



Cheboygan-Otsego-Presque Isle ESD

Medical Rate Summary

All Employees Renewal Options

Effective Date: July 1, 2018

Current Plan(s) and Segment:		1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
PH POS \$250-20% - \$1,500 Coins Max; \$10/\$40/\$80 Rx (All)	Census	13	4	7	24		
	Rate	\$645.86	\$1,291.72	\$1,761.46		\$25,893	\$310,719
PH POS \$1,500-20% - \$2,500 Coins Max; \$10/\$60/\$80 Rx (All)	Census	9	6	8	23		
	Rate	\$543.85	\$1,087.70	\$1,483.24		\$23,287	\$279,441
PH HMO HSA \$1,500-30%; \$20/\$60/\$80 Rx (All)	Census	3	1	5	9		
	Rate	\$425.77	\$851.54	\$1,161.20		\$7,935	\$95,218
TOTALS:		25	11	20	56	\$57,115	\$685,379

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
PH POS \$250-20% - \$1,500 Coins Max; \$10/\$40/\$80 Rx	\$784.15	\$1,568.30	\$2,138.61	\$79,627.25	\$955,527.00	\$270,148
PH HMO HSA \$1,500-30%; \$20/\$60/\$80 Rx	\$510.47	\$1,020.94	\$1,392.20	\$51,836.09	\$622,033.08	-\$63,346
PH POS \$1,500-20% - \$2,500 Coins Max; \$10/\$60/\$80	\$656.39	\$1,312.78	\$1,790.17	\$66,653.73	\$799,844.76	\$114,466
MESSA Choices \$1,000-20%; 3 Tier Rx	\$512.26	\$1,150.72	\$1,431.64	\$54,097.22	\$649,166.64	-\$36,212
MESSA ABC Plan 1 \$1,350-20%; 3 Tier Rx	\$488.26	\$1,096.72	\$1,364.43	\$51,559.02	\$618,708.24	-\$66,671
BCBSM SB PPO \$250-20% - \$1,500 ECM; \$10/\$40/\$80 Rx	\$697.91	\$1,674.99	\$2,093.73	\$77,747.24	\$932,966.88	\$247,588
BCBSM SB PPO \$1,500-20%; \$2,500ECM; \$10/\$40/\$80 Rx	\$605.99	\$1,454.39	\$1,817.97	\$67,507.44	\$810,089.28	\$124,710
BCBSM SB PPO HSA \$1,350-20%; \$20/\$60/50% Rx	\$581.88	\$1,396.51	\$1,745.64	\$64,821.41	\$777,856.92	\$92,478
BCBSM SB PPO HSA \$2,000-0%; \$20/\$60/50% Rx	\$560.50	\$1,345.20	\$1,681.52	\$62,440.10	\$749,281.20	\$63,902
BCBSM SB PPO HSA \$2,000-20%; \$20/\$60/50% Rx	\$532.51	\$1,278.01	\$1,597.51	\$59,321.06	\$711,852.72	\$26,474
BCN HMO \$500-0%; \$4/\$15\$/40/\$80/20%/20% Rx	\$570.59	\$1,369.40	\$1,711.75	\$63,563.15	\$762,757.80	\$77,379
BCN HMO \$500-10%;\$2500ECM \$4/\$15\$/40/\$80/20%/20%Rx	\$519.44	\$1,246.65	\$1,558.32	\$57,865.55	\$694,386.60	\$9,008
BCN HMO \$1500-20%;1500ECM \$4/\$15\$/40/\$80/20%/20%Rx	\$483.79	\$1,161.11	\$1,451.39	\$53,894.76	\$646,737.12	-\$38,642
BCN HMO HSA \$1,350-20%; \$4/\$15\$/40/\$80/20%/20% Rx	\$422.53	\$1,014.07	\$1,267.58	\$47,069.62	\$564,835.44	-\$120,543
BCN HMO HSA \$2,700-0%; \$6/\$25\$/50/\$80/20%/20% Rx	\$387.44	\$929.85	\$1,162.32	\$43,160.75	\$517,929.00	-\$167,450
BCN HMO HSA \$2,700-20%; \$4/\$15\$/40/\$80/20%/20% Rx	\$362.66	\$870.39	\$1,087.99	\$40,400.59	\$484,807.08	-\$200,572

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

*All current and 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.

*Rates do not include \$7.90 enrollment and billing service fee.