



Medical Rate Summary

Bangor Township Schools

All Employees

Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost	
Teachers		Census	20	11	60	91	
	MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$532.99	\$1,197.37	\$1,489.68		\$1,358,540
Food Service		Census	3			3	
	MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$543.73	\$1,221.53	\$1,519.76		\$19,574
Administrators, Custodians, Supervisors, Office Personnel & Parapros, ACA Employee		Census	13	10	17	40	
	MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate	\$532.89	\$1,197.13	\$1,489.40		\$530,624
FT Transporation		Census	3			3	
	MESSA Choices \$200-0%; \$10/\$20 Rx	Rate	\$709.69	\$1,594.94	\$1,984.45		\$25,549
TOTALS:			39	21	77	137	\$1,934,287

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$758	\$1,808	\$2,258	\$2,896,158	-\$961,870
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$750	\$1,789	\$2,234	\$2,865,681	-\$931,394
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$678	\$1,616	\$2,019	\$2,589,937	-\$655,650
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$647	\$1,542	\$1,926	\$2,470,985	-\$536,698
McLaren HMO \$250-0%; \$10/\$20/\$30 Rx	\$538	\$1,271	\$1,422	\$1,885,942	\$48,346
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$398	\$937	\$1,048	\$1,390,833	\$543,454
HAP PPO \$200-0%; \$10/\$20 Rx	\$791	\$1,769	\$2,199	\$2,848,206	-\$913,919
HAP PPO HSA \$1300-0%; \$10/\$20/\$40 Rx	\$601	\$1,340	\$1,666	\$2,158,091	-\$223,804

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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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 rates do not include commissions. SET SEG has added 3% to the quoted rates to account for commission.

McLaren:

*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 tax.

SET SEG:

*Rates include \$7.50 enrollment and billing service fee.



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Bangor Township Schools
All Employees
Assumed Effective Date: 7/1/2017

	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		Option 1		Option 2			
	Teachers		Food Service		Administrators, Custodians, Supervisors, Office Personnel & Parapros, ACA Employee		FT Transporation					
Plan	MESSA ABC Plan 1 \$1300-0%; ABC Rx		MESSA ABC Plan 1 \$1300-0%; ABC Rx		MESSA ABC Plan 1 \$1300-0%; ABC Rx		MESSA Choices \$200-0%; \$10/\$20 Rx		McLaren HMO \$250-0%; \$10/\$20/\$30 Rx		McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	
Rate Period	7/1/2017-12/31/2018		7/1/2017-12/31/2018		7/1/2017-12/31/2018		7/1/2017-12/31/2018		7/1/2017 - 6/30/2018		7/1/2017 - 6/30/2018	
Purchased Plan Features	In Network		In Network		In Network		In Network		In Network		In Network	
Deductible												
Annual Deductible - 1P	\$1,300		\$1,300		\$1,300		\$200		\$250		\$2,000	
Annual Deductible - 2P/FF	\$2,600		\$2,600		\$2,600		\$400		\$500		\$4,000	
Additional Cost After Deductible												
Employee Coinsurance after Deductible	0%		0%		0%		0%		0%		0%	
Coinsurance Max - 1P	\$0		\$0		\$0		\$0		\$0		\$0	
Coinsurance Max - 2P/FF	\$0		\$0		\$0		\$0		\$0		\$0	
Out of Pocket Maximum												
Max ded, coinsurance, copays - 1P	\$2,300		\$2,300		\$2,300		\$1,200		\$7,150		\$4,000	
Max ded, coinsurance, copays - 2P/FF	\$4,600		\$4,600		\$4,600		\$2,400		\$14,300		\$8,000	
Copayments												
Office Visit/Specialist	0% after Ded.		0% after Ded.		0% after Ded.		\$5/\$5		\$10/\$10		0% after Ded.	
Urgent Care/ER	0% after Ded.		0% after Ded.		0% after Ded.		\$10/\$25		\$25/\$50		0% after Ded.	
Chiropractic Limit/Copay	38/0% after Ded.		38/0% after Ded.		38/0% after Ded.		38/\$5		Covered at 100% up to \$1500 per person per year		Covered at 100% up to \$1500 per person per year	
Rx Copay	ABC Rx		ABC Rx		ABC Rx		\$10/\$20 Rx		\$10/\$20/\$30		\$10/\$25/\$40 after Ded.	
Total Monthly Costs	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	20	\$532.99	3	\$543.73	13	\$532.89	3	\$709.69	39	\$538.03	39	\$397.83
Two Person (2P)	11	\$1,197.37	0	\$1,221.53	10	\$1,197.13	0	\$1,594.94	21	\$1,271.43	21	\$937.43
Family (FF)	60	\$1,489.68	0	\$1,519.76	17	\$1,489.40	0	\$1,984.45	77	\$1,421.80	77	\$1,048.07
Total Annual Premium	91	\$1,358,540	3	\$19,574	40	\$530,624	3	\$25,549	137	\$1,885,942	137	\$1,390,833
Combined Current Lives	137		< TOTALS		< TOTALS		< TOTALS					
Combined Annual Premium	\$1,934,287		< TOTALS		< TOTALS		< TOTALS					
Total Costs									PEPM		Annual	
Estimated Annual Cost	\$1,934,287		<Totals		<Totals		<Totals				\$1,885,942	
Estimated Savings/(Increase) \$											\$48,345.60	
Estimated Difference %											2.5%	

McLaren:
*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 tax.
SET SEG:
*Rates include \$7.50 enrollment and billing service fee.



