

Medical Rate Summary
Goodrich Area Schools
All Employees

Assumed Effective Date: 7/1/2015

Current Plan(s) and Segment:	1P	2P	FF	Total Monthly Cost
Paraprofessional and Technology Specialist	4	0	0	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$496.43	\$1,115.09	\$1,387.30	\$1,985.72
All Other Employees	8	14	69	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$486.53	\$1,092.81	\$1,359.58	\$113,002.60
				Total Monthly Cost \$114,988.32
				Total Annual Cost \$1,379,859.84

Quoted Plans	1P	2P	FF	Total Monthly Cost
HealthPlus Enterprise HMO Plans	12	14	69	
Unable to provide quotes				
BCBSM Simply Blue Conventional Plans				
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$430.10	\$1,032.23	\$1,290.28	\$108,641.74
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$398.99	\$957.57	\$1,196.96	\$100,784.10
BCBSM Simply Blue HRA Plans				
BCBSM SB PPO HRA \$1000-20%; \$10/\$40/\$80 Rx	\$428.23	\$1,027.75	\$1,284.69	\$108,170.87
BCBSM Simply Blue HSA Plans				
BCBSM SB PPO HSA \$1250-0%; \$10/\$40/\$80 Rx	\$403.72	\$968.93	\$1,211.16	\$101,979.70
BCBSM SB PPO HSA \$1250-20%; \$10/\$40/\$80 Rx	\$366.78	\$880.28	\$1,100.35	\$92,649.43
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$355.43	\$853.04	\$1,066.31	\$89,783.11
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$325.92	\$782.22	\$977.77	\$82,328.25
McLaren HMO Conventional Plans				
McLaren HMO \$500-0%; \$10/\$25/\$40 Rx	\$533.78	\$1,233.21	\$1,510.39	\$127,887.21
McLaren HMO \$1000-0%; \$10/\$25/\$40 Rx	\$481.07	\$1,111.43	\$1,361.23	\$115,257.73
McLaren HMO \$1000-20%; \$10/\$25/\$40 Rx	\$400.15	\$924.48	\$1,132.27	\$95,871.15
McLaren HMO HRA \$1500-20%; \$10/\$25/\$40 Rx wrapped to \$500	\$371.06	\$857.27	\$1,049.95	\$88,901.05
McLaren HMO HSA Plans				
McLaren HMO HSA \$2,000- 0%; \$10/\$25/\$40 Rx	\$446.38	\$1,031.30	\$1,263.09	\$106,947.97
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$378.80	\$875.15	\$1,071.84	\$90,754.66
MESSA Plans				
MESSA ABC Plan 2 \$2000-0%; ABC Rx All Employees Except Paraprofessionals and Technical	\$455.42	\$1,022.82	\$1,272.48	\$107,585.64
MESSA ABC Plan 2 \$2000-0%; ABC Rx Paraprofessionals and Technical Employees	\$464.68	\$1,043.67	\$1,298.42	\$109,778.52

Notes:

Rates do not include SET SEG's \$7.00 pepm fee for billing and enrollment services.

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

BCBSM:

BCBSM rates do not 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.

McLaren:

McLaren proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act. They also include the MI Claims tax.