



Medical Rate Summary
Armada Area Schools
Employees Enrolled in BCBSM SB Renewal Options
 Assumed Effective Date: 7/1/2015

Current Plan(s) and Segment:	1P	2P	FF	Total Cost
Employees Enrolled in BCBSM SB 2015 Renewal Rates	Census 3	2	4	
BCBSM SB PPO HSA \$1250-0%; \$5/\$25/\$50 Rx	Rate \$631.33	\$1,503.84	\$1,884.70	\$149,286
TOTALS:	3	2	4	\$149,286

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM Options					
BCBSM SB PPO HSA \$1250-20% Ded; 20% OV; \$10/\$40/\$80 Rx	\$565	\$1,356	\$1,700	\$134,504	\$14,782
BCBSM SB PPO \$1500-20% Ded; \$30 OV; \$10/\$40/\$80 Rx	\$588	\$1,410	\$1,768	\$139,874	\$9,412
BCBSM SB PPO HSA \$2000-0% Ded; 0% OV; \$10/\$40/\$80 Rx	\$547	\$1,312	\$1,646	\$130,209	\$19,076
BCBSM SB PPO \$2500-20% Ded; \$30 OV; \$10/\$40/\$80 Rx	\$546	\$1,309	\$1,642	\$129,904	\$19,382
BCN Options					
BCN HMO HSA \$1300-20% Ded; 20% OV; \$4/\$15/\$40/\$80/20% (max \$200)/20% (max \$300) Rx	\$541	\$1,244	\$1,413	\$117,161	\$32,125
BCN HMO \$1500-20% Ded; 20% OV; \$4/\$15/\$40/\$80/20% (max \$200)/20% (max \$300) Rx	\$542	\$1,245	\$1,414	\$117,225	\$32,061
McLaren Health Plan Options					
McLaren Health Plan HMO HDHP \$2000-0% Ded; 0% OV; \$10/\$25/\$40 Rx	\$627	\$1,448	\$1,773	\$142,395	\$6,890
McLaren Health Plan HMO HDHP \$2000-20% Ded; 20% OV; \$10/\$25/\$40 Rx	\$583	\$1,348	\$1,651	\$132,574	\$16,712
MESSA Options					
MESSA Choices II \$500-0% Ded; \$20 OV; Saver Rx	\$629	\$1,413	\$1,759	\$140,984	\$8,302
MESSA ABC Plan 1 \$1300-0% Ded; 0% OV; ABC Rx	\$569	\$1,279	\$1,591	\$127,538	\$21,748

-Current BCBSM renewal & proposed BCBSM, BCN & McLaren figures 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.
 -MESSA options were marked up by 1.93% to reflect an estimated state tax and fee liability; these figures could fluctuate. ACA taxes/fees are being covered by MESSA.
 -In some cases, select services may be subject to a percentage coinsurance cost share for the member. See benefit summaries for details.



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

Medical Plan Comparison
Armada Area Schools
Employees Enrolled in BCBSM SB Renewal Options

