



**Clio Area Schools**  
**All Employees 2016 Renewal Options**  
 Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
<b>Transportation, Administrative Secretaries, Superintendent, Administration &amp; Maintenance Enrolled in MESSA Choices \$500 2016 Renewal</b>	14	10	20	44
Census				
Rate	\$601.95	\$1,352.13	\$1,684.25	\$667,603
<b>Teachers Enrolled in MESSA Choices \$500 2016 Renewal</b>	19	18	95	132
Census				
Rate	\$601.95	\$1,352.13	\$1,684.25	\$2,349,346
<b>Transportation, Administrative Secretaries, Superintendent, Administration &amp; Maintenance Enrolled in MESSA ABC Plan 1 2016 Renewal</b>	2	1	6	9
Census				
Rate	\$542.04	\$1,217.33	\$1,516.50	\$136,805
<b>Teachers Enrolled in MESSA ABC Plan 1 2016 Renewal</b>	2	1	3	6
Census				
Rate	\$542.04	\$1,217.33	\$1,516.50	\$82,211
<b>TOTALS:</b>	<b>37</b>	<b>30</b>	<b>124</b>	<b>191</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$457	\$1,098	\$1,372	\$2,639,887	\$596,078
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$379	\$910	\$1,138	\$2,188,668	\$1,047,297
<b>BCN HMO Conventional Plans</b>					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$537	\$1,289	\$1,611	\$3,100,003	\$135,961
BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20%/20% Rx	\$488	\$1,171	\$1,464	\$2,815,886	\$420,078
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$580	\$1,393	\$1,741	\$3,350,156	-\$114,191

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$489	\$1,174	\$1,467	\$2,823,020	\$412,944
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$449	\$1,079	\$1,348	\$2,594,410	\$641,555
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$431	\$1,035	\$1,293	\$2,488,246	\$747,718
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$399	\$958	\$1,197	\$2,303,194	\$932,771
<b>McLaren HMO Traditional Plans</b>					
McLaren HMO \$500-0%; \$10/\$30/\$60 Rx	\$473	\$1,128	\$1,262	\$2,493,704	\$742,260
McLaren HMO \$500-20%; \$10/\$30/\$60 Rx	\$440	\$1,049	\$1,174	\$2,319,535	\$916,430
McLaren HMO \$1000-0%; \$10/\$30/\$60 Rx	\$446	\$1,062	\$1,188	\$2,348,364	\$887,601
<b>McLaren HMO HSA Plans</b>					
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$394	\$938	\$1,050	\$2,074,139	\$1,161,826
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$361	\$859	\$962	\$1,900,446	\$1,335,519
<b>HAP PPO Plans</b>					
HAP PPO \$500-0%; \$10/\$20/\$40 Rx	\$664	\$1,491	\$1,855	\$3,591,977	-\$356,012
HAP PPO HSA \$1300-0%; \$10/\$20/\$40 Rx	\$598	\$1,298	\$1,615	\$3,136,616	\$99,348
HAP PPO HSA \$1300-20%; \$10/\$20/\$40 Rx	\$574	\$1,247	\$1,551	\$3,011,207	\$224,757
HAP PPO HSA \$2000-0%; \$10/\$20/\$40 Rx	\$584	\$1,269	\$1,579	\$3,065,770	\$170,195
<b>PriorityHealth</b>					
	Solicited and declined to quote				

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

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

-Rates do not include SET SEG enrollment and billing service fee.

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