



Monroe County ISD
All Employees
 Assumed Effective Date: 7/1/2016

| Current Plan(s) and Segment: | | 1P | 2P | FF | | Total Annual Cost |
|---|------------------------------------|---------------|------------|------------|------------|--------------------|
| Teachers 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 |
| Teachers 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 |

| Product Name | 1P Rate | 2P Rate | FF Rate | Total Annual Cost | Estimated 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.

SET

SEG

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

Monroe County ISD

All Employees

Assumed Effective Date: 7/1/2016

| | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | CURRENT PLAN | | Option 1 | | Option 2 | | Option 3 | | Option 4 | | | | | |
|---------------------------------------|------------------------------------|------------|------------------------------|-------------|---------------------------------------|------------|------------------------------------|------------|---|------------|--|------------|------------------------------------|------------|---------------------------------|------------|---|------------|--|------------|------------------------------------|------------|--------------------------------|------------|---|-------------|---|-------------|--|-------------|--|-------------|--|--|
| | Teachers enrolled in ABC Plan 1 | | Teachers enrolled in Choices | | Non-Affiliated enrolled in ABC Plan 1 | | Non-Affiliated enrolled in Choices | | Central Office Staff enrolled in ABC Plan 1 | | Central Office Staff enrolled in Choices | | Supervisory enrolled in ABC Plan 1 | | Supervisory enrolled in Choices | | Hourly Support Staff enrolled in ABC Plan 1 | | Hourly Support Staff enrolled in Choices | | Head Start enrolled in ABC Plan 1 | | Head Start enrolled in Choices | | BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx | | BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx | | Priority Health PPO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx | | Priority Health PPO HSA \$1300-0%; \$10/\$40/\$80 Rx | | | |
| | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | MESSA ABC Plan 1 \$1300-0%; ABC Rx | | MESSA \$500-0%; Saver Rx | | | | | | | | | | | |
| Plan | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| 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 | | 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 | | 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 | | In Network | | In Network | | In Network | | In Network | | In Network | | In Network | | In Network | | In Network | | In Network | | In Network | | | |
| Deductible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Annual Deductible - 1P | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | \$1,300 | | \$500 | | | |
| Annual Deductible - 2P/FF | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | \$2,600 | | \$1,000 | | | |
| Additional Cost After Deductible | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Employee Coinsurance after Deductible | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 0% | | 20% | | 0% | | 0% | | 0% | | | |
| Coinsurance Max - 1P | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | | |
| Coinsurance Max - 2P/FF | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | \$0 | | | |
| Out of Pocket Maximum | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Max ded, coinsurance, copays - 1P | \$2,300 | | \$1,500 | | \$2,300 | | \$1,500 | | \$2,300 | | \$1,500 | | \$2,300 | | \$1,500 | | \$2,300 | | \$1,500 | | \$2,300 | | \$1,500 | | \$2,000 | | \$2,250 | | \$6,850 | | \$2,300 | | | |
| Max ded, coinsurance, copays - 2P/FF | \$4,600 | | \$3,000 | | \$4,600 | | \$3,000 | | \$4,600 | | \$3,000 | | \$4,600 | | \$3,000 | | \$4,600 | | \$3,000 | | \$4,600 | | \$3,000 | | \$4,000 | | \$4,500 | | \$13,700 | | \$4,600 | | | |
| Copayments | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Office Visit/Specialist | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | 0% after Ded. | | \$20/\$20 | | | |
| Urgent Care/ER | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | 0% after Ded. | | \$25/\$50 | | | |
| Chiropractic Limit/Copay | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 38/\$20 | | 38/0% after Ded. | | 12/\$20 | | 12/0% after Ded. | | 30/\$20 (combined with PT and OT) | | | |
| Rx Copay | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | ABC Rx | | Saver Rx | | | |
| Total Monthly Costs | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | Census | Rates | | |
| One Person (1P) | 7 | \$664.26 | 33 | \$737.63 | 3 | \$664.26 | 4 | \$737.63 | 0 | \$664.26 | 0 | \$737.63 | 0 | \$664.26 | 0 | \$737.63 | 10 | \$664.26 | 64 | \$737.63 | 9 | \$664.26 | 24 | \$737.63 | 154 | \$721.42 | 154 | \$577.58 | 154 | \$661.07 | 154 | \$544.92 | | |
| Two Person (2P) | 9 | \$1,492.02 | 19 | \$1,657.09 | 0 | \$1,492.02 | 1 | \$1,657.09 | 0 | \$1,492.02 | 0 | \$1,657.09 | 0 | \$1,492.02 | 1 | \$1,657.09 | 3 | \$1,492.02 | 3 | \$1,657.09 | 0 | \$1,492.02 | 34 | \$1,731.41 | 34 | \$1,386.20 | 34 | \$1,485.62 | 34 | \$1,224.44 | 34 | \$1,224.44 | | |
| Family (FF) | 11 | \$1,860.02 | 7 | \$2,065.45 | 13 | \$1,860.02 | 13 | \$2,065.45 | 1 | \$1,860.02 | 1 | \$2,065.45 | 2 | \$1,860.02 | 2 | \$2,065.45 | 2 | \$1,860.02 | 2 | \$2,065.45 | 0 | \$1,860.02 | 2 | \$2,065.45 | 127 | \$2,164.27 | 127 | \$1,732.76 | 127 | \$1,848.42 | 127 | \$1,523.43 | | |
| Total Annual Premium | 27 | \$462,459 | 133 | \$2,677,535 | 10 | \$180,155 | 18 | \$377,502 | 1 | \$22,320 | 1 | \$24,785 | 2 | \$40,224 | 7 | \$168,597 | 12 | \$124,352 | 69 | \$675,726 | 9 | \$71,740 | 26 | \$262,008 | 315 | \$5,337,946 | 315 | \$4,273,669 | 315 | \$4,644,782 | 315 | \$3,828,291 | | |
| Combined Current Lives | 315 | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | | |
| Combined Annual Premium | \$5,087,404 | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | < TOTALS | | | |
| Total Costs | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Estimated Annual Cost | \$5,087,404 | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | <Totals | | | |
| Estimated Savings/(Increase) \$ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Estimated Difference % | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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