



Medical Rate Summary
Brighton Area Schools
Everyone But Teachers Enrolled in Medical
 Assumed Effective Date: 1/1/2018

| Current Plan(s) and Segment: | 1P | 2P | FF | Monthly Premium | Total Annual Cost |
|---|---------------|------------|------------|-----------------|-------------------|
| Pak A Administrators | Census 1 | | 11 | 12 | |
| MESSA \$500-0%; Saver Rx | Rate \$682.82 | \$1,534.46 | \$1,909.19 | | \$260,207 |
| Pak A FoodSerParaOffPersInterpMainEA | Census 39 | 13 | 10 | 62 | |
| MESSA \$500-0%; Saver Rx | Rate \$682.82 | \$1,534.46 | \$1,909.19 | | \$788,038 |
| TOTALS: | 40 | 13 | 21 | 74 | \$1,048,245 |

| Product Name | 1P Rate | 2P Rate | FF Rate | Monthly Premium | Total Annual Cost | Estimated Annual Savings |
|--|---------|---------|---------|-----------------|-------------------|--------------------------|
| MESSA Plans | | | | | | |
| MESSA ABC Plan 1 \$1300-0%; ABC Rx | \$622 | \$1,398 | \$1,739 | | \$955,083 | \$93,162 |
| MESSA ABC Plan 2 \$2000-0%; ABC Rx | \$582 | \$1,308 | \$1,628 | | \$893,923 | \$154,323 |
| MESSA \$1000-0%; Saver Rx | \$657 | \$1,477 | \$1,837 | | \$1,008,719 | \$39,526 |
| MESSA \$500-10%; Saver Rx | \$644 | \$1,447 | \$1,800 | | \$988,420 | \$59,825 |
| BCN and BCBSM Plans | | | | | | |
| BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx | \$586 | \$1,407 | \$1,759 | | \$944,139 | \$104,106 |
| BCN HMO HSA \$1350-20%; \$4/\$15/\$40/\$80/20%/20% Rx | \$556 | \$1,334 | \$1,667 | | \$895,041 | \$153,204 |
| BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx | \$507 | \$1,217 | \$1,521 | | \$816,373 | \$231,872 |
| BCN HMO HSA \$2700-20%; \$4/\$15/\$40/\$80/20%/20% Rx | \$464 | \$1,115 | \$1,393 | | \$747,893 | \$300,352 |
| BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx | \$719 | \$1,725 | \$2,156 | | \$1,157,234 | -\$108,989 |
| BCN HMO \$500-10%; \$2500 ECM \$4/\$15/\$40/\$80/20%/20% Rx | \$671 | \$1,610 | \$2,012 | | \$1,080,003 | -\$31,758 |
| BCN HMO \$1000-20%; \$2500 ECM \$4/\$15/\$40/\$80/20%/20% Rx | \$628 | \$1,508 | \$1,885 | | \$1,012,030 | \$36,216 |
| BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx | \$842 | \$2,022 | \$2,527 | | \$1,356,548 | -\$308,303 |
| BCBSM SB PPO \$750-20%; \$2500 ECM; \$10/\$40/\$80 Rx | \$814 | \$1,954 | \$2,443 | | \$1,311,346 | -\$263,101 |
| BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx | \$781 | \$1,875 | \$2,343 | | \$1,257,963 | -\$209,718 |
| BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx | \$871 | \$2,090 | \$2,612 | | \$1,402,230 | -\$353,985 |
| BCBSM SB PPO HSA \$1350-0%; \$10/\$40/\$80 Rx | \$768 | \$1,843 | \$2,303 | | \$1,236,375 | -\$188,129 |

| Product Name | 1P Rate | 2P Rate | FF Rate | Monthly Premium | Total Annual Cost | Estimated Annual Savings |
|--|--------------------------|----------------|----------------|------------------------|--------------------------|---------------------------------|
| BCBSM SB PPO HSA \$1350-20%; \$10/\$40/\$80 Rx | \$701 | \$1,683 | \$2,103 | | \$1,129,119 | -\$80,874 |
| BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx | \$676 | \$1,623 | \$2,028 | | \$1,088,891 | -\$40,646 |
| BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx | \$623 | \$1,494 | \$1,868 | | \$1,002,712 | \$45,534 |
| McLaren | Declined to Quote | | | | | |
| HAP | Declined to Quote | | | | | |

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

*BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.

MESSA:

*MESSA rates include estimated blended taxes and fees.

* Non-Pak MESSA rates displayed, rates subject to change with Pak rates. These rates apply as long as group maintains overall same populatoin of medical enrollment.

SET SEG:

*Rates do not include \$7.90 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.