



**Medical Rate Summary
Chippewa Hills School District
All Employees**

Assumed Effective Date: 7/1/2014

Current Plan(s) and Segment:	1P	2P	FF	Total Cost
Teachers	Census 10	18	68	
MESSA Choices 500/1000 Ded; \$5 OV; \$10/20	Rate \$534.03	\$1,199.69	\$1,492.58	\$1,541,162
Support Staff	Census	4	11	
MESSA Choices II 200/400 Ded; \$20 OV Saver Rx	Rate \$538.22	\$1,209.13	\$1,504.33	\$256,610
Administrators	Census 2	6	4	
BCBSM FB 2	Rate \$509.09	\$1,145.44	\$1,425.41	\$163,110
TOTALS:	12	28	83	123
				\$1,960,881

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Aetna Options	Aetna Declined to quote				
BCN Options					
BCN 2000 ded 0% \$10/40/80 RX	\$409	\$981	\$1,226	\$1,609,897	\$350,984
BCN 2000 ded 20% \$10/40/80 RX	\$345	\$828	\$1,035	\$1,358,682	\$602,199
MESSA Plans	Did not respond				
BCN HMO HSA Plans					
BCN HMO HSA \$1300/20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$394	\$945	\$1,182	\$1,551,546	\$409,335
BCN HMO Conventional Plans					
BCN HMO 10%; \$4/\$15/\$40/\$80/20%/20% Rx	\$515	\$1,236	\$1,544	\$2,027,581	-\$66,700
BCN HMO 20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$488	\$1,172	\$1,465	\$1,923,200	\$37,681
BCBSM Simply Blue Conventional Plans					
BCBSM SB 250; 10/40/80 Rx	\$548	\$1,316	\$1,645	\$2,160,067	-\$199,186
BCBSM SB 500; 10/40/80 Rx	\$527	\$1,265	\$1,582	\$2,076,508	-\$115,627
BCBSM Simply Blue HSA Plans					
BCBSM SB HSA 1250-0%; 10/40/80 Rx	\$477	\$1,145	\$1,431	\$1,878,893	\$81,988

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM SB HSA 1250-20%; 10/40/80 Rx	\$436	\$1,048	\$1,309	\$1,719,045	\$241,836
BCBSM SB HSA 2000-0%; 10/40/80 Rx	\$420	\$1,008	\$1,260	\$1,654,719	\$306,162
Priority Health PPO HSA Plans	Priority 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.

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

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.

*Current BCBSM FB 2 plan rates for the Administrators are from the 7/1/2013-6/30/2014 rate period.