

# Cost Summary - Vassar Public Schools

Renewal Period: 11/01/2016 - 10/31/2017

Group/Division	Enrolled	Current Premium	Renewal Premium	% Difference
0011066-0001-0001				
Current / Renewal BCN - BCN HMO \$1500/20% / \$5000 Minimum Value Plan	11	\$4,186.49	\$4,310.68	2.97%
Estimated Taxes and Fees				
BCN		\$103.40	Included	
<b>Monthly Medical Sub Total Cost</b>		\$4,289.89	\$4,310.68	0.48%
<b>Monthly Difference</b>			\$277.85	
<b>Annualized Total Premium</b>		\$51,478.68	\$51,728.16	0.48%
<b>Annualized Difference</b>			\$249.48	

Renewal rates include mandated ACA plan design changes.

Premium and enrollment are based on most currently available invoice.

# BCN Medical Renewal - Vassar Public Schools

Renewal Period: 11/01/2016 - 10/31/2017

## Current/Renewal Plan

00111066-0001-0001

BCN HMO \$1500/20% / \$5000 Minimum Value Plan

In Network

\$1500/3000

80/20%

None

\$5000/10,000

\$30

\$45

\$45; 30 visits max (when referred)

\$50

\$150 after deductible

Includes Voluntary Abortion

Preventive Drugs Only

\$0 Preferred Generic / \$40 Nonpreferred Brand/ \$40 Preferred Brand/ Non-preferred Brand is Not Covered

Mail Order drugs are Not Covered

### Medical

Single

Two Person

Family

Single

Two Person

Family

Single

Two Person

Family

Single

Two Person

Family

Subtotal

Monthly Estimated Taxes / Fees

Monthly Premium

Annual Premium

Difference

A.M. Best Ratings A - (Excellent)

Annual out-of-pocket maximums - applies to deductibles, copays and coinsurance amounts for all covered services - including cost sharing amounts for prescription drugs.

Renewal rates include Michigan claim taxes and mandatory fees/taxes due to ACA (Affordable Care Act).

### Current Rates

\$377.56

\$868.39

\$1,019.41

\$3.03

\$5.97

\$8.18

\$380.59

\$875.36

\$1,027.59

\$4,186.49

\$103.40

\$4,289.89

\$51,478.68

### Renewal Rates

\$386.95

\$928.68

\$1,160.85

\$4.93

\$11.83

\$14.79

\$391.88

\$940.51

\$1,175.64

\$4,310.68

Included

\$4,310.68

\$51,728.16

\$249.48

### % Difference

2.49%

6.94%

13.87%

62.71%

69.73%

80.81%

2.97%

7.44%

14.41%

2.97%

Included

Included

Included

Included

Included

Included

0.48%