

**Lakeview Community Schools
Cost Analysis
Renewal Date: October 1, 2016**



<u>Current Rates</u>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46		
Blue Cross Blue Shield of Michigan ~ Non-Union ~ Group # 007022343-0002								
<i>(Taxes and Fees Not Included in Tiered Rates)</i>								
Simply Blue HSA \$1,300/0% - \$1,300/\$2,600 Ded; 0% Coins; No Rx;	\$	322.93	\$	775.02	\$	968.77	<u>Monthly</u>	<u>Annualized</u>
Taxes and Fees							\$ 54,315.81	\$ 651,789.72
Total Medical with Taxes and Fees:							\$ 3,310.83	\$ 39,729.96
							<u>\$ 57,626.64</u>	<u>\$ 691,519.68</u>
EHIM ~ Self-Funded Rx ~ Group 5001520-01 ~ Actual Utilization 10-1-2015 to 6-30-2016								
\$5/\$25/\$50							\$ 7,412.65	\$ 88,951.80
Total Medical and Rx:							\$ 65,039.29	\$ 780,471.48
ADN Self-Funded ~ Group # 9914 ~ Actual Utilization 6-1-2015 to 5-31-2016								
Dental - \$0 Ded; 100/50/50/50; \$1,000 Annual Max; \$1,000 Ortho Max							\$ 6,563.03	\$ 78,756.30
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; contact up to \$90							\$ 1,192.91	\$ 14,314.95
Expenses:							\$ 56.98	\$ 701.99
ADN Total:							\$ 7,814.44	\$ 93,773.24
Assurant ~ Group # G-5460318								
	<u># Employees</u>		<u>Volume</u>		<u>Rate</u>			
Life AD&D - Office Personnel - Flat \$50K	97		\$ 0.24		\$ 890,000.00		\$ 213.60	\$ 2,563.20
Life AD&D - All Other Members - Flat \$5K								
LTD - Office Personnel - 66 2/3% to \$5,000 Max Monthly Benefit; 90 Day Elimination Period	97		\$ 0.67		\$ 253,301.00		\$ 2,490.07	\$ 29,880.84
LTD - All Other Members - 66 2/3% to \$3,500 Max Monthly Benefit; 90 Day Elimination Period								
Voluntary Life AD&D - Units of \$10K the lesser of \$250K OR 5X basic annual earning rounded to next higher \$10K					Table			
Voluntary STD - Lesser of \$1K OR 60% of earnings Max; 1/8/13;					Table			
Total :							\$ 2,703.67	\$ 32,444.04
Grand Total:							\$ 75,557.40	\$ 906,688.76

The above rates are not guaranteed and subject to underwriting review and approval

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<u>Renewal Rates</u>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46		<u>Monthly</u>	<u>Annualized</u>		
<i>Blue Cross Blue Shield of Michigan ~ Non-Union ~ Group # 007022343-0002</i>											
<i>(Taxes and Fees Included in Tiered Rates)</i>											
Simply Blue HSA \$1,300/0% - \$1,300/\$2,600 Ded; 0% Coins; No Rx;	\$	391.32	\$	939.17	\$	1,173.96		\$	65,820.04	\$	789,840.48
<i>EHIM ~ Self-Funded Rx ~ Group 5001520-01</i>											
\$5/\$25/\$50								\$	7,718.15	\$	92,617.80
Total Medical and Rx:								\$	73,538.19	\$	882,458.28

<i>ADN Self-Funded ~ Group # 9914 (Estimated 3% Increase)</i>											
Dental - \$0 Ded; 100/50/50/50; \$1,000 Annual Max; \$1,000 Ortho Max;								\$	6,759.92	\$	81,118.99
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; Contacts up to \$90;								\$	1,228.70	\$	14,744.40
Expenses:								\$	58.69	\$	704.27
Total ADN Actual:								\$	8,047.31	\$	96,567.66

<i>Assurant ~ Group # G-5460318 ~ (Rates Effective Through 12/31/2016)</i>	<u># Employees</u>	<u>Volume</u>	<u>Rate</u>						
Life AD&D - Office Personnel - Flat \$50K	97	\$ 0.24	\$ 890,000.00	\$	213.60	\$	2,563.20		
Life AD&D - All Other Members - Flat \$5K									
LTD - Office Personnel - 66 2/3% to \$5,000 Max Monthly Benefit; 90 Day Elimination Period	97	\$ 0.67	\$ 253,301.00	\$	2,490.07	\$	29,880.84		
LTD - All Other Members - 66 2/3% to \$3,500 Max Monthly Benefit; 90 Day Elimination Period									
Voluntary Life AD&D - Units of \$10K the lesser of \$250K OR 5 Xs basic annual earning rounded to next higher \$10K		Table	\$ 21.00						
Voluntary STD - Lesser of \$1K OR 60% of earnings Max; 1/8/13;		Table	\$ 2.00						
Total:				\$	2,703.67	\$	32,444.04		
Grand Total:				\$	84,289.17	\$	1,011,469.98		

