

# Monroe County ISD All Employees

Assumed Effective Date: 7/1/2016

						Total Annual
Current Plan(s) and Segment:		1P	2P	FF		Cost
Feachers enrolled in ABC Plan 1	Census	7	9	11	27	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$462,459
Feachers enrolled in Choices	Census	33	19	81	133	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$2,677,535
Non-Affiliated enrolled in ABC Plan 1	Census	3		7	10	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$180,155
Non-Affiliated enrolled in Choices	Census	4	1	13	18	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$377,502
Central Office Staff enrolled in ABC Plan 1	Census			1	1	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$22,320
Central Office Staff enrolled in Choices	Census			1	1	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$24,785
Supervisory enrolled in ABC Plan 1	Census		1	1	2	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$40,224
Supervisory enrolled in Choices	Census		1	6	7	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$168,597
Hourly Support Staff enrolled in ABC Plan 1	Census	10		2	12	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$124,352
Hourly Support Staff enrolled in Choices	Census	64	3	2	69	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$675,726
Head Start enrolled in ABC Plan 1	Census	9			9	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$664.26	\$1,492.02	\$1,860.02		\$71,740
Head Start enrolled in Choices	Census	24		2	26	
MESSA \$500-0%; Saver Rx	Rate	\$737.63	\$1,657.09	\$2,065.45		\$262,008
	TOTALS:	154	34	127	315	\$5,087,404

					Estimated
Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Annual Savings
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$721	\$1,731	\$2,164	\$5,337,946	-\$250,542
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx					
	\$662	\$1,590	\$1,987	\$4,901,277	\$186,127
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$637	\$1,528	\$1,910	\$4,709,966	\$377,439
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$578	\$1,386	\$1,733	\$4,273,669	\$813,735
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$510	\$1,224	\$1,529	\$3,772,234	\$1,315,170
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$478	\$1,147	\$1,434	\$3,535,939	\$1,551,465
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$468	\$1,124	\$1,405	\$3,465,671	\$1,621,733
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$443	\$1,062	\$1,328	\$3,275,428	\$1,811,976
Priority Health PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$545	\$1,224	\$1,523	\$3,828,291	\$1,259,113
Priority Health PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$468	\$1,052	\$1,309	\$3,289,439	\$1,797,965
Priority Health PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$486	\$1,092	\$1,359	\$3,414,354	\$1,673,050
Priority Health PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$428	\$961	\$1,195	\$3,003,437	\$2,083,967
Priority Health PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$428	\$962	\$1,197	\$3,008,007	\$2,079,397
Priority Health PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$378	\$850	\$1,057	\$2,656,584	\$2,430,820
Priority Health PPO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$661	\$1,486	\$1,848	\$4,644,782	\$442,622
Priority Health PPO \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$628	\$1,411	\$1,755	\$4,410,871	\$676,533
Priority Health PPO \$1500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$597	\$1,341	\$1,669	\$4,193,221	\$894,183
HAP PPO \$500-0%; \$10/\$40/\$80 Rx	\$664	\$1,493	\$1,857	\$4,667,577	\$419,827
HAP PPO \$1000-0%; \$10/\$40/\$80 Rx	\$646	\$1,452	\$1,806	\$4,538,755	\$548,649
HAP PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$598	\$1,344	\$1,673	\$4,203,647	\$883,757
HAP PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$564	\$1,267	\$1,577	\$3,961,906	\$1,125,498
HAP PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$571	\$1,284	\$1,598	\$4,014,728	\$1,072,676

### MESSA:

\*Rates include estimated taxes and fees

### SET:

\*Rates do not include SET SEG's \$7.50 pepm fee for billing and enrollment services.

### **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 SET SEG services are addressed in a separate agreement. BCBSM rates may change based on final BCBSM 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.

#### HAP:

\*HAP proposed rates include estimated taxes or fees associated with the Affordable Care Act.



