



Clawson Public Schools
All Employees Renewal Options
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:	1P	2P	FF		Total Annual Cost
Teachers Enrolled in MESSA Choices \$500	Census 14	13	34	61	
MESSA \$500-0%; Saver Rx	Rate \$756.78	\$1,700.86	\$2,116.25		\$1,255,903
Custodians, Transportation and Administration Enrolled in MESSA Choices	Census	1		1	
MESSA \$500-0%; Saver Rx	Rate \$756.78	\$1,700.86	\$2,116.25		\$20,410
Teachers Enrolled in MESSA Choices \$500-10%	Census 3	4	7	14	
MESSA \$500-10%; Saver Rx	Rate \$699.37	\$1,571.70	\$1,955.53		\$264,883
Office Personnel Enrolled in MESSA Choices \$500-10%	Census 2	1	1	4	
MESSA \$500-10%; Saver Rx	Rate \$699.37	\$1,571.70	\$1,955.53		\$59,112
Office Personnel, Custodians, Transportation and Administration Enrolled in MESSA ABC Plan 1	Census 3	6	4	13	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate \$675.80	\$1,518.67	\$1,889.54		\$224,371
Teachers Enrolled in MESSA ABC Plan 1- 10%	Census 1	2	3	6	
MESSA ABC Plan 1 \$1300-10%; ABC Rx	Rate \$629.27	\$1,413.98	\$1,759.25		\$104,820
Employees Enrolled in McLaren \$2000	Census 1			1	
McLaren HMO HSA \$2000-0%; \$10/\$25/\$40 Rx	Rate \$415.70	\$990.37	\$1,108.20		\$4,988
TOTALS:	24	27	49	100	\$1,934,488

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Plans					
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$645	\$1,450	\$1,805	\$1,716,858	\$217,630
MESSA \$1000-0%; Saver Rx	\$728	\$1,637	\$2,036	\$1,937,436	-\$2,948

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO HSA Plans					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$467	\$1,111	\$1,387	\$1,309,962	\$624,525
BCN HMO Conventional Plans					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$609	\$1,451	\$1,812	\$1,711,207	\$223,281
BCN HMO \$500-10% - \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$573	\$1,365	\$1,704	\$1,609,113	\$325,375
BCN HMO \$1000-20% - \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$541	\$1,288	\$1,609	\$1,519,266	\$415,222
BCN HMO \$2000-20% - \$500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$531	\$1,264	\$1,578	\$1,490,471	\$444,016
BCN HMO \$1500-20% - \$500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$546	\$1,300	\$1,624	\$1,533,346	\$401,142
BCBSM Community Blue Conventional Plans					
BCBSM CB PPO \$500-10%; \$10/\$40/\$80 Rx	\$782	\$1,865	\$2,330	\$2,199,579	-\$265,091
BCBSM CB 4 PPO \$500-20%; \$10/\$40/\$80 Rx	\$758	\$1,810	\$2,260	\$2,133,848	-\$199,360
BCBSM CB 12 PPO \$1000-0%; \$10/\$40/\$80 Rx	\$759	\$1,812	\$2,263	\$2,136,440	-\$201,952
BCBSM CB 12 PPO \$1000-20%; \$10/\$40/\$80 Rx	\$706	\$1,683	\$2,102	\$1,984,936	-\$50,448
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$577	\$1,375	\$1,717	\$1,621,586	\$312,902
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$536	\$1,276	\$1,593	\$1,504,213	\$430,275
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$510	\$1,214	\$1,516	\$1,431,680	\$502,808
Priority Health HMO HSA Plans					
Priority Health HMO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$431	\$960	\$1,192	\$1,136,238	\$798,250
Priority Health HMO HSA \$2000-0%; \$10/\$20/\$40 Rx	\$449	\$1,000	\$1,242	\$1,183,646	\$750,841
Priority Health PPO HSA Plans					
Priority Health PPO HSA \$1300-0%; \$10/\$40/\$40 Rx	\$547	\$1,219	\$1,515	\$1,443,584	\$490,903
Priority Health PPO HSA \$1300-10%; \$10/\$40/\$40 Rx	\$489	\$1,090	\$1,354	\$1,290,411	\$644,077
Priority Health PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$472	\$1,051	\$1,305	\$1,243,782	\$690,706
Priority Health HMO Conventional Plans					
Priority Health HMO \$500-20%; \$20 OV; \$10/\$40/\$80 Rx	\$557	\$1,243	\$1,545	\$1,471,777	\$462,710
Priority Health HMO \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$582	\$1,299	\$1,614	\$1,537,715	\$396,773
Priority Health HMO \$1000-20%; \$20 OV; \$10/\$40/\$80 Rx	\$534	\$1,190	\$1,479	\$1,409,342	\$525,145
Priority Health HMO \$2000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$536	\$1,195	\$1,484	\$1,414,179	\$520,309
Priority Health PPO Conventional Plans					
Priority Health PPO \$500-0%; \$20 OV; \$10/\$20/\$40 Rx	\$688	\$1,537	\$1,911	\$1,819,556	\$114,932
Priority Health PPO \$500-10%; \$20 OV; \$10/\$20/\$40 Rx	\$641	\$1,431	\$1,779	\$1,694,464	\$240,024
Priority Health PPO \$500-20%; \$20 OV; \$10/\$20/\$40 Rx	\$625	\$1,394	\$1,733	\$1,650,646	\$283,842
Priority Health PPO \$1000-20%; \$20 OV; \$10/\$40/\$80 Rx	\$573	\$1,279	\$1,590	\$1,514,482	\$420,006
Priority Health PPO \$2000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$574	\$1,281	\$1,592	\$1,516,453	\$418,035

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
McLaren HMO Traditional Plans					
McLaren HMO \$500-0%; \$10/\$40/\$80 Rx	\$557	\$1,244	\$1,546	\$1,472,683	\$461,804
McLaren HMO \$1000-0%; \$10/\$40/\$80 Rx	\$529	\$1,181	\$1,467	\$1,397,638	\$536,850
McLaren HMO HSA Plans					
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$436	\$971	\$1,206	\$1,148,966	\$785,522
HAP PPO Plans					
HAP PPO \$500-0%; \$10/\$20/\$40 Rx	\$737	\$1,647	\$2,047	\$1,949,304	-\$14,816
HAP PPO \$500-10%; \$10/\$20/\$40 Rx	\$682	\$1,522	\$1,892	\$1,802,140	\$132,348
HAP PPO HSA \$1300-0%; \$10/\$20/\$40 Rx	\$659	\$1,471	\$1,829	\$1,741,716	\$192,772
HAP PPO HSA \$1300-10%; \$10/\$20/\$40 Rx	\$614	\$1,370	\$1,703	\$1,622,378	\$312,110
HAP EPO Plans					
HAP EPO HSA \$2000-0%; \$10/\$20/\$40 Rx	\$636	\$1,420	\$1,765	\$1,681,051	\$253,437

***All current and proposed 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.**

***MESSA and HAP rates are good through 12/31/2018.**

***BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.**

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

***Rates include \$7.50 enrollment and billing service fee for the exception of MESSA proposed rates.**