



Medical Rate Summary
Gull Lake Community Schools
All Employees
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Support Staff Enrolled in MESSA ABC Plan 1	Census	7	1	1	9	
	Rate	\$613.62	\$1,378.80	\$1,715.45		\$88,675
MESSA ABC Plan 1 \$1300-0%; ABC Rx						
Support Staff Enrolled in MESSA Choices Plan	Census	3	2	1	6	
	Rate	\$768.99	\$1,728.38	\$2,150.48		\$94,971
MESSA \$200-0%; Saver Rx						
Administration, Central Office and Secretaries Enrolled in MESSA ABC Plan	Census	2	2	12	16	
	Rate	\$601.38	\$1,351.26	\$1,681.18		\$288,953
MESSA ABC Plan 1 \$1300-0%; ABC Rx						
Administration, Central Office and Secretaries Enrolled in MESSA Choices P	Census	5	7	7	19	
	Rate	\$753.65	\$1,693.85	\$2,107.50		\$364,532
MESSA \$200-0%; Saver Rx						
Teachers Enrolled in MESSA ABC Plan 1	Census	14	17	63	94	
	Rate	\$601.38	\$1,351.26	\$1,681.18		\$1,647,661
MESSA ABC Plan 1 \$1300-0%; ABC Rx						
Teachers Enrolled in MESSA Choices Plan	Census	15	15	39	69	
	Rate	\$753.65	\$1,693.85	\$2,107.50		\$1,426,860
MESSA \$200-0%; Saver Rx						
TOTALS:		46	44	123	213	\$3,911,652

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$250-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$808	\$1,929	\$2,410	\$5,021,202	-\$1,109,549
BCBSM SB PPO \$500-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$779	\$1,859	\$2,322	\$4,839,034	-\$927,382
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$664	\$1,583	\$1,977	\$4,120,656	-\$209,004
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$615	\$1,466	\$1,830	\$3,814,457	\$97,195

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$587	\$1,398	\$1,745	\$3,637,402	\$274,251
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$547	\$1,301	\$1,625	\$3,387,453	\$524,200
Priority Health POS HSA Plans					
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	\$579	\$1,291	\$1,605	\$3,370,023	\$541,630
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	\$499	\$1,112	\$1,382	\$2,902,026	\$1,009,626
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$519	\$1,157	\$1,437	\$3,018,123	\$893,530
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$455	\$1,014	\$1,259	\$2,645,534	\$1,266,119
Priority Health POS Conventional Plans					
Priority Health POS \$250-0%; \$20 OV; \$10/\$40/\$80 Rx	\$722	\$1,612	\$2,004	\$4,207,049	-\$295,396
Priority Health POS \$250-20%; \$20 OV; \$10/\$40/\$80 Rx	\$642	\$1,433	\$1,781	\$3,739,808	\$171,844
Priority Health POS \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$704	\$1,572	\$1,954	\$4,103,660	-\$192,008
Priority Health POS \$500-20%; \$20 OV; \$10/\$40/\$80 Rx	\$628	\$1,401	\$1,741	\$3,656,292	\$255,360

MESSA:

*MESSA rates include taxes and fees.

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.