



**Medical Rate Summary
Manistique Area Schools
Teacher**

Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Teacher		Census	6	9	25		
	MESSA Choices II	Rate	\$591.94	\$1,329.98	\$1,654.72	\$1,422	\$682,674
	TOTALS:		6	9	25	40	\$682,674

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans with CSR Rider							
BCBSM SB 1000; 5/25/50 Rx with CSR Rider	\$557	\$1,336	\$1,670	\$1,427	\$685,163	-\$2,489	\$685,163
BCBSM SB 1500; 5/25/50 Rx with CSR Rider	\$525	\$1,259	\$1,574	\$1,346	\$646,064	\$36,609	\$646,064
BCBSM Simply Blue HSA Plans with CSR Rider							
BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider	\$584	\$1,401	\$1,751	\$1,497	\$718,773	-\$36,100	\$718,773
BCBSM SB HSA 1250-20%; 5/25/50 Rx with CSR Rider	\$518	\$1,244	\$1,555	\$1,329	\$638,135	\$44,538	\$638,135
BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	\$516	\$1,238	\$1,524	\$1,309	\$628,100	\$54,573	\$628,100
BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	\$458	\$1,100	\$1,375	\$1,176	\$564,247	\$118,426	\$564,247
BCBSM Simply Blue Conventional Plans							
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$608	\$1,459	\$1,824	\$1,560	\$748,589	-\$65,916	\$748,589
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$573	\$1,375	\$1,719	\$1,469	\$705,356	-\$22,682	\$705,356
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$640	\$1,535	\$1,919	\$1,641	\$787,503	-\$104,830	\$787,503
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$567	\$1,361	\$1,700	\$1,454	\$697,917	-\$15,243	\$697,917
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$565	\$1,355	\$1,694	\$1,449	\$695,354	-\$12,680	\$695,354
BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	\$501	\$1,202	\$1,503	\$1,285	\$616,667	\$66,006	\$616,667

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



Medical Rate Summary
Manistique Area Schools
Support Staff
 Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Support Staff		Census	4	7	4		
	MESSA Choices II	Rate	\$603.99	\$1,357.09	\$1,688.45	\$1,245	\$224,033
		TOTALS:	4	7	4	15	\$224,033

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans with CSR Rider							
BCBSM SB 1000; 5/25/50 Rx with CSR Rider	\$557	\$1,336	\$1,670	\$1,217	\$219,038	\$4,994	\$219,038
BCBSM SB 1500; 5/25/50 Rx with CSR Rider	\$525	\$1,259	\$1,574	\$1,147	\$206,539	\$17,493	\$206,539
BCBSM Simply Blue HSA Plans with CSR Rider							
BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider	\$584	\$1,401	\$1,751	\$1,277	\$229,783	-\$5,750	\$229,783
BCBSM SB HSA 1250-20%; 5/25/50 Rx with CSR Rider	\$518	\$1,244	\$1,555	\$1,133	\$204,004	\$20,028	\$204,004
BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	\$516	\$1,238	\$1,524	\$1,122	\$201,898	\$22,134	\$201,898
BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	\$458	\$1,100	\$1,375	\$1,002	\$180,383	\$43,649	\$180,383
BCBSM Simply Blue Conventional Plans							
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$608	\$1,459	\$1,824	\$1,330	\$239,315	-\$15,282	\$239,315
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$573	\$1,375	\$1,719	\$1,253	\$225,494	-\$1,462	\$225,494
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$640	\$1,535	\$1,919	\$1,399	\$251,755	-\$27,722	\$251,755
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$567	\$1,361	\$1,700	\$1,240	\$223,149	\$884	\$223,149
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$565	\$1,355	\$1,694	\$1,235	\$222,297	\$1,736	\$222,297
BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	\$501	\$1,202	\$1,503	\$1,095	\$197,141	\$26,891	\$197,141

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



Medical Rate Summary
Manistique Area Schools
Administration & Non-Union
 Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Administration & Non-Union						
MESSA Choices II	Census Rate \$591.94	4 \$1,329.98	4 \$1,654.72		\$1,492	\$143,266
TOTALS:		4	4	8	\$1,492	\$143,266

