



Medical Rate Summary
Lake Shore Public Schools
All Employees 2016 Renewal Options
 Assumed Effective Date: 1/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Total Cost
Adult Ed Employees Enrolled in HealthPlus HMO 2015 Current Plan				
HealthPlus HMO ZE \$0-0% Ded; \$10 OV; \$10/\$40/\$40 Rx	Census 49	4	4	
	Rate \$537.49	\$1,074.96	\$1,467.32	\$438,074
Teachers, Secretaries, Administration, and Custodians Enrolled in HealthPlus HMO 2015 Current Plan				
HealthPlus HMO ZE \$0-0% Ded; \$10 OV; \$10/\$40/\$40 Rx	Census 31	15	45	
	Rate \$542.98	\$1,085.94	\$1,482.32	\$1,197,911
Adult Ed Employees Enrolled in HealthPlus PPO 2015 Current Plan				
HealthPlus PPO HDHP HSA 6G \$1300-0% Ded; 0% OV; \$0 Rx	Census 4			
	Rate \$530.49	\$1,061.00	\$1,448.26	\$25,464
Non-Unit, Administration, Teachers, Secretaries, and Custodians Enrolled in HealthPlus PPO 2015 Current Plan				
HealthPlus PPO HDHP HSA 6G \$1300-0% Ded; 0% OV; \$0 Rx	Census 35	38	82	
	Rate \$535.93	\$1,071.83	\$1,463.04	\$2,153,476
TOTALS:	119	57	131	307
				\$3,814,924

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
HAP Options					
HAP HMO \$0-0% Ded; \$10 OV; \$10/\$40 Rx	\$612	\$1,225	\$1,672	\$4,340,831	-\$525,907
HAP HMO \$500-10% Ded; \$20 OV; \$10/\$40/\$80 Rx	\$570	\$1,141	\$1,557	\$4,043,259	-\$228,335
HAP PPO HDHP HSA \$1300-0% Ded; 0% OV; \$0 Rx	\$625	\$1,250	\$1,706	\$4,428,277	-\$613,353
HAP PPO HDHP HSA \$1300-20% Ded; 20% OV; \$10/\$40/\$80 Rx	\$486	\$972	\$1,327	\$3,445,294	\$369,630
PriorityHealth Options					
PriorityHealth PPO \$500-0% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$706	\$1,412	\$1,933	\$5,013,496	-\$1,198,572
PriorityHealth PPO \$500-20% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$648	\$1,297	\$1,775	\$4,603,658	-\$788,733
PriorityHealth PPO \$1000-0% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$668	\$1,337	\$1,830	\$4,746,459	-\$931,535
PriorityHealth PPO HDHP HSA \$1300-0% Ded; 0% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$614	\$1,228	\$1,682	\$4,361,330	-\$546,406
PriorityHealth PPO HDHP HSA \$1300-20% Ded; 20% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$536	\$1,073	\$1,470	\$3,810,782	\$4,142
PriorityHealth POS \$0-10% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$610	\$1,221	\$1,672	\$4,334,385	-\$519,461
PriorityHealth POS \$500-0% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$601	\$1,202	\$1,646	\$4,267,335	-\$452,411
PriorityHealth POS \$500-10% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$569	\$1,138	\$1,559	\$4,041,792	-\$226,868

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
PriorityHealth POS HDHP HSA \$1300-0% Ded; 0% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$528	\$1,055	\$1,446	\$3,747,866	\$67,058
PriorityHealth POS HDHP HSA \$1300-20% Ded; 20% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$462	\$924	\$1,266	\$3,282,288	\$532,636
PriorityHealth HMO \$0-10% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$603	\$1,205	\$1,650	\$4,278,603	-\$463,679
PriorityHealth HMO \$500-0% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$596	\$1,192	\$1,632	\$4,231,059	-\$416,135
PriorityHealth HMO \$500-10% Ded; \$20 OV; \$10/\$40/\$80/\$40/\$80 Rx	\$560	\$1,121	\$1,535	\$3,979,277	-\$164,352
PriorityHealth HMO HDHP HSA \$1300-0% Ded; 0% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$515	\$1,029	\$1,410	\$3,655,024	\$159,900
PriorityHealth HMO HDHP HSA \$1300-20% Ded; 20% OV; \$10/\$40/\$80/\$40/\$80 Rx	\$450	\$900	\$1,234	\$3,199,229	\$615,695
BCBSM Options					
BCBSM PPO SB \$500-20% Ded; \$20 OV; \$10/\$40/\$80 Rx	\$523	\$1,256	\$1,570	\$4,073,665	-\$258,741
BCBSM PPO SB \$1000-20% Ded; \$30 OV; \$10/\$40/\$80 Rx	\$504	\$1,210	\$1,513	\$3,925,634	-\$110,710
BCBSM PPO SB HSA HDHP \$1300-0% Ded; 0% OV; \$10/\$40/\$80 Rx	\$458	\$1,100	\$1,374	\$3,566,763	\$248,161
BCBSM PPO SB HSA HDHP \$1300-20% Ded; 20% OV; \$10/\$40/\$80 Rx	\$423	\$1,016	\$1,270	\$3,294,843	\$520,081
BCBSM PPO SB HSA HDHP \$1300-0% Ded; 0% OV; 24 Chiro Visits; \$10/\$40/\$80 Rx	\$460	\$1,103	\$1,379	\$3,578,023	\$236,901
BCN Options					
BCN HMO \$0-10% Ded; \$20 OV; \$4/\$15/\$40/\$80/20%/20% Rx	\$518	\$1,244	\$1,555	\$4,035,241	-\$220,317
BCN HMO \$500-0% Ded; \$20 OV; \$4/\$15/\$40/\$80/20%/20% Rx	\$522	\$1,253	\$1,566	\$4,064,362	-\$249,438
BCN HMO \$500-10% Ded; \$20 OV; \$4/\$15/\$40/\$80/20%/20% Rx	\$488	\$1,171	\$1,464	\$3,799,727	\$15,197
BCN HMO HSA HDHP \$1300-20% Ded; 20% OV; \$4/\$15/\$40/\$80/20%/20% Rx	\$385	\$923	\$1,154	\$2,995,886	\$819,038
McLaren Health Plan Options					
McLaren Health Plan HMO \$500-0% Ded; \$20 OV; \$5/\$20/\$50 Rx	\$564	\$1,343	\$1,502	\$4,084,930	-\$270,006
McLaren Health Plan HMO \$500-20% Ded; \$20 OV; \$5/\$20/\$50 Rx	\$525	\$1,250	\$1,399	\$3,802,739	\$12,185
McLaren Health Plan HMO HSA \$2000-0% Ded; 0% OV; \$10/\$25/\$40 Rx	\$545	\$1,297	\$1,452	\$3,946,838	-\$131,914
McLaren Health Plan HMO HSA \$2000-20% Ded; 20% OV; \$10/\$25/\$40 Rx	\$518	\$1,235	\$1,381	\$3,756,052	\$58,872
MESSA	Solicited and decline to quote				

-HealthPlus current rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments.

-HAP, PriorityHealth, BCBSM, BCN & McLaren 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.