



**Medical Rate Summary
Big Bay de Noc Schools
Teacher**

Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Teacher		Census	3	4	5		
	MESSA Choices II	Rate	\$598.79	\$1,345.41	\$1,673.92	\$1,296	\$186,571
		TOTALS:	3	4	5	12	\$186,571

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans with CSR Rider							
BCBSM SB 1000; 5/25/50 Rx with CSR Rider	\$489	\$1,173	\$1,467	\$1,124	\$161,905	\$24,666	\$161,905
BCBSM SB 1500; 5/25/50 Rx with CSR Rider	\$462	\$1,108	\$1,385	\$1,062	\$152,912	\$33,659	\$152,912
BCBSM Simply Blue HSA Plans with CSR Rider							
BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider	\$512	\$1,230	\$1,537	\$1,179	\$169,733	\$16,838	\$169,733
BCBSM SB HSA 1250-20%; 5/25/50 Rx with CSR Rider	\$456	\$1,094	\$1,367	\$1,048	\$150,961	\$35,610	\$150,961
BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	\$453	\$1,087	\$1,358	\$1,041	\$149,974	\$36,597	\$149,974
BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	\$403	\$967	\$1,209	\$927	\$133,498	\$53,073	\$133,498
BCBSM Simply Blue Conventional Plans							
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$533	\$1,280	\$1,600	\$1,227	\$176,672	\$9,899	\$176,672
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$503	\$1,208	\$1,510	\$1,158	\$166,716	\$19,855	\$166,716
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$561	\$1,346	\$1,682	\$1,290	\$185,730	\$841	\$185,730
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$498	\$1,195	\$1,493	\$1,145	\$164,856	\$21,715	\$164,856
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$495	\$1,189	\$1,486	\$1,139	\$164,021	\$22,551	\$164,021
BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	\$440	\$1,056	\$1,320	\$1,012	\$145,698	\$40,873	\$145,698

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



Medical Rate Summary
Big Bay de Noc Schools
Support Staff

Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Support Staff		Census	5	2	1		
	MESSA Choices II	Rate	\$636.14	\$1,429.43	\$1,778.48	\$977	\$93,816
		TOTALS:	5	2	1	8	\$93,816

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans with CSR Rider							
BCBSM SB 1000; 5/25/50 Rx with CSR Rider	\$489	\$1,173	\$1,467	\$782	\$75,086	\$18,730	\$75,086
BCBSM SB 1500; 5/25/50 Rx with CSR Rider	\$462	\$1,108	\$1,385	\$739	\$70,916	\$22,901	\$70,916
BCBSM Simply Blue HSA Plans with CSR Rider							
BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider	\$512	\$1,230	\$1,537	\$820	\$78,717	\$15,100	\$78,717
BCBSM SB HSA 1250-20%; 5/25/50 Rx with CSR Rider	\$456	\$1,094	\$1,367	\$729	\$70,011	\$23,806	\$70,011
BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider	\$453	\$1,087	\$1,358	\$725	\$69,553	\$24,263	\$69,553
BCBSM SB HSA 2000-20%; 5/25/50 Rx with CSR Rider	\$403	\$967	\$1,209	\$645	\$61,912	\$31,905	\$61,912
BCBSM Simply Blue Conventional Plans							
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$533	\$1,280	\$1,600	\$853	\$81,935	\$11,881	\$81,935
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$503	\$1,208	\$1,510	\$805	\$77,317	\$16,499	\$77,317
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$561	\$1,346	\$1,682	\$897	\$86,136	\$7,681	\$86,136
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$498	\$1,195	\$1,493	\$796	\$76,455	\$17,362	\$76,455
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$495	\$1,189	\$1,486	\$792	\$76,068	\$17,749	\$76,068
BCBSM SB HSA 2000-20%; \$5/\$25/\$50 Rx	\$440	\$1,056	\$1,320	\$704	\$67,570	\$26,246	\$67,570

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Plan Comparison
Big Bay de Noc Schools
Teacher

