



Medical Rate Summary
Brighton Area Schools
All Employees Enrolled in Medical
 Assumed Effective Date: 1/1/2018

Current Plan(s) and Segment:	1P	2P	FF	Monthly Premium	Total Annual Cost
All MESSA Pak A Enrollees	Census 99	61	198	358	
MESSA \$500-0%; Saver Rx	Rate \$682.82	\$1,534.46	\$1,909.19		\$6,470,650
TOTALS:	99	61	198	358	\$6,470,650

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		\$5,895,420	\$575,230
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$582	\$1,308	\$1,628		\$5,517,774	\$952,876
MESSA \$1000-0%; Saver Rx	\$657	\$1,477	\$1,837		\$6,226,584	\$244,067
MESSA \$500-10%; Saver Rx	\$644	\$1,447	\$1,800		\$6,101,247	\$369,404
BCN and BCBSM Plans						
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$529	\$1,271	\$1,588		\$5,332,742	\$1,137,909
BCN HMO HSA \$1350-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$497	\$1,193	\$1,491		\$5,004,993	\$1,465,657
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$456	\$1,095	\$1,369		\$4,596,351	\$1,874,299
BCN HMO HSA \$2700-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$415	\$996	\$1,245		\$4,180,322	\$2,290,328
BCN HMO \$500-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$599	\$1,437	\$1,796		\$6,030,978	\$439,672
BCN HMO \$500-10%; \$2500 ECM \$10/\$30/\$60/\$80/20%/20% Rx	\$555	\$1,331	\$1,664		\$5,586,068	\$884,582
BCN HMO \$1000-20%; \$10/\$30/\$60/\$80/20%/20% Rx	\$516	\$1,238	\$1,547		\$5,194,477	\$1,276,174
BCN HMO \$1000-30%; \$3000 ECM \$10/\$30/\$60/\$80/20%/20% Rx	\$505	\$1,211	\$1,514		\$5,082,255	\$1,388,396
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$786	\$1,887	\$2,359		\$7,920,364	-\$1,449,713
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$741	\$1,778	\$2,222		\$7,461,898	-\$991,247
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$706	\$1,693	\$2,117		\$7,107,142	-\$636,491
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$683	\$1,639	\$2,048		\$6,877,400	-\$406,750
BCBSM SB PPO HSA \$1350-0%; \$10/\$40/\$80 Rx	\$694	\$1,666	\$2,082		\$6,990,797	-\$520,147
BCBSM SB PPO HSA \$1350-20%; \$10/\$40/\$80 Rx	\$629	\$1,510	\$1,887		\$6,336,003	\$134,648
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$611	\$1,467	\$1,834		\$6,157,002	\$313,648

Product Name	1P Rate	2P Rate	FF Rate	Monthly Premium	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$559	\$1,343	\$1,678		\$5,635,305	\$835,345
Priority Health Plans						
Priority Health PPO HSA \$1350-0%; \$10/\$40/\$80 Rx	\$575	\$1,291	\$1,607		\$5,445,144	\$1,025,506
Priority Health PPO HSA \$1350-20%; \$10/\$40/\$80 Rx	\$494	\$1,109	\$1,380		\$4,678,604	\$1,792,046
Priority Health PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$511	\$1,149	\$1,429		\$4,844,585	\$1,626,065
Priority Health PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$447	\$1,005	\$1,250		\$4,236,156	\$2,234,495
Priority Health PPO HSA \$2500-0%; \$10/\$40/\$80 Rx	\$473	\$1,062	\$1,321		\$4,478,778	\$1,991,872
Priority Health PPO HSA \$2500-80%; \$10/\$40/\$80 Rx	\$415	\$933	\$1,161		\$3,935,112	\$2,535,539
Priority Health PPO \$500-0%; \$20 OV; \$10/\$20/\$40 Rx	\$735	\$1,652	\$2,056		\$6,966,945	-\$496,294
Priority Health PPO \$500-20%; \$20 OV; \$10/\$20/\$40 Rx	\$665	\$1,495	\$1,860		\$6,304,271	\$166,379
Priority Health PPO \$750-20%; \$20 OV; \$10/\$20/\$40 Rx	\$651	\$1,463	\$1,821		\$6,171,320	\$299,330
Priority Health PPO \$1000-0%; \$20 OV; \$10/\$20/\$40 Rx	\$700	\$1,572	\$1,956		\$6,628,926	-\$158,275
Priority Health PPO \$1000-20%; \$20 OV; \$10/\$20/\$40 Rx	\$639	\$1,436	\$1,786		\$6,054,089	\$416,561
McLaren	Declined to Quote					
CoreSource Self-Funded	See Attached Proposal					
HAP	Declined to Quote					

BCBSM/BCN:

*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/BCN 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 do not 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.

*Final premium rates will vary slightly due to rounding. All released quotes are based on enrollment provided by the group or agent or extracted from Priority Health systems. Re-rating may be required if actual enrollment as of the effective date differs by 10% or more.

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.