



Medical Rate Summary
Saranac Community Schools
All Employees
 Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Teachers	Census 4	Census 11	Census 29	44
MESSA \$500-0%; Saver Rx	Rate \$685.33	\$1,539.74	\$1,917.70	\$903,501
Support Staff	Census 1	Census 1	Census 4	6
MESSA ABC Plan 1 \$1300-0%; ABC Rx	Rate \$617.09	\$1,386.20	\$1,726.64	\$106,918
Administrators	Census 1	Census 1	Census 5	7
Priority Health POS HSA \$1300-0%; \$0 Rx	Rate \$636.89	\$1,297.41	\$1,429.56	\$108,985
TOTALS:	6	13	38	57
				\$1,119,405

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$607	\$1,397	\$1,670	\$1,023,007	\$96,397
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$529	\$1,216	\$1,454	\$890,908	\$228,497
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$503	\$1,157	\$1,383	\$847,542	\$271,863
BCN HMO HSA \$2700-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$428	\$985	\$1,178	\$721,625	\$397,779
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$701	\$1,613	\$1,928	\$1,181,454	-\$62,049
BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20%/20% Rx	\$634	\$1,458	\$1,743	\$1,068,026	\$51,378
BCN HMO \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$575	\$1,323	\$1,582	\$969,464	\$149,941
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$545	\$1,307	\$1,634	\$988,325	\$131,079
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$506	\$1,213	\$1,517	\$917,396	\$202,008
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$482	\$1,158	\$1,447	\$875,130	\$244,274
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$493	\$1,183	\$1,478	\$894,125	\$225,280

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$451	\$1,082	\$1,353	\$818,268	\$301,136
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$434	\$1,042	\$1,302	\$787,713	\$331,692
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$400	\$961	\$1,201	\$726,626	\$392,778
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$398	\$956	\$1,195	\$722,971	\$396,434
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$371	\$891	\$1,114	\$673,483	\$445,921
Priority Health HMO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$547	\$1,114	\$1,227	\$772,851	\$346,553
Priority Health HMO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$482	\$982	\$1,082	\$681,085	\$438,320
Priority Health HMO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$490	\$998	\$1,099	\$692,236	\$427,169
Priority Health HMO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$424	\$864	\$952	\$599,364	\$520,041
Priority Health HMO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$436	\$889	\$980	\$616,856	\$502,549
Priority Health HMO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$380	\$774	\$853	\$536,952	\$582,453
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	\$573	\$1,167	\$1,286	\$809,710	\$309,694
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	\$504	\$1,027	\$1,132	\$712,752	\$406,652
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$515	\$1,048	\$1,155	\$727,158	\$392,247
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$446	\$908	\$1,000	\$629,850	\$489,555
Priority Health POS HSA \$3000-0%; \$10/\$40/\$80 Rx	\$457	\$931	\$1,026	\$646,229	\$473,175
Priority Health POS HSA \$3000-20%; \$10/\$40/\$80 Rx	\$398	\$811	\$894	\$562,673	\$556,732
Priority Health HMO \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$673	\$1,371	\$1,511	\$951,378	\$168,026
Priority Health HMO \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$628	\$1,279	\$1,409	\$887,173	\$232,232
Priority Health HMO \$1500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$588	\$1,198	\$1,320	\$831,051	\$288,353
Priority Health POS \$500-0%; \$10 OV; \$10/\$40 Rx	\$717	\$1,461	\$1,609	\$1,013,381	\$106,024
Priority Health POS \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$702	\$1,431	\$1,577	\$992,821	\$126,584
Priority Health POS \$1000-0%; \$10 OV; \$10/\$40 Rx	\$666	\$1,357	\$1,495	\$941,505	\$177,900
Priority Health POS \$1000-0%; \$20 OV; \$10/\$40/\$80 Rx	\$652	\$1,329	\$1,464	\$922,011	\$197,394
Priority Health POS \$1500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$610	\$1,242	\$1,369	\$861,835	\$257,569
McLaren	Declined to Quote				
PHP PPO \$500-0%; \$10/\$40/\$80 Rx	\$709	\$1,593	\$1,982	\$1,203,506	-\$84,102
PHP PPO \$750-0%; \$10/\$40/\$60 Rx	\$711	\$1,597	\$1,987	\$1,206,312	-\$86,908
PHP PPO \$1000-0%; \$10/\$25/\$40 Rx	\$673	\$1,511	\$1,881	\$1,141,754	-\$22,350
PHP PPO \$1500-0%; \$10/\$40/\$80 Rx	\$636	\$1,428	\$1,777	\$1,078,989	\$40,416
PHP HSA PPO \$1300-0%; \$10/\$40/\$80 Rx	\$615	\$1,383	\$1,720	\$1,044,370	\$75,035
PHP HSA PPO \$1300-20%; \$10/\$40/\$80 Rx	\$580	\$1,303	\$1,622	\$984,512	\$134,892
PHP HSA PPO \$2000-0%; \$10/\$40/\$80 Rx	\$538	\$1,208	\$1,503	\$912,409	\$206,995
PHP HSA PPO \$2000-20%; \$10/\$40/\$80 Rx	\$509	\$1,143	\$1,422	\$863,570	\$255,834