Medical Rate Summary
Bangor Township Schools
Everyone But Teachers
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Food Service	Census 3			3
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate \$543.73	\$1,221.53	\$1,519.76	\$19,574
Administrators, Custodians, Supervisors, Office Personnel & Parapros, ACA Employee	Census 13	10	17	40
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate \$532.89	\$1,197.13	\$1,489.40	\$530,624
FT Transportation	Census 3			3
MESSA Choices \$200-0%; \$10/\$20 Rx	Rate \$709.69	\$1,594.94	\$1,984.45	\$25,549
TOTALS:	19	10	17	46
				\$575,747

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$612	\$1,459	\$1,821	\$686,202	-\$110,454
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$588	\$1,402	\$1,750	\$659,322	-\$83,575
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$546	\$1,300	\$1,623	\$611,619	-\$35,872
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$521	\$1,239	\$1,547	\$583,027	-\$7,280
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$537	\$1,279	\$1,596	\$601,533	-\$25,785
McLaren HMO \$250-0%; \$10/\$20/\$30 Rx	\$607	\$1,436	\$1,606	\$638,271	-\$62,524
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$449	\$1,058	\$1,183	\$470,699	\$105,048

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Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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Everyone But Teachers
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	CURRENT PLAN Food Service	CURRENT PLAN Administrators, Custodians, Supervisors, Office Personnel & Parapros, ACA Employee	CURRENT PLAN FT Transporation	Option 1	Option 2
Plan	MESSA ABC Plan 1 \$1300-0%; ABC Rx	MESSA ABC Plan 1 \$1300-0%; ABC Rx	MESSA Choices \$200-0%; \$10/\$20 Rx	McLaren HMO \$250-0%; \$10/\$20/\$30 Rx	McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx
Rate Period	7/1/2017-12/31/2018	7/1/2017-12/31/2018	7/1/2017-12/31/2018	7/1/2017 - 6/30/2018	7/1/2017 - 6/30/2018
Purchased Plan Features	In Network	In Network	In Network	In Network	In Network
Deductible					
Annual Deductible - 1P	\$1,300	\$1,300	\$200	\$250	\$2,000
Annual Deductible - 2P/FF	\$2,600	\$2,600	\$400	\$500	\$4,000
Additional Cost After Deductible					
Employee Coinsurance after Deductible	0%	0%	0%	0%	0%
Coinsurance Max - 1P	\$0	\$0	\$0	\$0	\$0
Coinsurance Max - 2P/FF	\$0	\$0	\$0	\$0	\$0
Out of Pocket Maximum					
Max ded, coinsurance, copays - 1P	\$2,300	\$2,300	\$1,200	\$7,150	\$4,000
Max ded, coinsurance, copays - 2P/FF	\$4,600	\$4,600	\$2,400	\$14,300	\$8,000
Copayments					
Office Visit/Specialist	0% after Ded.	0% after Ded.	\$5/\$5	\$10/\$10	0% after Ded.
Urgent Care/ER	0% after Ded.	0% after Ded.	\$10/\$25	\$25/\$50	0% after Ded.
Chiropractic Limit/Copay	38/0% after Ded.	38/0% after Ded.	38/\$5	Covered at 100% up to \$1500 per person per year	Covered at 100% up to \$1500 per person per year
Rx Copay	ABC Rx	ABC Rx	\$10/\$20 Rx	\$10/\$20/\$30	\$10/\$25/\$40 after Ded.
Total Monthly Costs	CensusRates	CensusRates	CensusRates	CensusRates	CensusRates
One Person (1P)	3\$543.73	13\$532.89	3\$709.69	19\$607.03	19\$448.60
Two Person (2P)	0\$1,221.53	10\$1,197.13	0\$1,594.94	10\$1,435.81	10\$1,058.37
Family (FF)	0\$1,519.76	17\$1,489.40	0\$1,984.45	17\$1,605.74	17\$1,183.40
Total Annual Premium	3\$19,574	40\$530,624	3\$25,549	46\$638,271	46\$470,699
Combined Current Lives	46	< TOTALS	< TOTALS		
Combined Annual Premium	\$575,747	< TOTALS	< TOTALS		
Total Costs				PEPMAnnual	PEPMAnnual
Estimated Annual Cost	\$575,747	<Totals	<Totals	\$638,271	\$470,699
Estimated Savings/(Increase) \$				(\$62,523.84)	\$105,048.36
Estimated Difference %				-10.9%	18.2%

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