



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Rate Summary
Anchor Bay School District
All Employees
 Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost
ACA Eligible Employees	Census	17	0	0	\$114,558
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$561.56	\$1,263.52	\$1,572.37	
Administration	Census	1	2	3	\$115,415
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$691.93	\$1,556.86	\$1,937.41	
Administration	Census	0	1	7	\$193,856
MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$739.34	\$1,663.53	\$2,070.16	
Renewal BCN HMO \$1000-0%	Census	0	1	0	\$22,507
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	Rate	\$781.48	\$1,875.56	\$2,344.44	
Teachers	Census	2	4	11	\$297,243
MESSA ABC Plan 2 \$2000-20%; 3 Tier Rx	Rate	\$592.59	\$1,333.34	\$1,659.25	
Renewal BCN HMO HSA \$1500-0%	Census	0	1	2	\$70,314
BCN HMO HSA \$1500-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	Rate	\$697.55	\$1,674.15	\$2,092.69	
Teachers	Census	12	6	25	\$753,128
MESSA ABC Plan 1 \$1500-20%; ABC Rx	Rate	\$657.18	\$1,478.67	\$1,840.10	
Renewal BCN HMO HSA \$2000-0%	Census	1	2	2	\$93,032
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	Rate	\$657.01	\$1,576.83	\$1,971.01	
Teachers	Census	41	23	112	\$3,533,100
MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$724.55	\$1,630.27	\$2,028.77	
ParaProfessionals/Central Off & AFSCME Sup Staff	Census	24	8	7	\$522,722
MESSA ABC Plan 1 \$1500-0%; 3 Tier Rx	Rate	\$707.14	\$1,591.09	\$1,980.01	
ParaProfessionals/Central Off & AFSCME Sup Staff	Census	12	9	14	\$566,822
MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx	Rate	\$661.09	\$1,487.47	\$1,851.06	
TOTALS:		110	57	183	\$6,282,697

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1500-0%; \$10/\$40/\$80 after Ded. Rx	\$771.31	\$1,851.13	\$2,313.91	\$7,365,629	-\$1,082,932
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 after Ded. Rx	\$688.49	\$1,652.38	\$2,065.47	\$6,574,808	-\$292,111
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$717.76	\$1,722.61	\$2,153.27	\$6,854,278	-\$571,581
BCN					
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$621.22	\$1,490.94	\$1,863.67	\$5,932,438	\$350,259
BCN HMO HSA \$1500-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$658.78	\$1,581.07	\$1,976.33	\$6,291,066	-\$8,369

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$686,424	\$5,596,273
HAP	Uncompetitive; Declined to Quote				
Priority Health	Uncompetitive; Declined to Quote				

*BCBSM/BCN: 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.

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

**SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.

*BCBSM/BCN: BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.

*BCBSM current renewal rates are displayed with 3% commissions included.