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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BCN:

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

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 & 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 underwriting guidelines, actual group enrollment and participation.

SET:

*Rates do not include SET SEG's \$7.50 pepm fee for billing and enrollment services.

MESSA:

*Rates include estimated taxes and fees for 2016 and 2017

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.



Dental Rate Summary
Saranac Community Schools
All Employees
Assumed Effective Date: 9/1/2016

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration with Medical	Census		2	5	\$63.53	\$5,337	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.12	\$39.71	\$73.06			
Administration without Medical	Census		1		\$40.30	\$484	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.34	\$40.30	\$78.92			
Teacher with Medical	Census	4	11	29	\$64.21	\$33,900	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$21.11	\$42.27	\$78.47			
Teacher without Medical	Census		2	12	\$72.76	\$12,223	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.79	\$41.42	\$77.98			
Support Personnel with Medical	Census	1	1	4	\$60.14	\$4,330	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$19.69	\$39.20	\$75.49			
Support Personnel without Medical	Census			1	\$86.64	\$1,040	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$23.81	\$48.42	\$86.64			
TOTALS:		5	17	51		\$57,314	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian		Declined to Quote					
ADN		Declined to Quote					
Principal 60/60/60/60;1000;1000	9/1/2016-8/31/2017	\$18.17	\$34.74	\$64.76	\$54.58	\$47,810	\$9,504
MetLife 60/60/60/60;1000;1000	9/1/2016-8/31/2017	\$28.97	\$57.78	\$100.40	\$85.58	\$74,970	-\$17,656
MESSA 60/60/60/60;1000;1000	8/1/2016-7/31/2017	same as 2016 renewal					



Vision Rate Summary
Saranac Community Schools
All Employees
Assumed Effective Date: 8/1/2016

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators			3	5	\$14.51	\$1,392	7/1/2016 - 6/30/2017
	MESSA VSP 2	Census					
		Rate	\$5.13	\$11.03	\$16.59		
Teachers		Census	4	13	41	\$14.55	\$10,129
	MESSA VSP 2	Rate	\$5.13	\$11.03	\$16.59		7/1/2016 - 6/30/2017
Support Staff		Census	1	1	5	\$14.16	\$1,189
	MESSA VSP 2	Rate	\$5.13	\$11.03	\$16.59		7/1/2016 - 6/30/2017
TOTALS:			5	17	51		\$12,711

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MESSA VSP-2		Same as 2016 renewal					
ADN SET Self-Funded Basic Plan Match		Declined to Quote					
Guardian		Declined to Quote					
Prinicpal	9/1/2016-8/31/2017	\$8.31	\$15.63	\$17.58	\$16.49	\$14,446	-\$1,735
MetLife	9/1/2016-8/31/2017	\$6.64	\$12.48	\$17.77	\$15.78	\$13,820	-\$1,109