



**Medical Rate Summary**  
**Benzie County Central Schools**  
**All Employees**  
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
<b>Teachers Enrolled in MESSA Choices Plan</b>	<b>Census</b> 4	<b>Census</b> 3	<b>Census</b> 9	16
MESSA \$300-0%; Saver Rx	<b>Rate</b> \$706.30	<b>Rate</b> \$1,588.87	<b>Rate</b> \$1,979.23	\$304,858
<b>Teachers Enrolled in MESSA ABC Plan 1</b>	<b>Census</b> 8	<b>Census</b> 4	<b>Census</b> 31	43
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Rate</b> \$591.55	<b>Rate</b> \$1,330.66	<b>Rate</b> \$1,657.91	\$737,402
<b>Transportation</b>	<b>Census</b> 1			1
MESSA ABC Plan 3 \$3500-10%; ABC Rx	<b>Rate</b> \$494.49	<b>Rate</b> \$1,110.35	<b>Rate</b> \$1,383.37	\$5,934
<b>Secretaries &amp; Para-Professionals</b>	<b>Census</b> 6	<b>Census</b> 6	<b>Census</b> 1	13
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Rate</b> \$594.55	<b>Rate</b> \$1,335.87	<b>Rate</b> \$1,662.05	\$158,935
<b>Custodians</b>	<b>Census</b> 8			8
MESSA ABC Plan 3 \$3500-10%; ABC Rx	<b>Rate</b> \$505.56	<b>Rate</b> \$1,135.65	<b>Rate</b> \$1,412.89	\$48,534
<b>Administrators &amp; Non-Union</b>	<b>Census</b> 2	<b>Census</b> 2	<b>Census</b> 8	12
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	<b>Rate</b> \$515.63	<b>Rate</b> \$1,031.26	<b>Rate</b> \$1,406.28	\$172,128
<b>TOTALS:</b>	29	15	49	<b>93</b>
				<b>\$1,427,791</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$531	\$1,264	\$1,579	\$1,340,586	\$87,205
BCBSM SB PPO \$500-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$510	\$1,213	\$1,515	\$1,286,615	\$141,176
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$454	\$1,079	\$1,346	\$1,143,735	\$284,056
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$415	\$986	\$1,230	\$1,045,356	\$382,435

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$401	\$951	\$1,187	\$1,008,337	\$419,454
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$369	\$876	\$1,093	\$929,288	\$498,503
<b>Priority Health POS HSA Plans</b>					
Priority Health POS HSA \$1300-0%; \$10/\$40 Rx	\$522	\$1,037	\$1,412	\$1,198,661	\$229,130
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	\$520	\$1,033	\$1,406	\$1,193,395	\$234,396
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	\$457	\$906	\$1,232	\$1,046,669	\$381,121
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$467	\$927	\$1,261	\$1,071,061	\$356,729
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$402	\$797	\$1,084	\$920,410	\$507,381
<b>Priority Health PPO HSA Plans</b>					
Priority Health PPO HSA \$1300-0%; \$10/\$40 Rx	\$517	\$1,153	\$1,434	\$1,230,435	\$197,356
Priority Health PPO HSA \$2000-20%; \$10/\$40 Rx	\$472	\$1,052	\$1,308	\$1,122,581	\$305,209
<b>Priority Health POS Conventional Plans</b>					
Priority Health POS \$250-0%; \$20 OV; \$10/\$40/\$80 Rx	\$656	\$1,305	\$1,777	\$1,508,472	-\$80,682
Priority Health POS \$250-20%; \$20 OV; \$10/\$40/\$80 Rx	\$596	\$1,185	\$1,613	\$1,369,561	\$58,229
Priority Health POS \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$640	\$1,272	\$1,732	\$1,469,704	-\$41,913
Priority Health POS \$500-20%; \$20 OV; \$10/\$40/\$80 Rx	\$582	\$1,157	\$1,575	\$1,336,647	\$91,143
<b>Priority Health PPO Conventional Plans</b>					
Priority Health PPO \$250-0%; \$10 OV; \$10/\$40 Rx	\$664	\$1,485	\$1,846	\$1,584,222	-\$156,431
Priority Health PPO \$250-0%; \$10 OV; \$10/\$40 Rx (with extra rehab visit ride	\$669	\$1,496	\$1,860	\$1,596,122	-\$168,331

**MESSA:**

\*MESSA rates include estimated blended taxes and fees for the 2016-2017 policy period.

**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 commission. SET SEG has added 3% to the quoted rates to account for commission.

**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.

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

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.