	CURRENT PLAN		Option 1		Option 2		Option 3	
	Teacher		BCBSM SB HSA 1250-0%; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	
Carrier	MESSA Choices II		BCBSM		BCBSM		BCBSM	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014	
Purchased Plan Features	In Network		In Network		In Network		In Network	
Deductible								
Annual Deductible 1P	\$100		\$1,250		\$2,000		\$2,000	
Annual Deductible 2P/FF	\$200		\$2,500		\$4,000		\$4,000	
Coinsurance								
Coinsurance % after Deductible	0%		0%		0%		0%	
Coinsurance \$ Limit after Ded - 1P	\$0		\$1,000		\$1,000		\$1,000	
Coinsurance \$ Limit after Ded - 2P/FF	\$0		\$2,000		\$2,000		\$2,000	
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$100		\$2,250		\$3,000		\$3,000	
Max \$ Out of Pocket - 2P/FF	\$200		\$4,500		\$6,000		\$6,000	
Copayments								
Office Visit/Specialist	\$20/\$20		\$0/\$0		\$0/\$0		\$0	
Urgent Care/ER	\$25/\$50		\$0/\$0		\$0/\$0		\$0	
Chiropractic, Visit Limit/Copay	38/\$0		12/\$0		12/\$0		12/\$0	
Prescription Drugs								
Rx Copay - Generic	\$10		\$5		\$5		\$5	
Rx Copay - Preferred Brand	\$20		\$25		\$25		\$25	
Rx Copay - Non-preferred Brand	\$20		\$50		\$50		\$50	
Purchased Plan Rates - Medical								
	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$598.79	3	\$512.48	3	\$452.82	3	\$495.23
Two Person (2P)	4	\$1,345.41	4	\$1,229.95	4	\$1,086.77	4	\$1,188.56
Family (FF)	5	\$1,673.92	5	\$1,537.44	5	\$1,358.46	5	\$1,485.69
Total Annual Premium	12	\$186,571	12	\$169,733	12	\$149,974	12	\$164,021
Total Costs			PEPM	Annual	PEPM	Annual	PEPM	Annual
Estimated Annual Cost		\$186,571		\$169,733		\$149,974		\$164,021
Estimated Savings %				-9.0%		-19.6%		-12.1%

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Plan Comparison

Big Bay de Noc Schools

Support Staff

	CURRENT PLAN		Option 1		Option 2		Option 3	
	Support Staff		BCBSM SB 1000; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-0%; 5/25/50 Rx with CSR Rider		BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	
Carrier	MESSA Choices II		BCBSM		BCBSM		BCBSM	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014		8/1/2013 - 7/31/2014	
Purchased Plan Features	In Network		In Network		In Network		In Network	
Deductible								
Annual Deductible 1P	\$0		\$1,000		\$2,000		\$2,000	
Annual Deductible 2P/FF	\$0		\$2,000		\$4,000		\$4,000	
Coinsurance								
Coinsurance % after Deductible	0%		20%		0%		0%	
Coinsurance \$ Limit after Ded - 1P	\$0		\$2,500		\$1,000		\$1,000	
Coinsurance \$ Limit after Ded - 2P/FF	\$0		\$5,000		\$2,000		\$2,000	
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$0		\$3,500		\$3,000		\$3,000	
Max \$ Out of Pocket - 2P/FF	\$0		\$7,000		\$6,000		\$6,000	
Copayments								
Office Visit/Specialist	\$5/\$5		\$30/\$50		\$0/\$0		\$0	
Urgent Care/ER	\$10/\$25		\$60/\$150		\$0/\$0		\$0	
Chiropractic, Visit Limit/Copay	38/\$0		12/\$30		12/\$0		12/\$0	
Prescription Drugs								
Rx Copay - Generic	\$10		\$5		\$5		\$5	
Rx Copay - Preferred Brand	\$20		\$25		\$25		\$25	
Rx Copay - Non-preferred Brand	\$20		\$50		\$50		\$50	
Purchased Plan Rates - Medical								
	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$636.14	5	\$488.84	5	\$452.82	5	\$495.23
Two Person (2P)	2	\$1,429.43	2	\$1,173.22	2	\$1,086.77	2	\$1,188.56
Family (FF)	1	\$1,778.48	1	\$1,466.54	1	\$1,358.46	1	\$1,485.69
Total Annual Premium	8	\$93,816	8	\$75,086	8	\$69,553	8	\$76,068
Total Costs			PEPM	Annual	PEPM	Annual	PEPM	Annual
Estimated Annual Cost		\$93,816		\$75,086		\$69,553		\$76,068
Estimated Savings %				-20.0%		-25.9%		-18.9%

*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills.