



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

Current Plan(s) and Segment:		1P			2P			FF			Total Annual Cost
Bus Drivers, Secretary, Cook and Aides Enrolled in BCN		Census	21							21	
BCN HMO Minimum Value Plan \$1500-20%		Rate	\$380.59		\$875.36		\$1,027.59				\$95,909
Custodians		Census	5		1		1			7	
BCBSM CB 3 PPO \$250-20%; \$8/\$20/\$35 Rx with Caremark		Rate	\$956.30		\$956.30		\$956.30				\$80,329
Administrators		Census	1		2		3			6	
MESSA ABC Plan 1 \$1300-0%; ABC Rx		Rate	\$566.85		\$1,273.15		\$1,585.97				\$94,453
Secretaries		Census	1				4			5	
MESSA \$500-0%; Saver Rx		Rate	\$629.52		\$1,414.16		\$1,761.43				\$92,103
TOTALS:			28		3		8			39	
										Estimated Annual Savings	\$362,793

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$694	\$1,654	\$2,066	\$490,978	-\$128,184
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$646	\$1,539	\$1,922	\$456,811	-\$94,018
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$622	\$1,482	\$1,851	\$440,099	-\$77,306
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$572	\$1,361	\$1,700	\$404,197	-\$41,403
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$549	\$1,307	\$1,632	\$388,221	-\$25,427
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$508	\$1,209	\$1,510	\$359,209	\$3,585
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$505	\$1,200	\$1,499	\$356,614	\$6,180
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$471	\$1,121	\$1,399	\$333,110	\$29,684
McLaren HMO \$500-0%; \$10/\$30/\$60 Rx	\$597	\$1,411	\$1,578	\$402,803	-\$40,009
McLaren HMO \$1000-0%; \$10/\$30/\$60 Rx	\$563	\$1,330	\$1,487	\$379,696	-\$16,902
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$492	\$1,162	\$1,300	\$331,979	\$30,815

Product Name	1P Rate	2P Rate	FF Rate	Estimated	
				Total Annual Cost	Annual Savings
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$451	\$1,065	\$1,191	\$304,375	\$58,419
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$447	\$1,055	\$1,179	\$301,421	\$61,373
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx	\$411	\$970	\$1,084	\$277,282	\$85,511

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

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.

SET SEG:

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