

**Alma Public Schools July 2017 Medical Options**

Total and Expected Cost Projections									
Census:	<u>Medical</u>								
Total	BCBS	119							
Plan Option		<b>BCBS Self Funded</b>		<b>BCBS Self Funded</b>		<b>BCBS Fully Insured</b>		<b>MESSA</b>	<b>BCBS Self Funded</b>
Specific Contract Type		Current 2016-17		Renewal		Illustrative Rate		Quote	Illustrative Rate
Specific Includes		Paid		Paid		Paid		Paid	Paid
Spec Deductible		Medical		Medical		Medical		Medical	Medical
		\$50,000		\$50,000		N/A		N/A	N/A
<b>Community Blue 1, \$0 Ded \$0 Co-Ins.</b>								Not Available	
<u>Premium</u>		<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>
Single 7		\$678.23	\$56,971	\$652.68	\$54,825	\$665.04	\$55,863	NA	
2 person 3		\$1,627.74	\$58,599	\$1,566.44	\$56,392	\$1,596.09	\$57,459	NA	
Family 3		\$2,034.68	\$73,248	\$1,958.03	\$70,489	\$1,995.11	\$71,824	NA	
<b>Total Medical Premium</b>			<b>\$188,818</b>		<b>\$181,706</b>		<b>\$185,147</b>		<b>\$0</b>
<b>Community Blue 3 \$250/500 Ded 20% Co-Ins</b>								Choices II \$300/600, \$20/25/50	
<u>Premium</u>	<u>Count</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>
Single 15		\$538.88	\$96,998	\$504.85	\$90,873	\$582.92	\$104,926	\$536.85	\$141,728
2 person 16		\$1,293.33	\$248,319	\$1,211.65	\$232,637	\$1,399.01	\$268,610	\$1,206.05	\$274,979
Family 50		\$1,616.66	\$969,996	\$1,514.57	\$908,742	\$1,748.76	\$1,049,256	\$1,500.48	\$954,305
<b>Total Medical Premium</b>			<b>\$1,315,314</b>		<b>\$1,232,252</b>		<b>\$1,422,792</b>		<b>\$1,371,013</b>
<b>Community Blue 4 \$500/1,000 Ded 20% Co-Ins</b>									
<u>Premium</u>		<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>
Single									\$502.33 \$156,727
2 person									\$1,205.59 \$419,545
Family									\$1,507.00 \$1,157,376
<b>Total Medical Premium</b>									<b>\$1,733,648</b>
<b>Simply Blue H.S.A \$1,300/\$2,600 Ded.</b>								ABC Plan 1 \$1,300/\$2,600	
<u>Premium</u>	<u>Count</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>
Single 2		\$439.52	\$10,548	\$423.12	\$10,155	\$430.41	\$10,330	\$454.29	\$21,806
2 person 10		\$1,054.86	\$126,583	\$1,015.49	\$121,859	\$1,032.97	\$123,956	\$1,020.30	\$122,436
Family 11		\$1,318.58	\$174,053	\$1,269.37	\$167,557	\$1,291.22	\$170,441	\$1,269.32	\$167,550
<b>Total Medical Premium</b>			<b>\$311,184</b>		<b>\$299,571</b>		<b>\$304,727</b>		<b>\$311,792</b>
<b>Simply Blue H.S.A - \$4,000/\$8,000 Ded</b>								Did not bid	
<u>Premium</u>	<u>Count</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>	<u>Monthly Premium</u>	<u>Annual</u>
Single 2		\$246.70	\$5,921	\$250.70	\$6,017	\$278.08	\$6,674	NA	\$0
2 person 0		\$592.06	\$0	\$601.70	\$0	\$667.39	\$0	NA	\$0
Family 0		\$740.09	\$0	\$752.11	\$0	\$834.24	\$0	NA	\$0
<b>Total Medical Premium</b>			<b>\$5,921</b>		<b>\$6,017</b>		<b>\$6,674</b>		<b>\$0</b>
<b>Annual Costs</b>			<b>\$1,821,237</b>		<b>\$1,719,545</b>		<b>\$1,919,339</b>		<b>\$1,682,805</b>
<b>Runout Estimate</b>			<b>\$0</b>		<b>\$0</b>		<b>\$100,000</b>		<b>\$100,000</b>
			<b>\$1,821,237</b>		<b>\$1,719,545</b>		<b>\$2,019,339</b>		<b>\$1,782,805</b>
Annual CPE 119			\$15,305		\$14,450		\$16,969		\$14,982
									<b>\$1,833,648</b>
									<b>\$15,409</b>

\* Assumes effective 7/1/2017