



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

	CURRENT PLAN		Option 1	
	All Employees Enrolled MESSA ABC Plan 2 \$2000-0% ABC Rx		BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	
Plan	MESSA ABC Plan 2 \$2000-0%; ABC Rx		BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	
Rate Period	7/1/2017-6/30/2018		7/1/2017-6/30/2018	
Purchased Plan Features	In Network		In Network	
Deductible				
Annual Deductible - 1P	\$2,000		\$2700 (embedded)	
Annual Deductible - 2P/FF	\$4,000		\$5400 (embedded)	
Additional Cost After Deductible				
Employee Coinsurance after Deductible	0%		0%	
Coinsurance Max - 1P	\$0		\$0	
Coinsurance Max - 2P/FF	\$0		\$0	
Out of Pocket Maximum				
Max ded, coinsurance, copays - 1P	\$3,000		\$5,000	
Max ded, coinsurance, copays - 2P/FF	\$6,000		\$10,000	
Copayments				
Office Visit/Specialist	0% after Ded.		0% after Ded.	
Urgent Care/ER	0% after Ded.		0% after Ded.	
Chiropractic Limit/Copay	38/0% after Ded.		30/0% after Ded. (when referred)	
Rx Copay	ABC Rx		\$6/\$25/\$50/\$80/20%/20% after Ded.	
Total Monthly Costs	Census	Rates	Census	Rates
One Person (1P)	10	\$578.34	10	\$400.26
Two Person (2P)	12	\$1,299.41	12	\$950.14
Family (FF)	39	\$1,616.66	39	\$1,185.79
Total Annual Premium	61	\$1,013,113	61	\$739,800
Total Costs			PEPM	Annual
Estimated Annual Cost	\$1,013,113		\$739,800	
Estimated Savings/(Increase) \$			\$273,312.77	
Estimated Difference %			27.0%	
One Person Cost Share				
One Person Rate	\$578.34		\$400.26	
One Person Total	\$578.34		\$400.26	
One Person PA 152 Cap	\$528.73		\$528.73	
One Person Monthly Cost	\$49.61		-\$128.47	
Two Person Cost Share				
Two Person Rate	\$1,299.41		\$950.14	
Two Person Total	\$1,299.41		\$950.14	
Two Person PA 152 Cap	\$1,105.74		\$1,105.74	
Two Person Monthly Cost	\$193.67		-\$155.61	
Family Cost Share				
Family Rate	\$1,616.66		\$1,185.79	
Family Total	\$1,616.66		\$1,185.79	
Family PA 152 Cap	\$1,442.00		\$1,442.00	
Family Monthly Cost	\$174.66		-\$256.21	

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 billing.

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

BCN:

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

*BCN proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.

Priority Health:

Priority Health rates, fees and/or claims projections do not include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government.

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:

*Current MESSA 2017 renewal rates include estimated blended taxes and fees for the 2017-2018 policy period.

SET SEG:

*Rates do 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.

Option 2		Option 3		Option 4	
BISM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx 7/1/2017-6/30/2018		Priority Health PPO HSA \$2000-0%; \$10/\$40 Rx 7/1/2017-6/30/2018		McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx 7/1/2017-6/30/2018	
In Network		In Network		In Network	
\$2,000		\$2,000		\$2,000	
\$4,000		\$4,000		\$4,000	
0%		0%		0%	
\$0		\$0		\$0	
\$0		\$0		\$0	
\$3,000		\$3,000		\$4,000	
\$6,000		\$6,000		\$8,000	
0% after Ded.		0% after Ded.		0% after Ded.	
0% after Ded.		0% after Ded.		0% after Ded.	
12/0% after Ded.		30/0% after Ded. (combined with PT and OT)		Covered at 100% up to \$1500 per person per year	
\$10/\$40/\$80 after Ded.		\$10/\$40 after Ded.		\$10/\$25/\$40 after Ded.	
Census	Rates	Census	Rates	Census	Rates
10	\$453.61	10	\$512.00	10	\$445.76
12	\$1,078.16	12	\$1,140.81	12	\$992.13
39	\$1,345.83	39	\$1,417.48	39	\$1,232.31
61	\$839,538	61	\$889,097	61	\$773,079
PEPM	Annual	PEPM	Annual	PEPM	Annual
	\$839,538		\$889,097		\$773,079
	\$173,574.74		\$124,015.44		\$240,033.72
	17.1%		12.2%		23.7%
\$453.61		\$512.00		\$445.76	
\$453.61		\$512.00		\$445.76	
\$528.73		\$528.73		\$528.73	
-\$75.12		-\$16.73		-\$82.97	
\$1,078.16		\$1,140.81		\$992.13	
\$1,078.16		\$1,140.81		\$992.13	
\$1,105.74		\$1,105.74		\$1,105.74	
-\$27.58		\$35.07		-\$113.61	
\$1,345.83		\$1,417.48		\$1,232.31	
\$1,345.83		\$1,417.48		\$1,232.31	
\$1,442.00		\$1,442.00		\$1,442.00	
-\$96.17		-\$24.52		-\$209.69	