Carrier	CURRENT PLAN		Option 1	Option 2
	Employees Enrolled in BCBSM SB 2015 Renewal Rates		BCN HMO HSA \$1300-20% Ded; 20% OV; \$4/\$15/\$40/\$80/20% (max \$200)/20% (max \$300) Rx	MESSA ABC Plan 1 \$1300-0% Ded; 0% OV; ABC Rx
	BCBSM SB PPO HSA \$1250-0%; \$5/\$25/\$50 Rx		BCN	MESSA
Rate Period	7/1/2015-6/30/2016		7/1/2015-6/30/2016	7/1/2015-6/30/2016
Purchased Plan Features	In Network		In Network	In Network
Deductible				
Annual Deductible 1P	\$1,300		\$1,300	\$1,300
Annual Deductible 2P/FF	\$2,600		\$2,600	\$2,600
Additional Cost After Deductible				
Coinsurance % after Deductible	0%		20%	0%
Coinsurance \$ Limit after Ded - 1P	\$0		\$0	\$1,000
Coinsurance \$ Limit after Ded - 2P/FF	\$0		\$0	\$2,000
Maximum Out of Pocket Cost				
Max \$ Out of Pocket - 1P	\$2,250		\$2,300	\$2,300
Max \$ Out of Pocket - 2P/FF	\$4,500		\$4,600	\$4,600
Copayments				
Office Visit/Specialist	0%/0% after ded.		20%/20% after ded.	0%/0% after ded.
Urgent Care/ER	0%/0% after ded.		20%/20% after ded.	0%/0% after ded.
Chiropractic, Visit Limit/Copay	12/0% after ded.		30/20% after ded.	38/0% after ded.
Rx Copay	\$5/\$25/\$50 after ded.		\$4/\$15/\$40/\$80/20% (max \$200)/20% (max \$300) after ded.	ABC Rx after ded.
Purchased Plan Rates - Medical	Census	Rates	Census	Rates
One Person (1P)	3	\$631.33	3	\$541.35
Two Person (2P)	2	\$1,503.84	2	\$1,243.94
Family (FF)	4	\$1,884.70	4	\$1,412.88
Total Annual Premium	9	\$149,286	9	\$117,161
Total Costs			PEPM	Annual
Estimated Annual Cost	\$149,286		\$117,161	\$127,538
Estimated Savings/(Increase) \$			\$32,124.56	\$21,747.60
Estimated Difference %			21.5%	14.6%
One Person Annual Cost Share				
One Person Annual Plan Cost	\$7,575.96		\$6,496.16	\$6,829.80
One Person Annual Employer Cost Share	\$5,857.56		\$5,992.32	\$5,992.32
One Person Annual Employee Cost Share	\$1,718.40		\$503.84	\$837.48
Two Person Annual Cost Share				
Two Person Annual Plan Cost	\$18,046.08		\$14,927.27	\$15,343.92
Two Person Annual Employer Cost Share	\$12,249.96		\$12,531.72	\$12,531.72
Two Person Annual Employee Cost Share	\$5,796.12		\$2,395.55	\$2,812.20
Family Annual Cost Share				
Family Annual Plan Cost	\$22,616.40		\$16,954.52	\$19,090.20
Family Annual Employer Cost Share	\$15,975.24		\$16,342.68	\$16,342.68
Family Annual Employee Cost Share	\$6,641.16		\$611.84	\$2,747.52

-BCBSM renewal & proposed BCN figures 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.

-MESSA options were marked up by 1.93% to reflect an estimated state tax and fee liability; these figures could fluctuate. ACA taxes/fees are being covered by MESSA.

-Employer/Employee Cost Share is represented by annual cost.

-In some cases, select services may be subject to a percentage coinsurance cost share for the member. See benefit summaries for details.



Good health. Good business. Great schools.

Medical Rate Summary Exclusively for Armada Area Schools
Effective Date: 07/01/2015