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans with CSR Rider							
BCBSM SB 1000; 5/25/50 Rx with CSR Rider	\$557	\$1,336	\$1,670	\$1,503	\$144,245	-\$979	\$144,245
BCBSM SB 1500; 5/25/50 Rx with CSR Rider	\$525	\$1,259	\$1,574	\$1,417	\$136,014	\$7,252	\$136,014
BCBSM Simply Blue HSA Plans with CSR Rider							
BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider	\$584	\$1,401	\$1,751	\$1,576	\$151,320	-\$8,055	\$151,320
BCBSM SB HSA 1250-20%; 5/25/50 Rx with CSR Rider	\$518	\$1,244	\$1,555	\$1,399	\$134,344	\$8,921	\$134,344
BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	\$516	\$1,238	\$1,524	\$1,381	\$132,580	\$10,685	\$132,580
BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	\$458	\$1,100	\$1,375	\$1,237	\$118,789	\$24,477	\$118,789
BCBSM Simply Blue Conventional Plans							
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$608	\$1,459	\$1,824	\$1,642	\$157,597	-\$14,332	\$157,597
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$573	\$1,375	\$1,719	\$1,547	\$148,496	-\$5,231	\$148,496
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$640	\$1,535	\$1,919	\$1,727	\$165,790	-\$22,524	\$165,790
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$567	\$1,361	\$1,700	\$1,531	\$146,947	-\$3,681	\$146,947
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$565	\$1,355	\$1,694	\$1,525	\$146,390	-\$3,125	\$146,390
BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	\$501	\$1,202	\$1,503	\$1,352	\$129,825	\$13,441	\$129,825

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Plan Comparison
Manistique Area Schools
Teacher

	CURRENT PLAN		Option 1		Option 2		Option 3	
	Teacher		BCBSM SB 1500; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	
Carrier	MESSA Choices II		BCBSM		BCBSM		BCBSM	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014	
Purchased Plan Features	In Network		In Network		In Network		In Network	
Deductible								
Annual Deductible 1P	\$200		\$1,500		\$2,000		\$2,000	
Annual Deductible 2P/FF	\$400		\$3,000		\$4,000		\$4,000	
Coinsurance								
Coinsurance % after Deductible	0%		20%		0%		20%	
Coinsurance \$ Limit after Ded - 1P	\$0		\$2,500		\$1,000		\$1,000	
Coinsurance \$ Limit after Ded - 2P/FF	\$0		\$5,000		\$2,000		\$2,000	
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$200		\$4,000		\$3,000		\$3,000	
Max \$ Out of Pocket - 2P/FF	\$400		\$8,000		\$6,000		\$6,000	
Copayments								
Office Visit/Specialist	\$10/\$10		\$30/\$50		\$0		20%/20%	
Urgent Care/ER	\$25/\$50		\$60/\$150		\$0		20%/20%	
Chiropractic, Visit Limit/Copay	38/\$0		12/\$30		12/\$0		12/20%	
Prescription Drugs								
Rx Copay - Generic	\$10		\$5		\$5		\$5	
Rx Copay - Preferred Brand	\$20		\$25		\$25		\$25	
Rx Copay - Non-preferred Brand	\$20		\$50		\$50		\$50	
Purchased Plan Rates - Medical								
	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	6	\$591.94	6	\$524.74	6	\$515.76	6	\$458.29
Two Person (2P)	9	\$1,329.98	9	\$1,259.39	9	\$1,237.82	9	\$1,099.90
Family (FF)	25	\$1,654.72	25	\$1,574.23	25	\$1,524.27	25	\$1,374.87
Total Annual Premium	40	\$682,674	40	\$646,064	40	\$628,100	40	\$564,247
Total Costs								
			PEPM	Annual	PEPM	Annual	PEPM	Annual
Estimated Annual Cost		\$682,674		\$646,064		\$628,100		\$564,247
Estimated Savings %				-5.4%		-8.0%		-17.3%

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Plan Comparison
Manistique Area Schools
Support Staff

