



Medical Rate Summary
Ludington Area School District
All Employees 2020 Options
 Assumed Effective Date: 1/1/2020

Current Plan(s) and Segment:	1P	2P	FF		Total Annual Cost
All PAK A Employees	Census 9	14	65	88	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate \$668.68	\$1,502.59	\$1,869.53		\$1,782,886
All PAK C Employees	Census 1	1	5	7	
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate \$625.87	\$1,406.33	\$1,749.74		\$129,371
All PAK D Employees	Census 3	1	8	12	
MESSA ABC Plan 2 \$2000-0%; 3Tier Mail Rx	Rate \$590.97	\$1,327.81	\$1,652.03		\$195,804
All PAK E Employees	Census 3	2	20	25	
MESSA ABC Pan 2 \$2000-20%; 3Tier Mail Rx	Rate \$540.68	\$1,214.65	\$1,511.20		\$411,304
All Non-PAK Employees - ABC Plan 1	Census				
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate \$682.27	\$1,533.23	\$1,907.66		
All Non-PAK Employees - ABC Plan 3	Census				
MESSA ABC Plan 3 \$3500-10%; ABC Rx	Rate \$568.55	\$1,277.35	\$1,589.23		
TOTALS:	16	18	98	132	\$2,519,364

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$770	\$1,836	\$2,293	\$3,240,441	-\$721,076
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	\$746	\$1,779	\$2,222	\$3,140,878	-\$621,513
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$705	\$1,681	\$2,100	\$2,967,753	-\$448,388
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$683	\$1,629	\$2,034	\$2,874,591	-\$355,227
BCBSM SB PPO HSA \$3500-0%; \$10/\$40/\$80 Rx	\$621	\$1,480	\$1,848	\$2,611,887	-\$92,523
BCBSM SB PPO HSA \$3500-20%; \$10/\$40/\$80 Rx	\$588	\$1,399	\$1,747	\$2,469,745	\$49,619
Priority Health	Solicited and declined to quote				

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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*MESSA rates include estimated taxes and fees.

*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 commission. SET SEG has added 3% to the quoted rates to account for commission.

*Rates include \$8.30 enrollment and billing service fee.