



Medical Rate Summary
Pontiac School District
2015 Renewal Options
 Assumed Effective Date: 9/1/2015

Current Plan(s) and Segment:		1P	2P	FF		Total Cost
Employees Enrolled in HealthSmart PPO \$750-0% Ded. Current 2014 Plan	Census	9	3	1		
HealthSmart Shared-Funded PPO \$750-0% Ded.; \$20 OV; \$10/\$40/\$80 Rx	Rate	\$613.71	\$1,255.97	\$1,675.82		\$131,605
Employees Enrolled in HealthSmart PPO HDHP \$1300-0% Ded. Current 2014 Plan	Census	22	6	4		
HealthSmart Shared-Funded PPO HDHP \$1300-0% Ded.; \$0 OV; \$10/\$40/\$80 Rx	Rate	\$515.46	\$1,054.92	\$1,408.69		\$279,653
TOTALS:		31	9	5	45	\$411,258

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM Options					
BCBSM SB PPO \$500-20% Ded; \$20 OV; \$10/\$40/\$80 Rx	\$684	\$1,640	\$2,049	\$554,377	-\$143,118
BCBSM SB PPO HDHP HSA \$1250-20% Ded; 20% OV; \$10/\$40/\$80 Rx	\$565	\$1,355	\$1,693	\$458,214	-\$46,956
BCN Options					
BCN HMO \$500-10% Ded; \$20 OV; \$4/\$15/\$40/\$80/20% (\$200 max)/20% Rx (\$300 max) Rx	\$540	\$1,240	\$1,402	\$418,868	-\$7,610
BCN HMO HDHP HSA \$1300-20% Ded; 20% OV; \$4/\$15/\$40/\$80/20% (\$200 max)/20% Rx (\$300 max) Rx	\$443	\$1,018	\$1,151	\$343,787	\$67,472
McLaren Health Plan Options					
McLaren Health Plan HMO \$500-20% Ded; \$20 OV; \$10/\$30/\$60 Rx	\$597	\$1,378	\$1,688	\$472,022	-\$60,764
MESSA Options					
MESSA Choices II \$500-0% Ded; \$20 OV; Saver Rx	\$648	\$1,455	\$1,810	\$506,638	-\$95,380
MESSA ABC Plan 1 \$1300-0% Ded; 0% OV; ABC Rx	\$586	\$1,316	\$1,638	\$458,340	-\$47,082

-Savings figures are based on comparison between 2014 HealthSmart rates and 2015 proposed rates

-BCBSM & BCN 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.

-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

-MESSA proposed rates were marked up by 1.93% to reflect an estimated state tax and fee liability; these figures could fluctuate. ACA taxes/fees are being covered by MESSA.