

**Medical Rate Summary**  
**Holt Public Schools**  
**All Employees**

Assumed Effective Date: 7/1/2015

<b>Current Plan(s) and Segment:</b>	<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Monthly Cost</b>
All Employees enrolled in in ABC Plan	38	31	66	
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$513.91	\$1,154.40	\$1,436.22	\$150,105.50
Administrators, Supervisor, Technical and Administrative Assistant enrolled in Cho	2	6	10	
MESSA \$300-0%; Saver Rx	\$599.50	\$1,346.99	\$1,675.89	\$26,039.84
Union Secretary. Paraprofessional enrolled in Choices II	6	8	7	
MESSA \$200-0%; Saver Rx	\$616.92	\$1,386.18	\$1,724.66	\$26,863.58
Teacher with Choices II	29	20	69	
MESSA \$200-0%; Saver Rx	\$628.33	\$1,411.86	\$1,756.63	\$167,666.24
Bus Driver	1	0	0	
MESSA \$0-0%; \$5/\$10 Rx	\$805.57	\$1,811.32	\$2,253.71	\$805.57
Custodian	8	4	1	
BCBSM PPO \$200-15%; \$10/\$20/\$35	\$513.93	\$1,027.87	\$1,541.58	\$9,764.52
				<b>Total Monthly Cost</b> \$381,245.25
				<b>Total Annual Cost</b> \$4,574,942.96

<b>Quoted Plans</b>	<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Monthly Cost</b>
	84	69	153	
BCBSM SB PPO HSA \$1250-0%; \$10/\$40/\$80 Rx	\$863.67	\$2,072.82	\$2,591.02	\$611,998.92
BCBSM SB PPO HRA \$1000-20%; \$10/\$40/\$80 Rx	\$990.07	\$2,376.16	\$2,970.20	\$701,561.52
BCBSM SB PPO HRA \$1500-20%; \$10/\$40/\$80 Rx	\$921.28	\$2,211.06	\$2,763.83	\$652,816.65
McLaren HMO \$250-20%; \$10/\$30/\$60 Rx	\$515.12	\$1,190.09	\$1,457.57	\$348,394.50
McLaren HMO \$500-20%; \$10/\$30/\$60 Rx	\$489.86	\$1,131.73	\$1,386.10	\$331,310.91
McLaren HMO \$1000-20%; \$10/\$30/\$60 Rx	\$438.74	\$1,013.64	\$1,241.47	\$296,740.23
McLaren HMO HRA \$1500-20%; \$10/\$30/\$60 Rx	\$426.94	\$986.37	\$1,208.07	\$288,757.20
McLaren HMO HSA \$2,000- 0%; \$10/\$25/\$40 Rx	\$550.14	\$1,271.00	\$1,556.67	\$372,081.27
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$512.24	\$1,183.43	\$1,449.42	\$346,446.09
MESSA Plans	Proposed rates same as renewal			
PHP HMO \$200-0%; \$10 OV; \$10/\$25/\$40 Rx	\$630.06	\$1,415.71	\$1,761.41	\$420,104.76
PHP HMO \$200-0%; \$20 OV; \$10/\$25/\$40 Rx	\$620.76	\$1,394.81	\$1,735.39	\$413,900.40
PHP HMO \$300-0%; \$10 OV; \$10/\$25/\$40 Rx	\$620.35	\$1,393.90	\$1,734.26	\$413,630.28
PHP HMO \$300-0%; \$20 OV; \$10/\$25/\$40 Rx	\$611.11	\$1,373.12	\$1,708.41	\$407,465.25
PHP HMO HSA \$1300-0%; \$10/\$40 Rx	\$514.80	\$1,156.73	\$1,439.18	\$343,252.11
PHP HMO HSA \$2000-0%; \$0 Rx	\$457.56	\$1,028.11	\$1,279.16	\$305,086.11

**Notes:**

Rates do not include SET SEG's \$7.00 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.

**BCBSM:**

BCBSM rates include the 104 newly eligible employees. However, the total monthly cost does not reflect the newly eligible enrolling.

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.

**McLaren:**

McLaren proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act. They also include the MI Claims tax.

**PHP:**

PHP quotes are illustrative. Once actual spouse DOB and number of children are known, rates may change.

Proposed rates include ACA related taxes and fees but do not include the "Michigan Claims Tax."