



Blue Cross Blue Shield of Michigan Rate Quote

New Policy ERS Quote

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

Agency: Action-Ashleigh

Client: Laker Schools

Group/Subgroup/Suffix(Class) Specific Data

Group/Suffix: 0 000 Effective Date: 5/1/2015
 BCBSM Area: 6 Renewal Date: 5/1/2015

Agent:						
Assoc: None	Pigeon	MI 48755	County: Huron	Total Eligibles: 58	Customer Size: 58	Suffix/Class Size: 58
Group SIC: 8211 Elementary and secondary	BCBSM: Class:4	Average Age: 41.8	Zip: 48755	Number of FTE's: 58		
Sponsorship: Association						

Quoted Benefits	One Two Med			Person Family Suppl.
	Person	Person	Family	
Simply Blue HSA \$2000/0%, \$2,000 Deductible, 0% Co-Insurance, \$3,000 OOP Max	303.56	728.56	910.69	295.76
PD-TTC \$15/\$30/\$60-RXCM	37.41	89.77	112.22	254.57
Total Medical and Drug Rate	340.97	818.33	1022.91	550.33
Medical and Drug Enrollment	6	18	34	0
Total Plan Rate	340.97	818.33	1022.91	550.33
Monthly Premium excluding estimated Taxes, Fees and Assessments				\$51,554.86
Estimated Monthly Taxes, Fees and Assessments				\$2,761.19
Total Monthly Premium Due including estimated Taxes, and Assessments				\$54,316.04

A Summary of Benefits and Coverage corresponding to the coverage being quoted has been provided to your agent by Blue Cross Blue Shield of Michigan. Your Agent is providing an SBC to you with this quote. A paper copy is available free of charge by contacting your agent that has provided the quote.

The Total Monthly Premium shown includes BCBSM's/BCN's estimates of applicable Federal and state taxes, fees and assessments. BCBSM's/BCN's estimates are subject to change. BCBSM/BCN will not reconcile or settle any amounts collected with actual amounts owed for such Federal and state taxes, fees and assessments.

Certificates, riders, and rates are subject to regulatory approval. Please submit quote with enrollment documentation.

BCBSM reserves the right to adjust rates if any of the assumptions or calculations used in the quoting process are incorrect. Final rates will be determined by BCBSM underwriting based on actual group enrollment and participation.

Cross RRL = 2.4614, Shield RRL = 1.6390
Drug RRL = 6.2036, Dental RRL = 1.7161, Vision RRL = 1.4751

This quote is based on there being no defined retiree segment. Note: If this is existing business that you are trying to transfer to ERS 50-99 please contact your Sales Representative or Managing Agent for assistance. The quoted rates may not be applicable.

To comply with new requirements in the Patient Protection and Affordable Care Act (PPACA)(also referred to as health care reform)



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New Business ERS 50-99 Group data information has been provided as follows:

Within the past 18 months the group was "not" enrolled in BCBSM with 50 or more contracts.

Coverage

- The group currently has active medical coverage.
- The group currently has active prescription drug coverage.
- The group currently does not have active dental coverage.
- The group currently does not have active vision coverage.
- The group will not be offering medical coverage through another insurance carrier (does not include BCN).
- The group will not be offering prescription drug coverage through another insurance carrier (does not include BCN).

Participation

- Medical/Drug enrollment estimated at 95%-100% participation.
- Dental enrollment estimated at 95%-100% participation.
- Vision enrollment estimated at 95%-100% participation.

Residence

- Based on roster data entered, the group was calculated to have 100% Michigan residents.