



**Pontiac School District**  
**All Employee Options**  
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
<b>Employees Enrolled in MESSA Choices \$200</b>		<b>Census</b> 8	3	6	17	
	MESSA \$200-0%; Saver Rx	<b>Rate</b> \$869.71	\$1,954.96	\$2,432.47		\$329,009
<b>Employees Enrolled in MESSA Choices \$500</b>		<b>Census</b> 101	11	34	146	
	MESSA \$500-0%; Saver Rx	<b>Rate</b> \$777.08	\$1,746.54	\$2,173.10		\$2,058,989
<b>Employees Enrolled in MESSA Choices \$1000</b>		<b>Census</b> 5	3	6	14	
	MESSA \$1000-10%; Saver Rx	<b>Rate</b> \$679.34	\$1,526.66	\$1,899.47		\$232,482
<b>Employees Enrolled in MESSA ABC Plan 1</b>		<b>Census</b> 24	10	31	65	
	MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Rate</b> \$693.92	\$1,559.46	\$1,940.29		\$1,108,772
<b>Employees Enrolled in MESSA ABC Plan 2</b>		<b>Census</b> 12	4	12	28	
	MESSA ABC Plan 2 \$2000-0%; ABC Rx	<b>Rate</b> \$649.52	\$1,459.54	\$1,815.96		\$425,087
<b>Non-Teachers Enrolled in BCN \$500</b>		<b>Census</b> 21	4	4	29	
	BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20% (\$200 max)/20% (\$300 max) Rx	<b>Rate</b> \$535.54	\$1,285.30	\$1,606.62		\$273,768
<b>Non-Teachers Enrolled in BCN \$1300</b>		<b>Census</b> 5	2	1	8	
	BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20% (\$200 max)/20% (\$300 max) Rx	<b>Rate</b> \$434.26	\$1,042.22	\$1,302.78		\$66,702
	<b>TOTALS:</b>	176	37	94	<b>307</b>	<b>\$4,494,809</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>MESSA Plans</b>					
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$670	\$1,497	\$1,861	\$4,178,796	\$316,014
MESSA \$500-20%; 3 Tier Rx	\$686	\$1,533	\$1,906	\$4,280,323	\$214,486
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$576	\$1,371	\$1,712	\$3,754,980	\$739,829
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$568	\$1,352	\$1,689	\$3,704,765	\$790,044
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$504	\$1,198	\$1,496	\$3,283,714	\$1,211,095

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO Conventional Plans</b>					
BCN HMO \$500-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$705	\$1,681	\$2,100	\$4,603,383	-\$108,574
BCN HMO \$500-10%; \$10/\$30/\$60/\$80/20%/20% Rx	\$661	\$1,577	\$1,969	\$4,318,095	\$176,715
BCN HMO \$1000-20%; \$10/\$30/\$60/\$80/20%/20% Rx	\$623	\$1,485	\$1,854	\$4,067,002	\$427,807
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$895	\$2,137	\$2,670	\$5,850,317	-\$1,355,508
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$724	\$1,727	\$2,157	\$4,729,346	-\$234,537
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$676	\$1,611	\$2,012	\$4,411,633	\$83,176
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$640	\$1,526	\$1,905	\$4,178,521	\$316,288
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$600	\$1,430	\$1,786	\$3,916,713	\$578,096
<b>McLaren HMO Traditional Plans</b>					
McLaren HMO \$250-0%; \$10 OV; \$10/\$20/\$30 Rx	\$623	\$1,483	\$1,853	\$4,065,214	\$429,595
McLaren HMO \$500-0%; \$20 OV; \$10/\$20/\$30 Rx	\$601	\$1,431	\$1,788	\$3,921,788	\$573,022
McLaren HMO \$500-10%; \$500-Coins OOPM; \$20 OV; \$10/\$40/\$80 Rx	\$564	\$1,342	\$1,677	\$3,679,455	\$815,354
McLaren HMO \$500-20%; \$1500-Coins OOPM; \$20 OV; \$10/\$40/\$80 Rx	\$544	\$1,294	\$1,617	\$3,547,295	\$947,514
McLaren HMO \$1000-10%; \$500-Coins OOPM; \$20 OV; \$10/\$40/\$40 Rx	\$554	\$1,317	\$1,645	\$3,610,335	\$884,475
<b>McLaren HMO HSA Plans</b>					
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$483	\$1,076	\$1,337	\$3,006,139	\$1,488,670
<b>HAP</b>	<b>Solicited and declined to quote</b>				
<b>Priority Health</b>	<b>Solicited and declined to quote</b>				

**SET SEG:**

\*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.

**BCN:**

\*BCN current rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments.

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

**McLaren:**

\*McLaren proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act. They also include the MI Claims tax.

**MESSA:**

MESSA renewal and proposed rates include taxes and fees and are good through 12/31/2018.