



Owendale-Gagetown Area Schools

All Employees

Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
All Employees	Census 1	3	4	8
MESSA \$300-0%; Saver Rx	Rate \$659.57	\$1,481.46	\$1,846.89	\$149,898
TOTALS:	1	3	4	8
				\$149,898

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
Simply Blue HSA PPO Gold \$1300	\$550	\$1,149	\$1,499	\$119,922	\$29,976
Simply Blue HSA PPO Gold \$1350	\$588	\$1,229	\$1,603	\$128,255	\$21,643
Simply Blue HSA PPO Gold \$2700 (\$700)	\$494	\$1,033	\$1,347	\$107,757	\$42,141
Simply Blue HSA PPO Silver \$2700	\$461	\$964	\$1,257	\$100,566	\$49,333
Community Blue PPO Platinum \$500	\$704	\$1,473	\$1,920	\$153,633	-\$3,735
Simply Blue PPO Gold \$500	\$583	\$1,218	\$1,589	\$127,118	\$22,780
BCN HMO Platinum \$500	\$610	\$1,276	\$1,664	\$133,167	\$16,731
BCN HMO Gold \$500	\$565	\$1,182	\$1,541	\$123,323	\$26,576
BCN HMO Gold \$1000	\$516	\$1,080	\$1,408	\$112,658	\$37,240
BCN HSA HMO Gold \$1300	\$550	\$1,149	\$1,499	\$119,922	\$29,976
BCN HSA HMO Gold \$1350	\$588	\$1,229	\$1,603	\$128,255	\$21,643
BCN HSA HMO Gold \$2700 (\$700)	\$494	\$1,033	\$1,347	\$107,757	\$42,141
BCN HSA HMO Silver \$2700	\$461	\$964	\$1,257	\$100,566	\$49,333
Priority Health POS 500-20%; \$15/\$15/\$50/\$80/20%/20% Rx	\$542	\$1,133	\$1,478	\$118,246	\$31,652
Priority Health POS 500-20%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$545	\$1,140	\$1,486	\$118,920	\$30,978
Priority Health POS 1000-20%; \$15/\$15/\$50/\$80/20%/20% Rx	\$519	\$1,086	\$1,416	\$113,294	\$36,604
Priority Health POS HSA 1350-10%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$505	\$1,056	\$1,377	\$110,150	\$39,749

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
Priority Health POS HSA 1685-20%; \$20/\$20/\$60/\$80/20%/20% Rx	\$459	\$959	\$1,251	\$100,084	\$49,814
Priority Health POS HSA 2000-30%; \$20/\$20/\$60/\$80/20%/20% Rx	\$432	\$903	\$1,177	\$94,182	\$55,716
Priority Health PPO 500-20%; \$15/\$15/\$50/\$80/20%/20% Rx	\$549	\$1,147	\$1,496	\$119,715	\$30,183
Priority Health PPO 500-20%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$546	\$1,141	\$1,488	\$119,074	\$30,824
Priority Health PPO 1000-20%; \$15/\$15/\$50/\$80/20%/20% Rx	\$522	\$1,092	\$1,424	\$113,892	\$36,006
Priority Health PPO HSA 1350-10%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$513	\$1,073	\$1,400	\$112,001	\$37,897
Priority Health PPO HSA 1685-20%; \$20/\$20/\$60/\$80/20%/20% Rx	\$460	\$961	\$1,254	\$100,317	\$49,581
Priority Health PPO HSA 2000-30%; \$20/\$20/\$60/\$80/20%/20% Rx	\$433	\$905	\$1,180	\$94,394	\$55,505
HAP PPO 500 Platinum I \$500-0%; \$10/\$30/50%/50%	\$711	\$1,487	\$1,940	\$155,174	-\$5,276
HAP PPO 500 Platinum II \$500-20%; \$15/\$40/50%/50%	\$708	\$1,481	\$1,932	\$154,546	-\$4,648
HAP PPO 1000 Gold I \$1000-0%; \$15/\$40/50%/50%	\$575	\$1,203	\$1,569	\$125,499	\$24,399
HAP PPO 1000 Gold II \$1000-20%; \$15/\$40/50%/50%	\$560	\$1,172	\$1,528	\$122,278	\$27,620
HAP PPO 2000 HSA Silver \$2000-20%	\$447	\$934	\$1,218	\$97,431	\$52,467

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.

BCN:
*BCN proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.

Priority Health:
*Priority Health rates include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

HAP:
*HAP proposed rates include estimated taxes or fees associated with the Affordable Care Act.

MESSA:
*Rates include estimated taxes and fees

SET:
*SET SEG applies the 1.5% administrative fee to census information provided by the district for the purposes of quoting. In the event that the census proves to be inaccurate and actual group enrollment and participation changes by more than 10%, the districts rates will be subject to change. The rate change may occur during any billing cycle of the current term as determined by SET SEG