



**Medical Rate Summary**  
**Parchment School District**  
**All Employees**  
 Assumed Effective Date: 7/1/2014

Current Plan(s) and Segment:	1P	2P	FF	Total Cost		
<b>Administrators - MESSA ABC Plan 1</b>	Census	1	4			
MESSA ABC Plan 1 1250-0% Ded; ABC Rx	Rate	\$471.64	\$1,059.33	\$1,317.91		
				\$75,972		
<b>Administrators - MESSA Choices Plan</b>	Census	2	2	2		
MESSA Choices II 200 Ded; 20 OV; 10/20 Rx	Rate	\$602.75	\$1,354.33	\$1,685.02		
				\$87,410		
<b>Teachers/Counselors - MESSA Choices Plan</b>	Census	15	9	48		
MESSA Choices II 200 Ded; 20 OV; Saver Rx	Rate	\$554.87	\$1,246.59	\$1,550.95		
				\$1,127,856		
<b>Teachers/Counselors - MESSA ABC Plan 1</b>	Census	2				
MESSA ABC Plan 1 1250-0% Ded; ABC Rx	Rate	\$462.24	\$1,038.18	\$1,291.59		
				\$11,094		
<b>Office Personnel - MESSA Choices Plan</b>	Census		3			
MESSA Choices II 300 Ded; 10 OV; 10/20 Rx	Rate	\$596.85	\$1,341.03	\$1,668.48		
				\$48,277		
<b>Support Staff - MESSA Choices Plan</b>	Census	2	2	1		
MESSA Choices II 0 Ded; 5 OV; 10/20 Rx	Rate	\$645.91	\$1,451.43	\$1,805.66		
				\$72,004		
<b>Adult Ed. Teacher</b>	Census	1				
MESSA Choices II 200 Ded; 20 OV; 10/20 Rx	Rate	\$602.75	\$1,354.33	\$1,685.02		
				\$7,233		
<b>TOTALS:</b>		22	17	55	<b>94</b>	<b>\$1,429,845</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>UHC Plans</b>					
UHC DGZ-S 250 Ded; 0%; 10/35/60 Rx	\$496	\$1,114	\$1,386	\$1,272,745	\$157,100
UHC DH1-S 500 Ded; 0%; 10/35/60 Rx	\$472	\$1,060	\$1,319	\$1,211,523	\$218,322
UHC DH2-S 1000 Ded; 0%; 10/35/60 Rx	\$440	\$988	\$1,230	\$1,129,359	\$300,486
UHC DH4-S 2000 Ded; 0%; 10/35/60 Rx	\$417	\$937	\$1,166	\$1,070,728	\$359,118
UHC DH5-S 2500 Ded; 0%; 10/35/60 Rx	\$402	\$903	\$1,124	\$1,031,970	\$397,876
UHC DHW HSA 1250 Ded; 0%; 10/35/60 Rx	\$471	\$1,059	\$1,318	\$1,210,089	\$219,757

<b>Product Name</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
UHC DHX HSA 1250 Ded; 0%; 10/35/60 Rx	\$458	\$1,028	\$1,279	\$1,175,071	\$254,774
<b>MESSA Plans</b>					
MESSA Choices 200/400; 20 OV; Ded Saver Rx	\$566	\$1,272	\$1,583	\$1,453,444	-\$23,598
MESSA ABC Plan 1 1250-0% Ded; ABC Rx	\$472	\$1,059	\$1,318	\$1,210,437	\$219,409
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB 1000; 10/40/80 Rx	\$343	\$824	\$1,030	\$938,599	\$491,246
BCBSM SB 1500; 10/40/80 Rx	\$326	\$783	\$979	\$892,029	\$537,817
BCBSM SB 2500; 10/40/80 Rx	\$302	\$725	\$906	\$825,637	\$604,208
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB HSA 1250-0%; 10/40/80 Rx	\$350	\$841	\$1,051	\$957,847	\$471,999
BCBSM SB HSA 1250-20%; 10/40/80 Rx	\$318	\$762	\$953	\$868,357	\$561,489
BCBSM SB HSA 2000-0%; 10/40/80 Rx	\$308	\$740	\$925	\$842,870	\$586,975
BCBSM SB HSA 2000-20%; 10/40/80 Rx	\$282	\$678	\$847	\$771,675	\$658,170
BCBSM SB HSA 3000-0%; 10/40/80 Rx	\$271	\$650	\$812	\$740,140	\$689,705
BCBSM SB HSA 3000-20%; 10/40/80 Rx	\$250	\$601	\$751	\$684,648	\$745,197
<b>Priority Health</b>	Declined to quote				

**BCBSM:**

\*BCBSM rates do not 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.

**UHC**

\*UHC rates include state and federal taxes and fees, including the Insurer Fee and the Reinsurance Fee under the Affordable Care Act. These estimates will vary based on renewal date and state reinsurance fees. Rates do not include MI Claims Tax which will be billed separately.

**MESSA:**

\*MESSA agreed to pay 75% of taxes and fees established by the Affordable Care Act for the rate year beginning 7/1/2014.

\*Rates do not include SET SEG's \$6.00 pepm fee for billing and enrollment services.

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.