Medical Increase: 14.22%
Rx Increase: 4.12%
Dental Increase: 3.00%
Vision Increase: 3.00%
Overall Increase: 11.56%

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Blue Cross Blue Shield (Plans include Preventative Rx)

<i>Simply Blue HSA</i>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>
SB HSA \$1,300/0% - \$1,300/\$2,600 Ded; 0% Coins.; \$10/\$40/\$80 Rx, Ded applies; \$2,250/\$4,500 TrOOP	\$ 492.09		\$ 1,181.02		\$ 1,476.27		\$ 82,769.57	\$ 993,234.84
SB HSA \$1,300/20% - \$1,300/\$2,600 Ded; 20% Coins.; \$10/\$40/\$80 Rx, Ded applies; \$2,250/\$4,500 TrOOP	\$ 451.17		\$ 1,082.81		\$ 1,353.51		\$ 75,886.81	\$ 910,641.72
SB HSA \$2,000/0% - \$2,000/\$4,000 Ded; 0% Coins.; \$15/\$30/\$60 Rx, Ded applies; \$3,000/\$6,000 TrOOP	\$ 442.87		\$ 1,062.88		\$ 1,328.60		\$ 74,490.21	\$ 893,882.52
SB HSA \$2,000/20% - \$2,000/\$4,000 Ded; 20% Coins.; \$15/\$30/\$60 Rx, Ded applies; \$3,000/\$6,000 TrOOP	\$ 411.06		\$ 986.53		\$ 1,233.17		\$ 69,139.72	\$ 829,676.64

MESSA (Medical Only, Rates Do Not Include Taxes and Fees)

<i>Pak A</i>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>
ABC Plan 1 - \$1,300/\$2,600 Ded; 0% Coins;	\$ 589.91		\$ 1,325.41		\$ 1,649.03		\$ 92,947.67	\$ 1,115,372.04
ABC Plan 2 - \$2,000/\$4,000 Ded; 10% Coins;	\$ 522.16		\$ 1,172.99		\$ 1,459.35		\$ 82,257.78	\$ 987,093.36

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Blue Cross Blue Shield (Plans include Preventative Rx)

Community Blue

	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>
CB Plan 4 - \$20 PCP/Sp/UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$1,500/\$3,000; No Rx; \$6,350/\$12,700 TrOOP	\$ 482.73		\$ 1,158.55		\$ 1,448.19		\$ 81,195.17	\$ 974,342.04
CB Plan 12/0% - \$30 PCP/Sp/UC; \$150 ER; \$1,000/\$2,000 Ded; 0% Coins.; No Rx; \$6,350/\$12,700 TrOOP	\$ 500.94		\$ 1,202.26		\$ 1,502.83		\$ 84,258.60	\$ 1,011,103.20
CB Plan 4 - \$20 PCP/Sp/UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$1,500/\$3,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 611.76		\$ 1,468.23		\$ 1,835.29		\$ 102,898.54	\$ 1,234,782.48
CB Plan 12/0% - \$30 PCP/Sp/UC; \$150 ER; \$1,000/\$2,000 Ded; 0% Coins.; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 633.26		\$ 1,519.83		\$ 1,899.79		\$ 106,514.84	\$ 1,278,178.08