Product	IN		IN Copay (OV/UC/ER)		IN		Rx		NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible		(OV/UC/ER)		Coinsurance		Coverage	Single	2-Person	Family	Single	2-Person	Family	
Choices/Choices II	\$0		\$5/\$10/\$25		0%		\$10	\$802.91	\$1,804.67	\$2,245.44	\$786.88	\$1,768.61	\$2,200.56	
Choices/Choices II	\$0		\$10/\$25/\$50		0%		\$10	\$794.19	\$1,785.07	\$2,221.05	\$778.34	\$1,749.39	\$2,176.66	
Choices/Choices II	\$0		\$20/\$25/\$50		0%		\$10	\$780.61	\$1,754.51	\$2,183.02	\$765.03	\$1,719.44	\$2,139.39	
Choices/Choices II	\$0		\$5/\$10/\$25		0%		\$10/\$20	\$780.36	\$1,753.92	\$2,182.30	\$764.78	\$1,718.87	\$2,138.68	
Choices/Choices II	\$100/\$200		\$5/\$10/\$25		0%		\$10	\$778.32	\$1,749.33	\$2,176.57	\$762.78	\$1,714.38	\$2,133.07	
Choices/Choices II	\$0		\$10/\$25/\$50		0%		\$10/\$20	\$771.64	\$1,734.32	\$2,157.90	\$756.24	\$1,699.67	\$2,114.77	
Choices/Choices II	\$100/\$200		\$10/\$25/\$50		0%		\$10	\$769.97	\$1,730.55	\$2,153.21	\$754.60	\$1,695.97	\$2,110.17	
Choices/Choices II	\$0		\$20/\$25/\$50		0%		\$10/\$20	\$758.07	\$1,703.77	\$2,119.88	\$742.94	\$1,669.73	\$2,077.52	
Choices/Choices II	\$100/\$200		\$20/\$25/\$50		0%		\$10	\$757.05	\$1,701.49	\$2,117.05	\$741.94	\$1,667.49	\$2,074.74	
Choices/Choices II	\$200/\$400		\$5/\$10/\$25		0%		\$10	\$756.58	\$1,700.43	\$2,115.71	\$741.48	\$1,666.45	\$2,073.43	
Choices/Choices II	\$100/\$200		\$5/\$10/\$25		0%		\$10/\$20	\$755.75	\$1,698.58	\$2,113.43	\$740.67	\$1,664.64	\$2,071.19	
Choices/Choices II	\$200/\$400		\$10/\$25/\$50		0%		\$10	\$748.63	\$1,682.54	\$2,093.45	\$733.68	\$1,648.92	\$2,051.61	
Choices/Choices II	\$100/\$200		\$10/\$25/\$50		0%		\$10/\$20	\$747.41	\$1,679.80	\$2,090.05	\$732.49	\$1,646.23	\$2,048.28	
Choices/Choices II	\$0		\$5/\$10/\$25		0%		Saver Rx	\$737.01	\$1,656.39	\$2,060.93	\$722.30	\$1,623.29	\$2,019.74	
Choices/Choices II	\$300/\$600		\$5/\$10/\$25		0%		\$10	\$736.86	\$1,656.06	\$2,060.51	\$722.15	\$1,622.97	\$2,019.33	
Choices/Choices II	\$200/\$400		\$20/\$25/\$50		0%		\$10	\$736.21	\$1,654.61	\$2,058.70	\$721.52	\$1,621.55	\$2,017.55	
Choices/Choices II	\$100/\$200		\$20/\$25/\$50		0%		\$10/\$20	\$734.50	\$1,650.75	\$2,053.89	\$719.84	\$1,617.76	\$2,012.85	
Choices/Choices II	\$200/\$400		\$5/\$10/\$25		0%		\$10/\$20	\$734.03	\$1,649.69	\$2,052.59	\$719.38	\$1,616.73	\$2,011.57	
Choices/Choices II	\$300/\$600		\$10/\$25/\$50		0%		\$10	\$729.22	\$1,638.86	\$2,039.10	\$714.66	\$1,606.11	\$1,998.35	
Choices/Choices II	\$0		\$10/\$25/\$50		0%		Saver Rx	\$728.29	\$1,636.78	\$2,036.53	\$713.76	\$1,604.08	\$1,995.83	
Choices/Choices II	\$200/\$400		\$10/\$25/\$50		0%		\$10/\$20	\$726.07	\$1,631.80	\$2,030.31	\$711.58	\$1,599.19	\$1,989.73	
Choices/Choices II	\$300/\$600		\$20/\$25/\$50		0%		\$10	\$717.29	\$1,612.03	\$2,005.72	\$702.98	\$1,579.82	\$1,965.63	
Choices/Choices II	\$0		\$20/\$25/\$50		0%		Saver Rx	\$714.71	\$1,606.22	\$1,998.49	\$700.44	\$1,574.13	\$1,958.55	
Choices/Choices II	\$300/\$600		\$5/\$10/\$25		0%		\$10/\$20	\$714.30	\$1,605.31	\$1,997.36	\$700.05	\$1,573.23	\$1,957.44	
Choices/Choices II	\$200/\$400		\$20/\$25/\$50		0%		\$10/\$20	\$713.66	\$1,603.88	\$1,995.57	\$699.42	\$1,571.83	\$1,955.68	
Choices/Choices II	\$100/\$200		\$5/\$10/\$25		0%		Saver Rx	\$712.41	\$1,601.05	\$1,992.06	\$698.20	\$1,569.06	\$1,952.24	

This information is based on the rates and composition of the group as of the above Effective Date. Material changes in the composition of the group could result in different rates.

If you have any questions, please contact your MESSA Field Representative, Heather Scott, at 800.292.4910.



