



Medical Rate Summary
Brown City Community Schools
Renewal v Options
 Assumed Effective Date: 1/1/2018

Current Plan(s) and Segment:		1P	2P	FF	Monthly Premium	Total Annual Cost
All Employess 2017 Renewals	Census	7	4	27	38	
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	Rate	\$431.68	\$1,025.53	\$1,280.04		\$500,220
	TOTALS:	7	4	27	38	\$500,220

Product Name	1P Rate	2P Rate	FF Rate	Monthly Premium	Total Annual Cost	Estimated Annual Savings
MESSA Plans						
MESSA ABC Plan 1 \$1300-0%; 3-Tier Rx	\$570	\$1,270	\$1,579		\$620,306	-\$120,087
MESSA ABC Plan 1 \$1300-20%; 3-Tier Rx	\$517	\$1,152	\$1,431		\$562,532	-\$62,312
BCBSM Simply Blue HSA Plans						
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$395	\$938	\$1,170		\$457,404	\$42,816
Priority Health Declined to Quote						
McLaren Declined to Quote						

SET SEG:

*The current rates include \$7.50 enrollment and billing service fee; the renewal rates include the increased enrollment and billing service fee of \$7.90.

*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.

BCBSM:

*BCBSM rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.



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All Employess 2017 Renewals	Census 2		9	11	
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	Rate \$381.12	\$904.21	\$1,128.38		\$131,012
TOTALS:	2		9	11	\$131,012

Product Name	1P Rate	2P Rate	FF Rate	Monthly Premium	Total Annual Cost	Estimated Annual Savings
MESSA Plans						
MESSA ABC Plan 2 \$2000-0%; 3-Tier Rx	\$533	\$1,188	\$1,476		\$172,248	-\$41,236
MESSA ABC Pan 2 \$2000-20%; 3-Tier Rx	\$489	\$1,088	\$1,351		\$157,653	-\$26,641
BCBSM Simply Blue HSA Plans						
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$352	\$834	\$1,040		\$120,799	\$10,213
Priority Health Declined to Quote						
McLaren Declined to Quote						

SET SEG:

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BCBSM:

*BCBSM rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.



Dental Rate Summary
Brown City Community Schools
All Employees
Assumed Effective Date: 1/1/2018

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators, Secretaries & Teachers	Census	6	4	42	\$96.26	\$60,067	7/1/2017-6/30/2018
SET/ADN 80/80/80/0-1800/0 Self-Funded Dental Plan	Rate	\$31.61	\$58.11	\$109.13			
Cooks	Census	1			\$16.90	\$203	7/1/2017-6/30/2018
SET/ADN 50/50/0/0-1800/0 Self-Funded Dental Plan	Rate	\$16.90	\$28.70	\$51.41			
TOTALS:		7	4	42		\$60,270	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SunLife 80/80/80/0-1800/0 Dental Plan	1/1/2018-12/31/2018	\$49.99	\$94.53	\$144.13	\$127.95	\$81,378	-\$21,109
MetLife		Declined to quote					
UNUM		Declined to quote					
MESSA		Declined to quote					
Guardian		Did not receive a response					

*Current SET/ADN self-funded rates are illustrative.

*All proposed plans include taxes and fees.



Vision Rate Summary
Brown City Community Schools
All Employees
Assumed Effective Date: 1/1/2018

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census		1	7			
SET/ADN Self-Funded Vision Plan - \$250 Frames	Rate	\$9.99	\$18.12	\$33.79	\$31.83	\$3,056	7/1/2017-6/30/2018
Teachers and Secretaries	Census	6	3	35	\$30.39	\$16,048	7/1/2017-6/30/2018
SET/ADN Self-Funded Vision Plan - 100% R&C Frames	Rate	\$10.26	\$18.67	\$34.85			
TOTALS:		6	4	42		\$19,104	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SunLife Vision Plan	1/1/2018-12/31/2019	\$9.80	\$22.92	\$29.19	\$26.47	\$16,518	\$2,586
MetLife		Declined to quote					
UNUM		Declined to quote					
NVA		Declined to quote					
VSP		Declined to quote					
MESSA		Declined to quote					
Guardian		Did not receive a response					

*Current SET/ADN self-funded rates are illustrative.
 *All proposed plans include taxes and fees.