Simply Blue

SB \$1,500 - \$30 PCP/Sp/UC; \$150 ER; \$1,500/\$3,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,350/\$12,700 TrOOP	\$ 356.63		\$ 855.92		\$ 1,069.00		\$ 59,944.29	\$ 719,331.48
SB \$1,000 - \$30 PCP/Sp/UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,350/\$12,700 TrOOP	\$ 379.82		\$ 911.57		\$ 1,139.46		\$ 63,885.74	\$ 766,628.88
SB \$500 - \$20 PCP/Sp/UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,350/\$12,700 TrOOP	\$ 418.45		\$ 1,004.29		\$ 1,255.37		\$ 70,384.29	\$ 844,611.48
SB \$250 - \$20 PCP/Sp/UC; \$150 ER; \$250/\$500 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,350/\$12,700 TrOOP	\$ 440.25		\$ 1,056.61		\$ 1,320.76		\$ 74,050.59	\$ 888,607.08
SB \$1,500 - \$30 PCP/Sp/UC; \$150 ER; \$1,500/\$3,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 485.67		\$ 1,165.61		\$ 1,457.01		\$ 81,689.71	\$ 980,276.52
SB \$1,000 - \$30 PCP/Sp/UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 508.86		\$ 1,221.25		\$ 1,526.57		\$ 85,589.68	\$ 1,027,076.16
SB \$500 - \$20 PCP/Sp/UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 547.49		\$ 1,313.98		\$ 1,642.47		\$ 92,087.85	\$ 1,105,054.20
SB \$250 - \$20 PCP/Sp/UC; \$150 ER; \$250/\$500 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$ 569.29		\$ 1,366.30		\$ 1,707.87		\$ 95,754.61	\$ 1,149,055.32

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Blue Cross Blue Shield (Plans include Preventative Rx)

<u>Personal Choice PPO</u>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>		
Personal Choice PPO \$1,500 - (Level 1) \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,500/\$3,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$4,000/\$8,000 Ded; 30% Coins.; No Rx; \$6,600/\$13,200	\$	318.26	\$	763.82	\$	954.77	\$	53,530.84	\$	642,370.08
Personal Choice PPO \$1,000 - (Level 1) \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$2,500/\$5,000 Ded; 30% Coins.; No Rx; \$6,600/\$13,200	\$	338.55	\$	812.52	\$	1,015.65	\$	56,944.11	\$	683,329.32
Personal Choice PPO \$500 - (Level 1) \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$1,500/\$3,000; No Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$1,500/\$3,000 Ded; 30% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200	\$	381.08	\$	914.59	\$	1,143.24	\$	64,097.64	\$	769,171.68
Personal Choice PPO \$250 - (Level 1) \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$250/\$500 Ded; 20% Coins. to \$1,500/\$3,000; No Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$1,250/\$2,500 Ded; 30% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200	\$	400.20	\$	960.47	\$	1,200.59	\$	67,313.10	\$	807,757.20
Personal Choice PPO \$1,500 - (Level 1) \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,500/\$3,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$4,000/\$8,000 Ded; 30% Coins.; \$10/\$40/\$80 Rx; \$6,600/\$13,200	\$	435.40	\$	1,044.96	\$	1,306.19	\$	73,233.82	\$	878,805.84
Personal Choice PPO \$1,000 - (Level 1) \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$2,500/\$5,000 Ded; 30% Coins.; \$10/\$40/\$80 Rx; \$6,600/\$13,200	\$	455.69	\$	1,093.66	\$	1,367.07	\$	76,647.09	\$	919,765.08
Personal Choice PPO \$500 - (Level 1) \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$1,500/\$3,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$1,500/\$3,000 Ded; 30% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200	\$	498.22	\$	1,195.73	\$	1,494.67	\$	83,801.08	\$	1,005,612.96
Personal Choice PPO \$250 - (Level 1) \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$250/\$500 Ded; 20% Coins. to \$1,500/\$3,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200 TrOOP; (Level 2) \$40 PCP; \$60 Sp/UC; \$150 ER; \$1,250/\$2,500 Ded; 30% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,600/\$13,200	\$	517.34	\$	1,241.61	\$	1,552.01	\$	87,016.08	\$	1,044,192.96

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Blue Cross Blue Shield (Plans include Preventative Rx)

