



Vassar Public Schools
All Employees
Assumed Effective Date: 10/1/2016

Current Plan(s) and Segment:	1P			2P			FF			Total Annual Cost
	Census	Rate	1P	Census	Rate	2P	Census	Rate	FF	
Bus Drivers, Secretary, Cook and Aides Enrolled in BCN										
BCN HMO Minimum Value Plan \$1500-20%	21	\$380.59	\$875.36	1	\$1,027.59	21				\$95,909
Custodians										
BCBSM CB 3 PPO \$250-20%; \$8/\$20/\$35 Rx with Caremark	5	\$956.30	\$956.30	1	\$956.30	7				\$80,329
Teachers Enrolled in MESSA Choices										
MESSA \$200-0%; Saver Rx	6	\$670.01	\$1,505.28	3	\$1,874.83	40				\$799,868
Teachers Enrolled in MESSA ABC 1										
MESSA ABC Plan 1 \$1300-0%; ABC Rx	2	\$555.56	\$1,247.76	2	\$1,554.37	8				\$117,889
Administrators										
MESSA ABC Plan 1 \$1300-0%; ABC Rx	1	\$566.85	\$1,273.15	2	\$1,585.97	6				\$94,453
Secretaries										
MESSA \$500-0%; Saver Rx	1	\$629.52	\$1,414.16	4	\$1,761.43	5				\$92,103
TOTALS:	36		8	43		87				\$1,280,550

Product Name	1P Rate			2P Rate			FF Rate			Total Annual Cost	Estimated Annual Savings
	Census	Rate	1P	Census	Rate	2P	Census	Rate	FF		
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	21	\$520	\$1,237	1	\$1,545	21				\$1,140,460	\$140,090
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	5	\$499	\$1,188	1	\$1,483	7				\$1,095,136	\$185,415
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	6	\$451	\$1,072	3	\$1,338	40				\$988,131	\$292,419
BCN HMO HSA \$2700-20%; \$4/\$15/\$40/\$80/20%/20% Rx	4	\$415	\$985	2	\$1,230	8				\$908,224	\$372,327
BCN HMO HSA \$3000-0%; \$10/\$30/\$60/\$80/20%/20% Rx	2	\$429	\$1,018	2	\$1,271	6				\$938,579	\$341,972
BCN HMO HSA \$3000-20%; \$10/\$30/\$60/\$80/20%/20% Rx	1	\$382	\$905	4	\$1,130	5				\$834,851	\$445,700
BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20%/20% Rx	1	\$602	\$1,435	1	\$1,792	1				\$1,322,540	-\$41,989

Product Name	1P Rate	2P Rate	FF Rate	Estimated	
				Total Annual Cost	Annual Savings
BCN HMO \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$566	\$1,347	\$1,682	\$1,241,489	\$39,062
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$520	\$1,238	\$1,545	\$1,140,888	\$139,663
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$484	\$1,151	\$1,437	\$1,060,952	\$219,599
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$468	\$1,113	\$1,389	\$1,025,611	\$254,940
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$430	\$1,021	\$1,274	\$941,139	\$339,411
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$413	\$981	\$1,225	\$904,598	\$375,952
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$382	\$907	\$1,132	\$836,411	\$444,140
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$380	\$901	\$1,125	\$830,901	\$449,650
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$355	\$841	\$1,050	\$775,634	\$504,916
Priority Health PPO HSA \$1300-0%; \$10/\$20/\$40 Rx	\$500	\$1,115	\$1,385	\$1,037,769	\$242,781
Priority Health HMO \$1500-20%; \$30 OV; \$10/\$40/\$80 Rx	\$455	\$1,013	\$1,259	\$943,220	\$337,330
Priority Health PPO \$250-0%; \$20 OV; \$10/\$20/\$40 Rx	\$643	\$1,436	\$1,785	\$1,336,668	-\$56,118
Priority Health PPO \$250-0%; \$30 OV; \$10/\$40/\$80 Rx	\$600	\$1,339	\$1,664	\$1,246,700	\$33,850
Priority Health PPO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$602	\$1,344	\$1,670	\$1,251,172	\$29,378
McLaren HMO \$500-0%; \$10/\$30/\$60 Rx	\$533	\$1,260	\$1,409	\$1,078,425	\$202,126
McLaren HMO \$1000-0%; \$10/\$30/\$60 Rx	\$503	\$1,188	\$1,328	\$1,016,468	\$264,083
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$440	\$1,038	\$1,161	\$888,875	\$391,675
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$404	\$952	\$1,064	\$814,830	\$465,720
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$400	\$942	\$1,054	\$806,909	\$473,642
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx	\$368	\$867	\$969	\$742,163	\$538,387

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 billings.

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

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, axes and will be communicated to you as soon as they are known.

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

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

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.