



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

Eastern Upper Peninsula ISD

Teachers

Assumed Effective Date: 7/1/2016

Plan	CURRENT PLAN		Option 1		Option 2		Option 3		Option 4			
	Teachers enrolled in Choices Plan		MESSA Choices \$300-0%; Saver Rx		BCBSM SB PPO \$500-20%; \$15/\$50/50% or \$70 max of \$100 Rx		BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx		BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx		BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	
Rate Period	7/1/2016 - 6/30/2017		7/1/2016 - 6/30/2017		7/1/2016 - 6/30/2017		7/1/2016 - 6/30/2017		7/1/2016 - 6/30/2017		7/1/2016 - 6/30/2017	
Purchased Plan Features	In Network		In Network		In Network		In Network		In Network		In Network	
Deductible												
Annual Deductible - 1P	\$300		\$500		\$1,300		\$1,300		\$2,000			
Annual Deductible - 2P/FF	\$600		\$1,000		\$2,600		\$2,600		\$4,000			
Additional Cost After Deductible												
Employee Coinsurance after Deductible	0%		20%		0%		20%		0%			
Coinsurance Max - 1P	\$0		\$2,500		\$0		\$0		\$0			
Coinsurance Max - 2P/FF	\$0		\$5,000		\$0		\$0		\$0			
Out of Pocket Maximum												
Max ded, coinsurance, copays - 1P	\$1,300		\$6,350		\$2,250		\$2,250		\$3,000			
Max ded, coinsurance, copays - 2P/FF	\$2,600		\$12,700		\$4,500		\$4,500		\$6,000			
Copayments												
Office Visit/Specialist	\$20/\$20		\$20/\$20		0% after Ded.		20% after Ded.		0% after Ded.			
Urgent Care/ER	\$25/\$50		\$20/\$150		0% after Ded.		20% after Ded.		0% after Ded.			
Chiropractic Limit/Copay	38/\$20		12/\$20		12/0% after Ded.		12/20% after Ded.		12/0% after Ded.			
Rx Copay	Saver Rx		\$15/\$50/50% or \$70 max \$100		\$10/\$40/\$80 after Ded.		\$10/\$40/\$80 after Ded.		\$10/\$40/\$80 after Ded.			
Total Monthly Costs	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$718.47	5	\$659.97	5	\$634.41	5	\$575.09	5	\$558.46	5	\$558.46
Two Person (2P)	4	\$1,614.00	4	\$1,583.93	4	\$1,522.57	4	\$1,380.23	4	\$1,340.30	4	\$1,340.30
Family (FF)	8	\$2,011.81	8	\$1,979.92	8	\$1,903.21	8	\$1,725.29	8	\$1,675.37	8	\$1,675.37
Total Annual Premium	17	\$313,714	17	\$305,699	17	\$293,856	17	\$266,384	17	\$258,677	17	\$258,677
Total Costs			PEPM		PEPM		PEPM		PEPM		PEPM	
Estimated Annual Cost	\$313,714		\$305,699		\$293,856		\$266,384		\$258,677			
Estimated Savings/(Increase) \$			\$8,014.70		\$19,857.80		\$47,329.51		\$55,037.08			
Estimated Difference %			2.6%		6.3%		15.1%		17.5%			

*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 billings.

*BCBSM quoted rates do not include commissions paid to SET SEG. Fees for SET SEG services are addressed in a separate agreement. BCBSM rates may change based on final BCBSM underwriting guidelines, actual group enrollment and participation.

*Proposed rates do not include enrollment and billing service fee.

*MESSA rates include estimated taxes and fees.



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Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers enrolled in Choices Plan	Census	5	4	8	17	
MESSA Choices \$300-0%; Saver Rx	Rate	\$718.47	\$1,614.00	\$2,011.81		\$313,714
	TOTALS:	5	4	8	17	\$313,714

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM CB 4 PPO \$500-20%; \$10/\$40/\$80 Rx	\$766	\$1,837	\$2,297	\$354,630	-\$40,916
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$678	\$1,627	\$2,033	\$313,949	-\$235
BCBSM SB PPO \$500-20%; \$15/\$50/50% or \$70 max of \$100 Rx	\$660	\$1,584	\$1,980	\$305,699	\$8,015
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$625	\$1,501	\$1,876	\$289,675	\$24,039
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$634	\$1,523	\$1,903	\$293,856	\$19,858
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$575	\$1,380	\$1,725	\$266,384	\$47,330
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$558	\$1,340	\$1,675	\$258,677	\$55,037
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$511	\$1,227	\$1,534	\$236,778	\$76,936

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