<i>Healthy Blue Achieve</i>	<i>Single</i>	11	<i>Two Person</i>	8	<i>Family</i>	46	<i>Monthly</i>	<i>Annualized</i>		
HB Achieve \$2,000 - Enhanced - \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$2,000/\$4,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP; Standard - \$40 PCP; \$60 Sp/UC; \$250 ER; \$4,000/\$8,000 Ded; 30% Coins. to \$2,350/\$4,700; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$	432.44	\$	1,037.85	\$	1,297.31	\$	72,735.90	\$	872,830.80
HB Achieve \$1,500 - Enhanced - \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,500/\$3,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP; Standard - \$40 PCP; \$60 Sp/UC; \$250 ER; \$4,000/\$8,000 Ded; 30% Coins. to \$2,350/\$4,700; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$	449.21	\$	1,078.10	\$	1,347.62	\$	75,556.63	\$	906,679.56
HB Achieve \$1,000 - Enhanced - \$30 PCP; \$50 Sp; \$60 UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP; Standard - \$40 PCP; \$60 Sp/UC; \$250 ER; \$2,500/\$5,000 Ded; 30% Coins.; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$	470.65	\$	1,129.56	\$	1,411.95	\$	79,163.33	\$	949,959.96
HB Achieve \$500 - Enhanced - \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$500/\$1,000 Ded; 20% Coins. to \$1,500/\$3,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP; Standard - \$40 PCP; \$60 Sp/UC; \$250 ER; \$1,500/\$3,000 Ded; 30% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$	517.12	\$	1,241.10	\$	1,551.37	\$	86,980.14	\$	1,043,761.68
HB Achieve \$250 - Enhanced - \$20 PCP; \$40 Sp; \$60 UC; \$150 ER; \$250/\$500 Ded; 20% Coins. to \$1,500/\$3,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP; Standard - \$40 PCP; \$60 Sp/UC; \$250 ER; \$1,000/\$2,000 Ded; 30% Coins. to \$2,500/\$5,000; \$10/\$40/\$80 Rx; \$6,350/\$12,700 TrOOP	\$	538.26	\$	1,291.81	\$	1,614.76	\$	90,534.30	\$	1,086,411.60

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Blue Care Network (Plans include Preventative Rx)

BCN HMO	Single	11	Two Person	8	Family	46	Monthly	Annualized
BCN HMO \$1,000/20% - \$20 PCP; \$40 Sp; \$50 UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200 TrOOP	\$	345.67	\$	829.60	\$	1,037.00	\$	58,141.17 \$ 697,694.04
BCN HMO 30% - \$30 PCP; \$40 Sp; \$35 UC; \$150 ER; \$0 Ded; 30% Coins. to \$5,500/\$11,000; No Rx; \$6,600/\$13,200 TrOOP	\$	357.17	\$	857.20	\$	1,071.50	\$	60,075.47 \$ 720,905.64
BCN HMO \$500/10% - \$20 PCP; \$40 Sp; \$50 UC; \$150 ER; \$500/\$1,000 Ded; 10% Coins. to \$2,500/\$5,000; No Rx; \$6,600/\$13,200 TrOOP	\$	375.29	\$	900.71	\$	1,125.88	\$	63,124.35 \$ 757,492.20
BCN HMO 20% - \$25 PCP; \$35 Sp; \$35 UC; \$150 ER; \$0 Ded; 20% Coins. to \$1,000/\$2,000; No Rx; \$6,600/\$13,200 TrOOP	\$	406.18	\$	974.84	\$	1,218.55	\$	68,320.00 \$ 819,840.00
BCN HMO \$500/0% - \$20 PCP; \$30 Sp; \$35 UC; \$150 ER; \$500/\$1,000 Ded; 0% Coins.; No Rx; \$1,000/\$2,000 TrOOP	\$	408.96	\$	981.50	\$	1,226.88	\$	68,787.04 \$ 825,444.48
BCN HMO 10% - \$20 PCP; \$30 Sp; \$35 UC; \$150 ER; \$0 Ded; 10% Coins. to \$1,000/\$2,000; No Rx; \$5,000/\$10,000 TrOOP	\$	421.18	\$	1,010.84	\$	1,263.55	\$	70,843.00 \$ 850,116.00
BCN HMO \$1,000/20% - \$20 PCP; \$40 Sp; \$50 UC; \$150 ER; \$1,000/\$2,000 Ded; 20% Coins. to \$2,500/\$5,000; \$10/\$30/\$60/\$80/20%/20% Rx; \$6,600/\$13,200 TrOOP	\$	422.24	\$	1,013.38	\$	1,266.72	\$	71,020.80 \$ 852,249.60
BCN HMO 30% - \$30 PCP; \$40 Sp; \$35 UC; \$150 ER; \$0 Ded; 30% Coins. to \$5,500/\$11,000; \$10/\$30/\$60/\$80/20%/20% Rx; \$6,600/\$13,200 TrOOP	\$	433.74	\$	1,040.98	\$	1,301.22	\$	72,955.10 \$ 875,461.20
BCN HMO \$500/10% - \$20 PCP; \$40 Sp; \$50 UC; \$150 ER; \$500/\$1,000 Ded; 10% Coins. to \$2,500/\$5,000; \$10/\$30/\$60/\$80/20%/20% Rx; \$6,600/\$13,200 TrOOP	\$	451.87	\$	1,084.48	\$	1,355.60	\$	76,004.01 \$ 912,048.12
BCN HMO 20% - \$25 PCP; \$35 Sp; \$35 UC; \$150 ER; \$0 Ded; 20% Coins. to \$1,000/\$2,000; \$10/\$30/\$60/\$80/20%/20% Rx; \$6,600/\$13,200 TrOOP	\$	482.75	\$	1,158.61	\$	1,448.26	\$	81,199.09 \$ 974,389.08
BCN HMO \$500/0% - \$20 PCP; \$30 Sp; \$35 UC; \$150 ER; \$500/\$1,000 Ded; 0% Coins.; \$10/\$30/\$60/\$80/20%/20% Rx; \$1,000/\$2,000 TrOOP	\$	485.53	\$	1,165.28	\$	1,456.59	\$	81,666.21 \$ 979,994.52
BCN HMO 10% - \$20 PCP; \$30 Sp; \$35 UC; \$150 ER; \$0 Ded; 10% Coins. to \$1,000/\$2,000; \$10/\$30/\$60/\$80/20%/20% Rx; \$5,000/\$10,000 TrOOP	\$	497.76	\$	1,194.61	\$	1,493.27	\$	83,722.66 \$ 1,004,671.92

