



Medical Rate Summary

Fremont Public Schools
 Teachers & Administrators
 Assumed Effective Date: 7/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Teachers		Census	13	16	62		
	MESSA Choices II	Rate	\$597.47	\$1,342.42	\$1,670.21	\$1,459	\$1,593,586
Administrators		Census	3	1	7		
	BCBSM SB HSA 3000-0%; 5/25/50 Rx	Rate	\$364.63	\$875.12	\$1,093.89	\$875	\$115,515
Teachers with SuperCare		Census		1	1		
	MESSA SuperCare	Rate	\$715.58	\$1,608.19	\$2,000.94	\$1,805	\$43,310
TOTALS:			16	18	70	104	\$1,752,411

Equivalent Rates
 (Including Deductible Funding and Fees as Applicable)

Product Name	1P	2P	FF	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCN 5 & 10 Options							
BCN 5; 500/1000 Ded; 20% Coins; 30 OV; 10/40/80 Rx	\$572	\$1,314	\$1,572	\$1,373	\$1,713,818	\$38,592	\$1,713,818
BCN 10; 1000/2000 Ded; 20 OV; 10/40/80 Rx	\$450	\$1,034	\$1,237	\$1,080	\$1,348,433	\$403,978	\$1,348,433
BCN 10; 1500/3000 Ded; 20 OV; 10/40/80 Rx	\$425	\$978	\$1,169	\$1,021	\$1,274,532	\$477,879	\$1,274,532
BCN 10; 2000/4000 Ded; 20 OV; 10/40/80 Rx	\$406	\$934	\$1,116	\$975	\$1,217,337	\$535,074	\$1,217,337
BCBSM Comm. Blue and Simply Blue Plans							
BCBSM SB 500; \$5/\$25/\$50 Rx	\$533	\$1,280	\$1,600	\$1,381	\$1,722,893	\$29,517	\$1,712,320
BCBSM HRA Simply Blue Plans to First Dollar							
BCBSM/EHIM SB HRA 1000 to First Dollar; \$5/\$25/\$50 Rx	\$657	\$1,577	\$1,972	\$1,701	\$2,123,033	-\$370,622	\$2,391,833
BCBSM HRA Simply Blue Plans to School Plan II							
BCBSM/EHIM SB HRA 1000 to School Plan II; \$5/\$25/\$50 Rx	\$663	\$1,591	\$1,989	\$1,716	\$2,141,753	-\$389,342	\$2,410,553
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$494	\$1,185	\$1,481	\$1,278	\$1,595,003	\$157,408	\$1,548,547
Priority Health Conventional POS Plans							
Priority Health POS 1 \$100/\$200 Ded \$10/\$20 Rx	\$573	\$1,261	\$1,563	\$1,358	\$1,694,952	\$57,458	\$1,694,952
Priority Health POS 1; 10%; \$100/\$200 Ded \$10/\$20 Rx	\$543	\$1,194	\$1,480	\$1,286	\$1,604,795	\$147,616	\$1,604,795
Priority Health POS HSA Plans							
Priority Health POS HSA Max Plan \$10/\$20 Rx	\$349	\$769	\$953	\$828	\$1,033,512	\$718,899	\$1,033,512
MESSA	Did not provide 7/1/13 rates						

*The figures represented do not include federal or state taxes, fees, or assessments that will be included on future bills