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Effective Date: 07/01/2015

Product	IN		IN Copay (OV/UC/ER)		IN		Rx Coverage		NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible	IN	(OV/UC/ER)	IN	Coinsurance	IN	Rx	Single	2-Person	Family	Single	2-Person	Family	
Choices/Choices II	\$300/\$600		\$10/\$25/\$50	0%	0%		\$10/\$20	\$706.66	\$1,588.13	\$1,975.97	\$692.56	\$1,556.40	\$1,936.48	
Choices/Choices II	\$100/\$200		\$10/\$25/\$50	0%	0%		Saver Rx	\$704.07	\$1,582.27	\$1,968.68	\$690.02	\$1,550.65	\$1,929.34	
Choices/Choices II	\$500/\$1000		\$5/\$10/\$25	0%	0%		\$10	\$701.19	\$1,575.78	\$1,960.60	\$687.19	\$1,544.30	\$1,921.42	
Choices/Choices II	\$300/\$600		\$20/\$25/\$50	0%	0%		\$10/\$20	\$694.73	\$1,561.28	\$1,942.56	\$680.87	\$1,530.09	\$1,903.74	
Choices/Choices II	\$500/\$1000		\$10/\$25/\$50	0%	0%		\$10	\$694.13	\$1,559.92	\$1,940.86	\$680.28	\$1,528.75	\$1,902.07	
Choices/Choices II	\$100/\$200		\$20/\$25/\$50	0%	0%		Saver Rx	\$691.16	\$1,553.22	\$1,932.52	\$677.36	\$1,522.19	\$1,893.90	
Choices/Choices II	\$200/\$400		\$5/\$10/\$25	0%	0%		Saver Rx	\$690.69	\$1,552.17	\$1,931.22	\$676.90	\$1,521.15	\$1,892.62	
Choices/Choices II	\$500/\$1000		\$20/\$25/\$50	0%	0%		\$10	\$683.06	\$1,534.99	\$1,909.85	\$669.43	\$1,504.33	\$1,871.68	
Choices/Choices II	\$200/\$400		\$10/\$25/\$50	0%	0%		Saver Rx	\$682.72	\$1,534.26	\$1,908.94	\$669.10	\$1,503.60	\$1,870.79	
Choices/Choices II	\$500/\$1000		\$5/\$10/\$25	0%	0%		\$10/\$20	\$678.64	\$1,525.05	\$1,897.48	\$665.09	\$1,494.58	\$1,859.56	
Choices/Choices II	\$300/\$600		\$10/\$25/\$50	0%	0%		\$10/\$20	\$671.57	\$1,509.17	\$1,877.71	\$658.17	\$1,479.02	\$1,840.19	
Choices/Choices II	\$200/\$400		\$5/\$10/\$25	0%	0%		Saver Rx	\$670.96	\$1,507.78	\$1,875.99	\$657.57	\$1,477.66	\$1,838.50	
Choices/Choices II	\$300/\$600		\$20/\$25/\$50	0%	0%		Saver Rx	\$670.32	\$1,506.35	\$1,874.19	\$656.95	\$1,476.25	\$1,836.74	
Choices/Choices II	\$500/\$1000		\$10/\$25/\$50	0%	0%		Saver Rx	\$663.31	\$1,490.58	\$1,854.58	\$650.08	\$1,460.80	\$1,817.52	
Choices/Choices II	\$300/\$600		\$20/\$25/\$50	0%	0%		\$10/\$20	\$660.50	\$1,484.25	\$1,846.70	\$647.32	\$1,454.60	\$1,809.79	
Choices/Choices II	\$500/\$1000		\$5/\$10/\$25	0%	0%		Saver Rx	\$651.39	\$1,463.76	\$1,821.19	\$638.39	\$1,434.51	\$1,784.80	
Choices/Choices II	\$300/\$600		\$20/\$25/\$50	0%	0%		Saver Rx	\$635.28	\$1,427.52	\$1,776.11	\$622.61	\$1,399.00	\$1,740.62	
Choices/Choices II	\$500/\$1000		\$10/\$25/\$50	0%	0%		Saver Rx	\$628.23	\$1,411.63	\$1,756.34	\$615.70	\$1,383.43	\$1,721.24	
Choices/Choices II	\$500/\$1000		\$20/\$25/\$50	0%	0%		Saver Rx	\$617.16	\$1,386.72	\$1,725.32	\$604.84	\$1,359.02	\$1,690.85	
ABC Plan 1	\$1300 ¹ , \$2600 ²		None	0%	0%		ABC Rx	\$558.37	\$1,254.45	\$1,560.73	\$547.23	\$1,229.39	\$1,529.55	
ABC Plan 2	\$2000 ¹ , \$4000 ²		None	0%	0%		ABC Rx	\$522.65	\$1,174.09	\$1,460.72	\$512.23	\$1,150.64	\$1,431.54	
ABC Plan 3	\$3500 ¹ , \$7000 ²		None	10%	10%		ABC Rx	\$465.34	\$1,045.16	\$1,300.27	\$456.07	\$1,024.28	\$1,274.29	

1. Employees who choose a MESSA ABC health plan with coverage for a single person are subject to the single person MESSA ABC deductible.
2. Employees who choose 2-person or full family coverage are subject to the higher MESSA ABC family deductible (the full deductible must be met before claims are paid for any individual).

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