



Medical Rate Summary
Whitmore Lake Public Schools
All Employees
 Assumed Effective Date: 3/1/2017

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Full Time Employees Enrolled in Medical				
MESSA ABC Plan 1 \$1300-0%; ABC Rx	19	10	34	\$793,001
MESSA ABC Plan 2 \$2000-0%; ABC Rx				
MESSA Choice \$2000-20%; Saver Rx				
MESSA Choices \$3000-0%; Saver Rx				
MESSA Choices \$3000-20%; Saver Rx				
MESSA Choices \$1000-0%; Saver Rx				
MESSA Choices \$500-0%; Saver Rx				
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx				
BCBSM SB PPO \$1000-0%; \$2500 ECM; \$10/\$40/\$80 Rx				
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx				
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx				
Priority Health				
McLaren HMO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx				
McLaren HMO \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx				
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx				
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx				
HAP				
TOTALS:	19	10	34	\$793,001

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA ABC Plan 1 \$1300-20%; ABC Rx	\$447	\$993	\$1,236	\$725,284	\$67,717
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$461	\$1,025	\$1,275	\$748,061	\$44,940
MESSA Choice \$2000-20%; Saver Rx	\$442	\$983	\$1,223	\$718,010	\$74,990
MESSA Choices \$3000-0%; Saver Rx	\$466	\$1,037	\$1,291	\$757,460	\$35,540
MESSA Choices \$3000-20%; Saver Rx	\$428	\$952	\$1,185	\$695,216	\$97,784
MESSA Choices \$1000-0%; Saver Rx	\$514	\$1,146	\$1,426	\$836,369	-\$43,369
MESSA Choices \$500-0%; Saver Rx	\$545	\$1,214	\$1,511	\$886,348	-\$93,347
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$697	\$1,663	\$2,077	\$1,206,049	-\$413,049
BCBSM SB PPO \$1000-0%; \$2500 ECM; \$10/\$40/\$80 Rx	\$720	\$1,718	\$2,146	\$1,246,111	-\$453,110
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$648	\$1,546	\$1,930	\$1,120,830	-\$327,830
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$629	\$1,500	\$1,873	\$1,087,652	-\$294,651
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$577	\$1,375	\$1,717	\$996,918	-\$203,918
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$555	\$1,322	\$1,651	\$958,972	-\$165,971
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$513	\$1,221	\$1,525	\$885,807	-\$92,807
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$510	\$1,214	\$1,516	\$880,574	-\$87,573
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$476	\$1,132	\$1,414	\$821,270	-\$28,269
Priority Health		Declined to Quote			
McLaren HMO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$597	\$1,411	\$1,578	\$949,360	-\$156,359
McLaren HMO \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$566	\$1,338	\$1,496	\$900,141	-\$107,140
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$429	\$1,012	\$1,132	\$681,185	\$111,816
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx	\$395	\$931	\$1,041	\$626,636	\$166,365
HAP		Declined to Quote			

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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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 the SET SEG services are addressed in a separate agreement. BCBSM rates may change based on final BCBSM underwriting guidelines, actual group enrollment and participation.

McLaren:

*McLaren proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.

MESSA:

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

SET SEG:

*Rates do 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.