



**Medical Rate Summary**  
**Walkerville Public Schools**  
**All Employees**  
 Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
<b>Support Staff and Teachers Enrolled in MESSA ABC Plan 1</b>	<b>Census</b> 3	6	5	14
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Rate</b> \$616.98	\$1,385.95	\$1,726.35	\$225,581
<b>Teachers Enrolled in MESSA Choices Plan</b>	<b>Census</b>		1	1
MESSA \$200-0%; Saver Rx	<b>Rate</b> \$757.91	\$1,703.03	\$2,120.93	\$25,451
<b>Administrators Enrolled in MESSA ABC Plan 1</b>	<b>Census</b>	2	4	6
MESSA ABC Plan 1 \$1300-0%; ABC Rx	<b>Rate</b> \$629.52	\$1,414.16	\$1,761.45	\$118,489
<b>TOTALS:</b>	<b>3</b>	<b>8</b>	<b>10</b>	<b>\$369,522</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>MESSA Plans</b>					
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$578	\$1,297	\$1,616	\$339,263	\$30,258
MESSA \$500-0%; Saver Rx	\$685	\$1,540	\$1,917	\$402,551	-\$33,029
<b>BCBSM Small Group HSA Plans</b>					
Simply Blue HSA PPO Gold \$1300	\$564	\$1,180	\$1,538	\$318,170	\$51,351
Simply Blue HSA PPO Gold \$1350	\$603	\$1,262	\$1,645	\$340,285	\$29,237
Simply Blue HSA PPO Gold \$2700 (\$700)	\$507	\$1,060	\$1,382	\$285,896	\$83,626
<b>BCBSM Small Group PPO Plans</b>					
Simply Blue PPO Gold \$500	\$598	\$1,250	\$1,631	\$337,265	\$32,256
Simply Blue PPO Gold \$1000	\$576	\$1,204	\$1,570	\$324,687	\$44,835

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>Priority Health Small Group Options</b>					
Priority Health POS 100 Platinum 250; \$10/\$40/\$80/20%/20% Rx	\$698	\$1,459	\$1,903	\$393,579	-\$24,058
Priority Health POS 500-20%; \$15/\$15/\$50/\$80/20%/20% Rx	\$570	\$1,192	\$1,554	\$321,488	\$48,034
Priority Health POS 500-20%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$573	\$1,199	\$1,563	\$323,315	\$46,207
Priority Health POS Extras 1000-20%; \$5*/\$15*/\$50/\$80/20%/20% Rx (* only generics before deductible)	\$527	\$1,103	\$1,439	\$297,521	\$72,001
Priority Health POS HSA 1350-10%; \$10/\$10/\$40/\$80/20%/20% Rx	\$529	\$1,107	\$1,444	\$298,541	\$70,980
Priority Health POS HSA 1350-10%; \$10/\$10/\$40/\$40/\$40/\$40 Rx	\$531	\$1,110	\$1,448	\$299,477	\$70,045
Priority Health POS HSA 1685-20%; \$20/\$20/\$60/\$80/20%/20% Rx	\$482	\$1,009	\$1,316	\$272,114	\$97,408
Priority Health POS HSA 2000-30%; \$20/\$20/\$60/\$80/20%/20% Rx	\$454	\$949	\$1,238	\$256,056	\$113,465

**Declinations**

Aetna declined to quote

**MESSA:**

MESSA rates include estimated blended taxes and fees for the 2016-2017 policy period.

**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 quoted rates do not include commissions paid to SET SEG. Fees for SET SEG services are addressed in a separate agreement. BCBSM rates may change based on final BCBSM underwriting guidelines, actual group enrollment and participation.

**Priority Health:**

\*Priority Health rates, fees and/or claims projections 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.

\*For BCBSM 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.



**Dental Rate Summary**  
**Walkerville Public Schools**  
**All Employees**  
**Assumed Effective Date: 7/1/2016**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Support Staff Enrolled in Medical	<b>Census</b>	1	3	1	\$45.72	\$2,743	7/1/2016-6/30/2017
MESSA 60/60/60/60-1000/1000 Dental Plan	<b>Rate</b>	\$21.90	\$42.57	\$79.01			
Support Staff Not Enrolled in Medical	<b>Census</b>	2			\$23.01	\$552	7/1/2016-6/30/2017
MESSA 60/60/60/60-1000/1000 Dental Plan	<b>Rate</b>	\$23.01	\$41.81	\$73.43			
Teachers Enrolled in Medical	<b>Census</b>	2	3	5	\$75.71	\$9,085	7/1/2016-6/30/2017
MESSA 80/80/80/80-1000/1300 Dental Plan	<b>Rate</b>	\$28.19	\$57.70	\$105.52			
Teachers Not Enrolled in Medical	<b>Census</b>		2	5	\$87.73	\$7,369	7/1/2016-6/30/2017
MESSA 80/80/80/80-1000/1300 Dental Plan	<b>Rate</b>	\$25.64	\$52.13	\$101.97			
Administrators	<b>Census</b>		2	7	\$106.78	\$11,532	7/1/2016-6/30/2017
SET SEG 80/80/80/80-10001500 Dental Plan	<b>Rate</b>	\$106.78	\$106.78	\$106.78			
<b>TOTALS:</b>		<b>5</b>	<b>10</b>	<b>18</b>		<b>\$31,282</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
ADN		declined to quote					
Guardian		declined to quote					
MetLife		did not provide requested segment quote					
MESSA		quoted same benefit levels					



**Vision Rate Summary**  
**Walkerville Public Schools**  
**All Employees**  
**Assumed Effective Date: 7/1/2016**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Teachers and Support Staff		<b>Census</b> 5	8	11	\$12.35	\$3,557	7/1/2016-6/30/2017
	VSP 2	<b>Rate</b> \$5.13	\$11.03	\$16.59			
Administrators		<b>Census</b> 2	7		\$18.59	\$2,008	7/1/2016-6/30/2017
	United HealthCare Vision Plan	<b>Rate</b> \$18.59	\$18.59	\$18.59			
<b>TOTALS:</b>		<b>5</b>	<b>10</b>	<b>18</b>		<b>\$5,564</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
ADN		declined to quote					
Guardian		declined to quote					
MetLife		did not provide requested segment quo					
MESSA		quoted same benefit levels					