



Medical Rate Summary

Grand Ledge Public Schools
All Employees with HMO HSA \$1400
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Employees with HMO HSA \$1400	Census			
McLaren HMO HSA \$1400-0%; \$10/\$25/\$40 Rx	12	7	53	72
	Rate			
	\$420.57	\$998.90	\$1,246.07	\$936,970
TOTALS:	12	7	53	72
				\$936,970

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA ABC Plan 1 \$1400-0%; ABC Rx	\$702.72	\$1,581.13	\$1,967.61	\$1,485,407	-\$548,436
MESSA ABC Plan 2 \$2000-0%; 3-Tier Rx	\$628.35	\$1,413.77	\$1,759.35	\$1,328,186	-\$391,215
BCN HMO HSA \$1400-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$407.07	\$976.97	\$1,221.22	\$917,379	\$19,591
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$473.10	\$1,135.44	\$1,419.30	\$1,066,178	-\$129,208
McLaren HMO HSA \$1400-0%; \$10/\$25/\$40 Rx	\$412.27	\$990.60	\$1,237.77	\$929,799	\$7,171
PHP HMO HSA \$1400-0%; \$10/\$25/\$40 Rx	\$416.11	\$999.85	\$1,249.32	\$938,475	-\$1,505
PHP POS HSA \$1400-0%; \$10/\$25/\$40 Rx	\$439.44	\$1,055.91	\$1,319.36	\$991,089	-\$54,119

SET SEG:

*Renewal Rates include Enrollment and Billing service with fee removal, effective 1/1/21

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



Medical Rate Summary

Grand Ledge Public Schools All Employees with POS \$1000

Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Employees with POS \$1000	Census	9	9	21	39	
McLaren POS \$1000-0%; \$10/\$40/\$80 Rx	Rate	\$494.38	\$1,175.55	\$1,467.63		\$550,195
TOTALS:		9	9	21	39	\$550,195

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Choices \$1000-0%; Saver Rx	\$742.24	\$1,670.03	\$2,078.27	\$784,249	-\$234,054
MESSA Choices \$1000-20%; Saver Rx	\$669.82	\$1,507.10	\$1,875.50	\$707,733	-\$157,538
BCN HMO \$1000-0%; \$10/\$40/\$80 Rx	\$489.66	\$1,175.18	\$1,468.98	\$549,986	\$210
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$522.67	\$1,254.40	\$1,568.00	\$587,060	-\$36,864
McLaren POS \$1000-0%; \$10/\$40/\$80 Rx	\$520.26	\$1,250.09	\$1,562.00	\$584,822	-\$34,627
PHP POS \$1000-0%; \$10/\$40/\$80 Rx	\$449.01	\$1,078.89	\$1,348.08	\$504,729	\$45,466

SET SEG:

*Renewal Rates include Enrollment and Billing service with fee removal, effective 1/1/21

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



Medical Rate Summary

Grand Ledge Public Schools All Employees with POS \$2000

Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Employees with POS \$2000		Census	15	14	39	68
	McLaren POS \$2000-0%; \$10/\$40/\$80 Rx	Rate	\$458.51	\$1,089.40	\$1,359.92	\$901,994
	TOTALS:		15	14	39	68
						\$901,994

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO \$2000-0%; \$10/\$40/\$80 Rx	\$458.95	\$1,101.48	\$1,376.85	\$912,025	-\$10,032
McLaren POS \$2000-0%; \$10/\$40/\$80 Rx	\$482.38	\$1,159.05	\$1,448.25	\$959,330	-\$57,336
PHP POS \$2000-0%; \$10/\$40/\$80 Rx	\$399.83	\$960.72	\$1,200.43	\$795,172	\$106,822

SET SEG:

*Renewal Rates include Enrollment and Billing service with fee removal, effective 1/1/21

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



Medical Rate Summary

Grand Ledge Public Schools All Employees with POS \$500

Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Employees with POS \$500	Census 37	7	15	59
McLaren POS \$500-0%; \$10/\$40/\$80 Rx	Rate \$518.66	\$1,233.84	\$1,540.50	\$611,218
TOTALS:	37	7	15	59
				\$611,218

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO \$500-0%; \$10/\$40/\$80 Rx	\$511.35	\$1,227.23	\$1,534.04	\$606,254	\$4,964
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$538.52	\$1,292.44	\$1,615.55	\$638,467	-\$27,249
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$543.15	\$1,303.55	\$1,629.44	\$643,956	-\$32,738
McLaren POS \$500-0%; \$10/\$40/\$80 Rx	\$545.80	\$1,311.46	\$1,638.68	\$647,460	-\$36,243
PHP POS \$500-0%; \$10/\$40/\$80 Rx	\$481.25	\$1,156.36	\$1,444.89	\$570,889	\$40,328

SET SEG:

*Renewal Rates include Enrollment and Billing service with fee removal, effective 1/1/21

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