

Medical Rate Summary
Traverse City Area Public Schools
Administration & TCAA Principals 2014 Renewal Options
 Assumed Effective Date: 1/1/2014

Current Plan(s) and Segment:	Admin/ Deductible				Composite	Total Cost
	1P	2P	FF	Funding		
Administration 2014 Renewal Rates						
Priority Health POS HSA Min Plan 10/40/40/40/40 Rx	Census 6	9	26			
	Rate \$409.00	\$899.72	\$1,185.94		\$1,009	\$496,631
TCAA Principals 2014 Renewal Rates						
Priority Health POS HSA Min Plan 10/40/40/40/40 Rx	Census 2	3	16			
	Rate \$408.33	\$898.24	\$1,186.57		\$1,071	\$269,958
TOTALS:	8	12	42	62	\$1,030	\$766,589

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated	
						Annual Savings	Worst Case Exposure
BCBSM Simply Blue Conventional Plans							
BCBSM SB 500; \$10/\$40/\$80 Rx	\$431	\$1,034	\$1,292	\$1,131	\$841,409	-\$74,820	\$841,409
BCBSM SB 1000; \$10/\$40/\$80 Rx	\$400	\$961	\$1,201	\$1,051	\$782,196	-\$15,607	\$782,196
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$10/\$40/\$80 Rx	\$391	\$939	\$1,174	\$1,028	\$764,664	\$1,925	\$764,664
BCBSM SB HSA 1250-20%; \$10/\$40/\$80 Rx	\$356	\$854	\$1,067	\$934	\$694,947	\$71,642	\$694,947
BCBSM SB HSA 2000-0%; \$10/\$40/\$80 Rx	\$345	\$827	\$1,034	\$905	\$673,023	\$93,566	\$673,023

*These 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.

*Rates are not guaranteed, they will be based on final enrollment.



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
Traverse City Area Public Schools
Administration & TCAA Principals 2014 Renewal Options

Carrier	CURRENT PLAN		CURRENT PLAN		Option 1		Option 2	
	Administration 2014 Renewal Rates	Priority Health POS HSA Min Plan 10/40/40/40/40 Rx 1/1/2014-12/31/2014 In Network	TCAA Principals 2014 Renewal Rates	Priority Health POS HSA Min Plan 10/40/40/40/40 Rx 1/1/2014-12/31/2014 In Network	1/1/2014-12/31/2014 In Network	1/1/2014-12/31/2014 In Network		
Purchased Plan Features								
Deductible								
Annual Deductible 1P	\$1,250		\$1,250		\$1,250	\$1,250		
Annual Deductible 2P/FF	\$2,500		\$2,500		\$2,500	\$2,500		
Coinsurance								
Coinsurance % after Deductible	0%		0%		0%	20%		
Coinsurance \$ Limit after Ded - 1P	\$750		\$750		\$1,000	\$1,000		
Coinsurance \$ Limit after Ded - 2P/FF	\$1,500		\$1,500		\$2,000	\$2,000		
Maximum Out of Pocket								
Max \$ Out of Pocket - 1P	\$2,000		\$2,000		\$2,250	\$2,250		
Max \$ Out of Pocket - 2P/FF	\$4,000		\$4,000		\$4,500	\$4,500		
Copayments								
Office Visit/Specialist	\$0		\$0		\$0	\$0		
Urgent Care/ER	\$0		\$0		\$0	\$0		
Chiropractic, Visit Limit/Copay	30/\$0 (PT & OT Combined)		30/\$0 (PT & OT Combined)		12/\$0	12/\$0		
Prescription Drugs								
Rx Copay - Generic	\$10		\$10		\$10	\$10		
Rx Copay - Preferred Brand	\$40		\$40		\$40	\$40		
Rx Copay - Non-preferred Brand	\$40		\$40		\$80	\$80		
Purchased Plan Rates - Medical								
One Person (1P)	Census 6 Rates \$409.00		Census 2 Rates \$408.33		Census 8 Rates \$391.41	Census 8 Rates \$355.73		
Two Person (2P)	9 \$899.72		3 \$898.24		12 \$939.39	12 \$853.74		
Family (FF)	26 \$1,185.94		16 \$1,186.57		42 \$1,174.24	42 \$1,067.18		
Total Annual Premium	41 \$496,631		21 \$269,958		62 \$764,664	62 \$694,947		
Combined Annual Premium	\$766,589		< TOTALS		PEPM	PEPM		
Total Costs			<Totals		Annual \$764,664	Annual \$694,947		
Estimated Annual Cost	\$766,589				-\$1,925	-\$71,642		
Estimated Difference \$					-0.3%	-9.3%		
Estimated Difference %								

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TOTALS:		8	12	42		62	\$1,030	\$766,589

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Administration 2013 Current Rates		Census		Rate		Rate		Rate		
Priority Health POS HSA Min Plan 10/40 Rx		6		\$343.40		\$755.40		\$995.72		\$848
TOTALS:		6		9		26		41		\$848
										\$416,973
Product Name		1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure		

Priority/Health Options

Priority Health POS HSA Min Plan 10/40/40/40 Rx	\$409	\$900	\$1,186	\$1,009	\$496,631	-\$79,658	\$496,631
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*PH rates, fees, and/or claims projections do not include the "Michigan Claims tax" effective January 1, 2012, or similar fees or taxes that may be imposed by the Federal Government of the State of Michigan.
Rates and fees will be adjusted as necessary to incorporate such assessments or taxes and will be communicated to you as soon as they are known.



Medical Rate Summary
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TCAA Principals 2014 Renewal
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TCAA Principals 2013 Current Rates							1P	2P	FF	Funding	Estimated Annual Savings	Worst Case Exposure
Priority Health POS HSA Min Plan 10/40 Rx							Census 2	3	16			
							Rate \$320.79	\$705.67	\$932.17			
TOTALS:							2	3	16	21	\$842	\$212,080
Product Name												
1P Rate							2P Rate	FF Rate	Composite	Total Cost		

Priority/Health Options									
Priority Health POS HSA Min Plan 10/40/40/40 Rx	\$408	\$898	\$1,187	\$1,071	\$269,958	-\$57,878	\$269,958		

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