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Blue Care Network (Plans include Preventative Rx)

BCN HSA

BCN HSA HMO \$1,300/20% - \$1,300/\$2,600 Ded; 20% Coins.; \$4/\$15/\$40/\$80/20%/20% Rx after Ded;
\$2,300/\$4,600 TrOOP

	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>
	\$ 399.79		\$ 959.49		\$ 1,199.37		\$ 67,244.63	\$ 806,935.56

BCN HSA HMO \$1,350/0% - \$1,350/\$2,700 Ded; 0% Coins.; \$10/\$30/\$60/\$80/20%/20% Rx after Ded;
\$2,350/\$4,700 TrOOP

	\$ 415.62		\$ 997.50		\$ 1,246.87		\$ 69,907.84	\$ 838,894.08
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Healthy Blue Living

BCN HBL HMO \$500 - (Enhanced) \$20 PCP; \$30 Sp; \$35 UC; \$150 ER; \$500/\$1,000 Ded; 0% Coins.;
\$4/\$15/\$40/\$80/20%/20% Rx; \$1,000/\$2,000 TrOOP; (Standard) \$30 PCP; \$40 Sp; \$50 UC; \$150 ER;
\$3,000/\$6,000 Ded; 30% Coins. to \$3,500/\$7,000; \$6/\$25/\$50/\$80/20%/20% Rx; \$6,600/\$13,200 TrOOP

	\$ 440.23		\$ 1,056.56		\$ 1,320.70		\$ 74,047.21	\$ 888,566.52
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Renewal Date: October 1, 2016**



Priority Health

<u>Priority PPO HSA</u>	<u>Single</u>	11	<u>Two Person</u>	8	<u>Family</u>	46	<u>Monthly</u>	<u>Annualized</u>		
Plan 1 - \$1,300/\$2,600 Ded; 0% Coins.; \$10/\$20/\$40 Rx after Ded; \$2,000/\$4,000 TrOOP	\$	450.84	\$	1,082.01	\$	1,352.52	\$	75,831.24	\$	909,974.88
Plan 2 - \$1,300/\$2,600 Ded; 10% Coins.; \$10/\$20/\$40 Rx after Ded; \$2,000/\$4,000 TrOOP	\$	407.80	\$	978.72	\$	1,223.40	\$	68,591.96	\$	823,103.52
Plan 3 - \$2,000/\$4,000 Ded; 0% Coins.; \$10/\$20/\$40 Rx after Ded; \$4,000/\$8,000 TrOOP	\$	405.03	\$	972.07	\$	1,215.09	\$	68,126.03	\$	817,512.36
Plan 4 - \$3,000/\$6,000 Ded; 0% Coins.; \$10/\$20/\$40 Rx after Ded; \$5,000/\$10,000 TrOOP	\$	362.88	\$	870.91	\$	1,088.64	\$	61,036.40	\$	732,436.80
Plan 5 - \$2,000/\$4,000 Ded; 20% Coins.; \$10/\$20/\$40 Rx after Ded; \$4,000/\$8,000 TrOOP	\$	349.80	\$	839.52	\$	1,049.40	\$	58,836.36	\$	706,036.32

The above rates are not guaranteed and subject to underwriting review and approval