel your benefits, then only an enrollment form is required, not a Statement of Health. This form can be found on our website - www.dsrabenefittrust.net - or you may contact Benistar, our voluntary life plan administrator, at 1-888-588-6682 to obtain a copy of the form.

The table below provides an overview of the voluntary life benefit. For specific details about the plan, please refer to the summary of benefits on the website at www.dsrabenefittrust.net.

Amount	50-54	55-59	60-64	65-69	70-74	75-79	80-84	85-89	90-94	95+
\$10k	\$ 2.46	\$ 4.35	\$ 6.84	\$ 13.03	\$ 21.49	\$ 35.64	\$ 57.91	\$ 95.55	\$ 154.80	\$ 250.77
\$20k	\$ 4.92	\$ 8.70	\$ 13.68	\$ 26.06	\$ 42.98	\$ 71.28	\$ 115.82	\$ 191.10	\$ 309.60	\$ 501.54
\$30k	\$ 7.38	\$ 13.05	\$ 20.52	\$ 39.09	\$ 64.47	\$ 106.92	\$ 173.73	\$ 286.65	\$ 464.40	\$ 752.31
\$40k	\$ 9.84	\$ 17.40	\$ 27.36	\$ 52.12	\$ 85.96	\$ 142.56	\$ 231.64	\$ 382.20	\$ 619.20	\$ 1,003.08
\$50k	\$ 12.30	\$ 21.75	\$ 34.20	\$ 65.15	\$ 107.45	\$ 178.20	\$ 289.55	\$ 477.75	\$ 774.00	\$ 1,253.85
\$60k	\$ 14.76	\$ 26.10	\$ 41.04	\$ 78.18	\$ 128.94	\$ 213.84	\$ 347.46	\$ 573.30	\$ 928.80	\$ 1,504.62
\$70k	\$ 17.22	\$ 30.45	\$ 47.88	\$ 91.21	\$ 150.43	\$ 249.48	\$ 405.37	\$ 668.85	\$ 1,083.60	\$ 1,755.39
\$80k	\$ 19.68	\$ 34.80	\$ 54.72	\$ 104.24	\$ 171.92	\$ 285.12	\$ 463.28	\$ 764.40	\$ 1,238.40	\$ 2,006.16
\$90k	\$ 22.14	\$ 39.15	\$ 61.56	\$ 117.27	\$ 193.41	\$ 320.76	\$ 521.19	\$ 859.95	\$ 1,393.20	\$ 2,256.93
\$100k	\$ 24.60	\$ 43.50	\$ 68.40	\$ 130.30	\$ 214.90	\$ 356.40	\$ 579.10	\$ 955.50	\$ 1,548.00	\$ 2,507.70
\$110k	\$ 27.06	\$ 47.85	\$ 75.24	\$ 143.33	\$ 236.39	\$ 392.04	\$ 637.01	\$ 1,051.05	\$ 1,702.80	\$ 2,758.47
\$120k	\$ 29.52	\$ 52.20	\$ 82.08	\$ 156.36	\$ 257.88	\$ 427.68	\$ 694.92	\$ 1,146.60	\$ 1,857.60	\$ 3,009.24

Spousal coverage only available up to \$50,000.

-The rates above do NOT include the \$350 administration fee. A Fee is only added for the Retiree or Surviving Spouse if they elect to continue coverage.

-Voluntary life plan rates change in five year increments, i.e. 40, 45, 50, etc. The new rate becomes effective 1/1 after the insured enters a new age category.

-Spouse costs are based on the retiree's age.

IMPORTANT – Spouse of retiree has the option of remaining in the plan at the same rate they paid based on retiree's age until age 80 then move to a whole life plan.

The Health Coverage Tax Credit Expired To date, the Health Coverage Tax Credit (HCTC) has not been extended and funding continues to not be available. If you wish to remain in your VEBA Trust insurance plans, you will pay 100% of the plan premium for each month the HCTC program is not in operation. If Congress extends the HCTC Program after the open enrollment period, there will be a special open enrollment period available at a later date.