e: 7/1/2016

		CURRENT PLAN enrolled in ABC Plan 1		NT PLAN lled in Choices	Non-Affiliate	ENT PLAN d enrolled in ABC lan 1	CURREN Non-Affiliated en		CURRENT PLAN  Central Office Staff enrolled in  ABC Plan 1		RRENT PLAN fice Staff enrolled in Choices		ENT PLAN rolled in ABC Plan 1		NT PLAN prolled in Choices	CURRENT Hourly Support Sta ABC Pla	aff enrolled in	CURRENT PLAN Hourly Support Staff enroll Choices	lled in	CURRENT PLAN Head Start enrolled in ABC Plan 1		NT PLAN olled in Choices	Ор	tion 1	Or	ption 2	Opt	tion 3	Assumed Effective Da Option 4	
Plan	MESSA AE	C Plan 1 \$1300-0%; ABC Rx	MESSA \$500-	-0%; Saver Rx	MESSA ABC Pla	n 1 \$1300-0%; ABC Rx	MESSA \$500-	0%; Saver Rx	MESSA ABC Plan 1 \$1300-0%; ABC Rx	MESSA	\$500-0%; Saver Rx		n 1 \$1300-0%; ABC Rx	MESSA \$500	0-0%; Saver Rx	MESSA ABC Plan 1 \$	1300-0%; ABC	MESSA \$500-0%; Saver	Rx	MESSA ABC Plan 1 \$1300-0%; ABC Rx	MESSA \$500	-0%; Saver Rx		PPO \$500-20%; 10/\$80 Rx		PPO HSA \$1300- 0/\$40/\$80 Rx	Priority Health \$20 OV; \$10		Priority Health PPO HSA \$1 0%; \$10/\$40/\$80 Rx	
Rate Period	7/1	2016 - 6/30/2017	7/1/2016 -	6/30/2017	7/1/2016	6 - 6/30/2017	7/1/2016 -	6/30/2017	7/1/2016 - 6/30/2017	7/1/2	016 - 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	7/1/2016 - 6/30/2017	7/1/2016 -	6/30/2017	7/1/2016	5-6/30/2017	7/1/201	16-6/30/2017	7/1/2016	5-6/30/2017	7/1/2016-6/30/2017	
Purchased Plan Features		In Network	In Ne	twork	In N	letwork	In Ne	work	In Network		n Network	In N	etwork	In Ne	etwork	In Netw	ork	In Network		In Network	In Ne	twork	In N	etwork	In?	Network	In Nr	etwork	In Network	
Deductible												*****																	1	
Annual Deductible - 1P		\$1,300	\$5	00	Ś	1.300	\$5	00	\$1,300		\$500	Ś	1,300	Ś	500	\$1,300	D	\$500		\$1,300	ŚS	500	9	500		\$1,300	Ś'	500	\$1,300	
Annual Deductible - 2P/FF		\$2,600	\$1,0			2.600	\$1.0		\$2.600		\$1,000		2.600		.000	\$2,600		\$1.000		\$2,600		.000		1,000		\$2,600		1,000	\$2,600	
Additional Cost After Deductible						,					. ,		,		,									,	1	,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	(	
Employee Coinsurance after Deductible		0%	0	%		0%	0	6	0%		0%		0%	(	0%	0%		0%		0%	0	196		20%		0%	С	0%	0%	
Coinsurance Max - 1P		\$0	\$	0		\$0	\$	)	\$0		\$0		\$0	:	\$0	\$0		\$0		\$0	\$	50		\$0		\$0	1	\$0	\$0	
Coinsurance Max - 2P/FF		\$0	\$	0		\$0	\$	)	\$0		\$0	\$0		:	\$0	\$0		\$0		\$0	\$0		\$0		\$0		\$0		\$0	
Out of Pocket Maximum																									1 /	/	1 /	/	1	
Max ded, coinsurance, copays - 1P		\$2,300	\$1,	500	\$	2,300	\$1,	500	\$2,300		\$1,500	\$	2,300	\$1	,500	\$2,300	0	\$1,500		\$2,300	\$1,	.500	\$2	2,000		\$2,250	\$6	5,850	\$2,300	
Max ded, coinsurance, copays - 2P/FF		\$4,600	\$3,		Ś	4.600	\$3,		\$4,600		\$3,000		4,600	\$3	.000	\$4,600	0	\$3,000		\$4,600		.000	Ś	1,000	1 1	\$4,500	\$1	3,700	\$4,600	
Copayments			1-7			,							,					, , , , , ,		1,7	, ,			,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,			1	
Office Visit/Specialist		0% after Ded.	\$20,	/\$20	0% a	fter Ded.	\$20,	\$20	0% after Ded.		\$20/\$20	0% a	fter Ded.	\$20	0/\$20	0% after I	Ded.	\$20/\$20		0% after Ded.	\$20	/\$20	\$2	0/\$20	0% :	after Ded.	\$20	0/\$35	0% after Ded.	
Urgent Care/ER		0% after Ded.	\$25,			fter Ded.	\$25,		0% after Ded.		\$25/\$50		fter Ded.		5/\$50	0% after I		\$25/\$50		0% after Ded.		/\$50		0/\$150		after Ded.		0/\$50	0% after Ded.	
Chiropractic Limit/Copay	2	3/0% after Ded.	20/	\$20	29 /09/	after Ded.	38/		38/0% after Ded.		38/\$20	20/00/	after Ded.	20	/\$20	38/0% afte	r Dod	38/\$20		38/0% after Ded.	20.0	<b>'\$20</b>	1.5	!/\$20	12/00	6 after Ded.		nbined with PT d OT)	30/0% after Ded. (combin with PT and OT)	
Rx Copay	-	ABC Rx		or Rx		BC Rx	Save		ABC Rx		Saver Rx		BC Rx		er Rx	ABC R		Saver Rx		ABC Rx		Pr Rx		\$40/\$80		/\$80 after Ded.		\$40/\$80	\$10/\$40/\$80 after Ded.	