	CURRENT PLAN Support Staff	Option 1 BCBSM SB 1500; 5/25/50 Rx with CSR Rider	Option 2 BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	Option 3 BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider				
Carrier	MESSA Choices II	BCBSM	BCBSM	BCBSM				
Rate Period	7/1/2013 - 6/30/2014	8/1/2013 - 7/31/2014	8/1/2013 - 7/31/2014	8/1/2013 - 7/31/2014				
Purchased Plan Features	In Network	In Network	In Network	In Network				
Deductible								
Annual Deductible 1P	\$200	\$1,500	\$2,000	\$2,000				
Annual Deductible 2P/FF	\$400	\$3,000	\$4,000	\$4,000				
Coinsurance								
Coinsurance % after Deductible	0%	20%	0%	20%				
Coinsurance \$ Limit after Ded - 1P	\$0	\$2,500	\$1,000	\$1,000				
Coinsurance \$ Limit after Ded - 2P/FF	\$0	\$5,000	\$2,000	\$2,000				
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$200	\$4,000	\$3,000	\$3,000				
Max \$ Out of Pocket - 2P/FF	\$400	\$8,000	\$6,000	\$6,000				
Copayments								
Office Visit/Specialist	\$10/\$10	\$30/\$50	\$0	20%/20%				
Urgent Care/ER	\$25/\$50	\$60/\$150	\$0	20%/20%				
Chiropractic, Visit Limit/Copay	38/\$0	12/\$30	12/\$0	12/20%				
Prescription Drugs								
Rx Copay - Generic	\$10	\$5	\$5	\$5				
Rx Copay - Preferred Brand	\$20	\$25	\$25	\$25				
Rx Copay - Non-preferred Brand	\$20	\$50	\$50	\$50				
Purchased Plan Rates - Medical								
	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	4	\$603.99	4	\$524.74	4	\$515.76	4	\$458.29
Two Person (2P)	7	\$1,357.09	7	\$1,259.39	7	\$1,237.82	7	\$1,099.90
Family (FF)	4	\$1,688.45	4	\$1,574.23	4	\$1,524.27	4	\$1,374.87
Total Annual Premium	15	\$224,033	15	\$206,539	15	\$201,898	15	\$180,383
Total Costs								
Estimated Annual Cost	\$224,033	PEPM	Annual	PEPM	Annual	PEPM	Annual	
Estimated Savings %			\$206,539		\$201,898		\$180,383	
			-7.8%		-9.9%		-19.5%	

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Plan Comparison

Manistique Area Schools

Administration & Non-Union

	CURRENT PLAN		Option 1		Option 2		Option 3	
	Administration & Non-Union		BCBSM SB 1500; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	
Carrier	MESSA Choices II		BCBSM		BCBSM		BCBSM	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014	
Purchased Plan Features	In Network		In Network		In Network		In Network	
Deductible								
Annual Deductible 1P	\$200		\$1,500		\$2,000		\$2,000	
Annual Deductible 2P/FF	\$400		\$3,000		\$4,000		\$4,000	
Coinsurance								
Coinsurance % after Deductible	0%		20%		20%		20%	
Coinsurance \$ Limit after Ded - 1P	\$0		\$2,500		\$1,000		\$1,000	
Coinsurance \$ Limit after Ded - 2P/FF	\$0		\$5,000		\$2,000		\$2,000	
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$200		\$4,000		\$3,000		\$3,000	
Max \$ Out of Pocket - 2P/FF	\$400		\$8,000		\$6,000		\$6,000	
Copayments								
Office Visit/Specialist	\$10/\$10		\$30/\$50		20%/20%		\$0	
Urgent Care/ER	\$25/\$50		\$60/\$150		20%/20%		\$0	
Chiropractic, Visit Limit/Copay	38/\$0		12/\$30		12/20%		12/\$0	
Prescription Drugs								
Rx Copay - Generic	\$10		\$5		\$5		\$5	
Rx Copay - Preferred Brand	\$20		\$25		\$25		\$25	
Rx Copay - Non-preferred Brand	\$20		\$50		\$50		\$50	
Purchased Plan Rates - Medical								
	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$591.94	0	\$524.74	0	\$458.29	0	\$500.87
Two Person (2P)	4	\$1,329.98	4	\$1,259.39	4	\$1,099.90	4	\$1,202.08
Family (FF)	4	\$1,654.72	4	\$1,574.23	4	\$1,374.87	4	\$1,502.60
Total Annual Premium	8	\$143,266	8	\$136,014	8	\$118,789	8	\$129,825
Total Costs								
			PEPM	Annual	PEPM	Annual	PEPM	Annual
Estimated Annual Cost		\$143,266		\$136,014		\$118,789		\$129,825
Estimated Savings %				-5.1%		-17.1%		-9.4%

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.