



Medical Rate Summary
Alcona Community Schools
All Employees
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Teachers Enrolled in MESSA Choices Plan				
Census	3	6	11	20
Rate	\$654.18	\$1,470.03	\$1,829.00	\$370,821
Teachers Enrolled in MESSA ABC Plan 1				
Census	5	4	6	15
Rate	\$619.43	\$1,391.84	\$1,731.70	\$228,657
Administrators and Support Staff Enrolled in MESSA ABC Plan 1				
Census	19	6	3	28
Rate	\$632.04	\$1,420.21	\$1,767.01	\$309,973
TOTALS:	27	16	20	\$909,450

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	\$435	\$1,033	\$1,289	\$648,505	\$260,945
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$416	\$988	\$1,233	\$620,357	\$289,093
BCN HMO Conventional Plans with available HRA					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$531	\$1,263	\$1,577	\$793,073	\$116,377
BCN HMO \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$465	\$1,106	\$1,380	\$694,170	\$215,280
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$250-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$633	\$1,508	\$1,883	\$946,490	-\$37,041
BCBSM SB PPO \$500-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$607	\$1,447	\$1,807	\$908,338	\$1,112
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$550	\$1,309	\$1,634	\$821,689	\$87,761
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$541	\$1,287	\$1,607	\$807,781	\$101,669

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$494	\$1,176	\$1,468	\$738,188	\$171,262
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$477	\$1,134	\$1,416	\$712,118	\$197,332
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$440	\$1,045	\$1,304	\$656,201	\$253,249
Priority Health POS HSA Plans					
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	\$502	\$1,119	\$1,391	\$711,378	\$198,072
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	\$431	\$958	\$1,191	\$609,287	\$300,163
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$448	\$998	\$1,240	\$634,277	\$275,172
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$395	\$878	\$1,090	\$558,141	\$351,309
Priority Health POS Conventional Plans					
Priority Health POS \$250-0%; \$20 OV; \$10/\$40/\$80 Rx	\$629	\$1,404	\$1,745	\$892,390	\$17,060
Priority Health POS \$250-20%; \$20 OV; \$10/\$40/\$80 Rx	\$572	\$1,275	\$1,584	\$810,095	\$99,355
Priority Health POS \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$613	\$1,368	\$1,700	\$869,410	\$40,039
Priority Health POS \$500-20%; \$20 OV; \$10/\$40/\$80 Rx	\$558	\$1,244	\$1,546	\$790,524	\$118,926

MESSA:

* MESSA rates include taxes and fees.

BCBSM/BCN:

* BCBSM/BCN 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 change for future billings.

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

Priority Health:

* Priority Health rates, fees and/or claims projections include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

* Rates include \$7.50 enrollment and billing service fee.

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