Total Monthly Costs	Censi						Census			Census						Census	x Rates		.00		Census			Rates	Census		1 1/1			
One Person (1P)	censi	s Rates \$664.26	Census	Rates \$737.63	Census	Rates \$664.26	Cerisus	Rates \$737.63	Census Rates 0 \$664.26	Census	Rates \$737.63	Census	Rates \$664.26	Census	Rates \$737.63	Lensus	\$664.26	Census Rate 64 \$737.		Census Rates 9 \$664.26	Cerisus	Rates \$737.63	Census 154	\$721.42	154	Rates \$577.58	Census 154	Rates \$661.07	Census Rates 154 \$544.92	
One Person (1P) Two Person (2P)	,	\$1.492.02	33	\$1,657.09	3	\$1,492.02	4	\$1.657.09	0 \$664.26 0 \$1.492.02	0	\$1,657.09	1	\$1.492.02	1	\$1.657.09	10	\$1,492.02	3 \$1.657		9 \$664.26 0 \$1.492.02	24	\$1.657.09	34	\$1,731.41	34	\$1,386,20	34	\$1.485.62	34 \$1.224.4	
Family (FF)	11	\$1,860.02	81	\$2,065.45	7	\$1,492.02	13	\$2,065.45	1 \$1,860.02	1	\$2,065.45	1	\$1,492.02		\$2,065,45	2	\$1,492.02	2 \$2.065		0 \$1,492.02	2	\$2.065.45	127	\$2,164,27	127	\$1,732.76	127	\$1,465.62	127 \$1,523.4	
Total Annual Premium	27		133	\$2,677.535	10	\$1,860.02	10	\$377.502	1 \$1,860.02	1	\$2,003.43	2	\$40.224	7	\$168.597	12	\$1,860.02	69 \$675.3		9 \$71,740	26	\$2,003.43	315	\$5,337,946	315	\$4,273,669	315	\$4,644,782	315 \$3,828,29	
Combined Current Lives	21	315	133 < TO		10	OTALS	18 < TO		< TOTALS	1	< TOTALS	2	\$40,224 OTALS	/	\$168,597 OTALS	< TOTA		< TOTALS	,720	9 \$71,740 < TOTALS	26 < TO		315	22,237,946	515	34,273,009	515	34,044,782	313 \$3,828,2	
Combined Current Lives Combined Annual Premium	1	\$5.087.404	<t0< td=""><td></td><td></td><td>OTALS</td><td>&lt; TO</td><td></td><td>&lt; TOTALS</td><td></td><td>&lt; TOTALS</td><td></td><td>OTALS</td><td></td><td>OTALS</td><td>&lt; TOTA</td><td></td><td>&lt; TOTALS</td><td></td><td>&lt; TOTALS</td><td>&lt; TO</td><td></td><td></td><td></td><td>1</td><td>ļ.</td><td>1</td><td></td><td>İ</td></t0<>			OTALS	< TO		< TOTALS		< TOTALS		OTALS		OTALS	< TOTA		< TOTALS		< TOTALS	< TO				1	ļ.	1		İ	
Total Costs		22,007,404	< 10	IALS	< 1	UTALS	< 10	IALS	CIOTALS		LIUIALS	< 1	UTALS	< 10	JIALS	< IUIA	LS	< TOTALS		CIOTALS	< 10	IALS	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM Annual	
Estimated Annual Cost		\$5.087.404	cTo	tals		Fotals	<to< td=""><td>tale</td><td><totals< td=""><td></td><td><totals< td=""><td>_</td><td>Fotals</td><td>_T</td><td>otals</td><td><total< td=""><td>le.</td><td><totals< td=""><td></td><td><totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<></td></totals<></td></total<></td></totals<></td></totals<></td></to<>	tale	<totals< td=""><td></td><td><totals< td=""><td>_</td><td>Fotals</td><td>_T</td><td>otals</td><td><total< td=""><td>le.</td><td><totals< td=""><td></td><td><totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<></td></totals<></td></total<></td></totals<></td></totals<>		<totals< td=""><td>_</td><td>Fotals</td><td>_T</td><td>otals</td><td><total< td=""><td>le.</td><td><totals< td=""><td></td><td><totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<></td></totals<></td></total<></td></totals<>	_	Fotals	_T	otals	<total< td=""><td>le.</td><td><totals< td=""><td></td><td><totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<></td></totals<></td></total<>	le.	<totals< td=""><td></td><td><totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<></td></totals<>		<totals< td=""><td>-71</td><td>otals</td><td>PEPIVI</td><td>\$5,337,946</td><td>PEPIVI</td><td>\$4,273,669</td><td>PEPIVI</td><td>\$4,644,782</td><td>\$3,828,25</td></totals<>	-71	otals	PEPIVI	\$5,337,946	PEPIVI	\$4,273,669	PEPIVI	\$4,644,782	\$3,828,25	
stimated Affilial Cost stimated Savings/(Increase) \$ stimated Difference %		\$3,087,404	×10	itais		iotais	×10	ldis	Totals		Crotais		lotais	VIII	otais	Ciotal	15	Totals		Citals		otais		(\$250,542.12) -4.9%		\$813,735.21 16.0%		\$442,621.68 8.7%	\$1,259,113 24.7%	
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