



**West Bloomfield School District**  
**All Employees 2016 Options**  
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:	1P	2P	FF		Total Annual Cost
<b>Instructional Staff, Secretary, Paraprofessional and Maintenance Technician Enrolled in PAK A MESSA Choices \$500</b>					
MESSA Choices \$500-0%; Saver Rx	<b>Census</b> 47	40	122	209	
	<b>Rate</b> \$754.08	\$1,694.82	\$2,108.72		\$4,325,981
<b>Administrator, Admin Supervisor, Superintendent, Community Ed Coordinator, Community Ed Childcare, Private Teacher and Bus Monitor/Crossing Guard Enrolled in NON-PAK MESSA Choices \$500</b>					
MESSA Choices \$500-0%; Saver Rx	<b>Census</b> 21	4	2	27	
	<b>Rate</b> \$769.44	\$1,729.38	\$2,151.73		\$328,551
<b>Employees Enrolled in PAK D MESSA Choices \$1000-0%</b>					
MESSA Choices \$1000-0%; Saver Rx	<b>Census</b> 16	8	40	64	
	<b>Rate</b> \$711.19	\$1,598.31	\$1,988.62		\$1,244,524
<b>Administrator, Admin Supervisor, Superintendent &amp; Community Ed Coordinator, Private Teacher and Community Ed Child Care Employees Enrolled in NON-PAK MESSA Choices \$1000-0%</b>					
MESSA Choices \$1000-0%; Saver Rx	<b>Census</b> 11		4	15	
	<b>Rate</b> \$725.68	\$1,630.90	\$2,029.18		\$193,190
<b>Employees Enrolled in PAK E MESSA Choices \$1000-20%</b>					
MESSA Choices \$1000-20%; Saver Rx	<b>Census</b> 7	2	6	15	
	<b>Rate</b> \$641.96	\$1,442.54	\$1,794.78		\$217,770
<b>Instructional Staff, Secretary, Paraprofessional and Maintenance Technician Enrolled in PAK C MESSA ABC Plan 1</b>					
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Census</b> 8	9	49	66	
	<b>Rate</b> \$673.40	\$1,513.31	\$1,882.84		\$1,335,194
<b>Administrator, Admin Supervisor, Superintendent, Community Ed Coordinator, Community Ed Childcare and Private Teacher Enrolled in NON-PAK MESSA ABC Plan 1</b>					
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Census</b>	1	7	8	
	<b>Rate</b> \$687.12	\$1,544.16	\$1,921.24		\$179,914
<b>TOTALS:</b>	<b>110</b>	<b>64</b>	<b>230</b>	<b>404</b>	<b>\$7,825,123</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$501	\$1,191	\$1,487	\$5,679,849	\$2,145,274
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$494	\$1,176	\$1,468	\$5,608,074	\$2,217,049
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$438	\$1,042	\$1,300	\$4,967,556	\$2,857,567
<b>BCN HMO Conventional Plans</b>					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$678	\$1,617	\$2,020	\$7,712,115	\$113,009
BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20%/20% Rx	\$641	\$1,527	\$1,907	\$7,280,901	\$544,222
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$784	\$1,870	\$2,336	\$8,917,571	-\$1,092,448
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$658	\$1,569	\$1,959	\$7,479,496	\$345,627
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$616	\$1,468	\$1,833	\$7,001,274	\$823,849
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$582	\$1,386	\$1,731	\$6,610,401	\$1,214,723
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$547	\$1,303	\$1,627	\$6,212,046	\$1,613,078
<b>McLaren HMO Traditional Plans</b>					
McLaren HMO \$500-0%; \$20 OV; \$5/\$20/\$50 Rx	\$604	\$1,429	\$1,598	\$6,305,739	\$1,519,384
McLaren HMO \$500-0%; \$20 OV; \$10/\$20/\$30 Rx	\$609	\$1,441	\$1,611	\$6,356,977	\$1,468,146
McLaren HMO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$598	\$1,415	\$1,582	\$6,243,158	\$1,581,965
McLaren HMO \$1000-0%; \$10/\$20/\$30 Rx	\$579	\$1,368	\$1,530	\$6,038,427	\$1,786,697
McLaren HMO \$1000-20%; \$10/\$20/\$30 Rx	\$552	\$1,304	\$1,459	\$5,755,910	\$2,069,213
McLaren HMO \$1000-20%; \$10/\$30/\$60 Rx	\$526	\$1,243	\$1,390	\$5,484,534	\$2,340,590
<b>McLaren HMO HSA Plans</b>					
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$466	\$1,101	\$1,231	\$4,858,109	\$2,967,014
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$428	\$1,009	\$1,128	\$4,454,106	\$3,371,017
<b>Priority Health</b>	<b>Solicited and declined to quote</b>				
<b>HAP</b>	<b>Solicited and declined to quote</b>				

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

\*BCBSM, BCN, and McLaren proposed 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.

\*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.