



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

Medical Rate Summary
Glen Lake Community Schools
All Employees
Assumed Effective Date: 7/1/22

Current Plans and Segments	1P		2P		FF		Total Annual Cost
	Census	Rate	Census	Rate	Census	Rate	
All Employees (BCBSM SB PPO HSA \$1400-20%)	3	\$421.82	6	\$1,012.37	20	\$1,265.46	\$391,787
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx							
All Employees (BCBSM SB PPO HSA \$3000-20%)	11	\$364.10	5	\$873.83	39	\$1,092.28	\$611,678
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 after Ded. Rx							
TOTALS:	14		11		59		\$1,003,465

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx	\$459.67	\$1,103.21	\$1,379.02	\$1,199,194	-\$195,730
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 after Ded. Rx	\$379.71	\$911.31	\$1,139.14	\$990,595	\$12,869
BCN					
BCN HMO HSA \$1400-20%; \$10/\$30/\$60/\$80/20%/20% after Ded. Rx	\$385.12	\$924.27	\$1,155.35	\$1,004,692	-\$1,227
BCN HMO HSA \$3,000-20%; \$10/\$30/\$60/\$80/20%/20% after Ded. Rx	\$330.79	\$793.91	\$992.38	\$862,974	\$140,491
MESSA					
MESSA ABC Plan 1 \$1400-20%; 3 Tier Rx	\$463.30	\$1,042.42	\$1,297.21	\$1,133,859	-\$130,394
MESSA ABC Plan 2 \$2000-20%; 3 Tier Rx	\$437.15	\$983.59	\$1,224.01	\$1,069,874	-\$66,410
Priority Health					
Declined to Quote: Uncompetitive Rates					

*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.
 *BCBSM/BCN: 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.
 *MESSA rates exclude the required \$5,000 basic term life fee of \$1.50 PEPM
 *MESSA rates include 1% discount