



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

Medical Rate Summary  
Grand Ledge Public Schools  
All Employees

Assumed Effective Date: 1/1/24

Current Plans and Segments	1P	2P	FF	Total Annual Cost
<b>(McLaren POS \$1,000-0%)</b>	<b>Census</b> 16	13	14	\$613,441
McLaren POS \$1,000-0%; \$10/\$40/\$80 Rx	<b>Rate</b> \$572.66	\$1,375.96	\$1,719.29	
<b>(McLaren HMO HSA \$1,500-0%)</b>	<b>Census</b> 33	16	71	\$1,569,738
McLaren HMO HSA \$1,500-0%; \$10/\$25/\$40 after Ded. Rx	<b>Rate</b> \$459.62	\$1,104.36	\$1,379.92	
<b>(McLaren POS \$500-0%)</b>	<b>Census</b> 40	8	12	\$687,365
McLaren POS \$500-0%; \$10/\$40/\$80 Rx	<b>Rate</b> \$601.37	\$1,444.95	\$1,805.50	
<b>(McLaren POS \$2,000-0%)</b>	<b>Census</b> 16	8	34	\$873,312
McLaren POS \$2,000-0%; \$10/\$40/\$80 Rx	<b>Rate</b> \$530.05	\$1,273.58	\$1,591.37	
<b>TOTALS:</b>	<b>105</b>	<b>45</b>	<b>131</b>	<b>\$3,743,857</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO \$500-0%; \$10/\$40/\$80 Rx	\$762.56	\$1,830.16	\$2,287.69	\$5,545,361	-\$1,801,504
BCBSM SB PPO \$500-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$706.36	\$1,695.26	\$2,119.07	\$5,136,632	-\$1,392,775
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$716.72	\$1,720.14	\$2,150.17	\$5,212,010	-\$1,468,153
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$644.84	\$1,547.62	\$1,934.52	\$4,689,279	-\$945,422
BCBSM SB PPO \$2000-0%; \$10/\$40/\$80 Rx	\$658.60	\$1,580.63	\$1,975.79	\$4,789,318	-\$1,045,461
BCBSM SB PPO \$2000-20%; \$10/\$40/\$80 Rx	\$612.80	\$1,470.73	\$1,838.41	\$4,456,303	-\$712,446
BCBSM SB PPO HSA \$1600-0%; \$15/\$30/\$60 after Ded. Rx	\$643.82	\$1,545.17	\$1,931.46	\$4,681,860	-\$938,003
BCBSM SB PPO HSA \$1600-20%; \$15/\$30/\$60 after Ded. Rx	\$558.39	\$1,340.13	\$1,675.17	\$4,060,609	-\$316,752
BCBSM SB PPO HSA \$2000-0%; \$15/\$30/\$60 after Ded. Rx	\$597.21	\$1,433.31	\$1,791.63	\$4,342,914	-\$599,058
<b>BCN</b>					
BCN HMO \$2000-20%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$579.62	\$1,391.10	\$1,738.87	\$4,215,019	-\$471,162
BCN Blue Elect Plus POS \$500-30%; \$4/\$15/\$40/\$80/20%/20% Rx	\$619.72	\$1,487.32	\$1,859.15	\$4,506,584	-\$762,727
BCN Blue Elect Plus POS \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$619.39	\$1,486.53	\$1,858.16	\$4,504,185	-\$760,328
BCN Blue Elect Plus POS \$2000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$591.23	\$1,418.95	\$1,773.68	\$4,299,408	-\$555,551
BCN Blue Elect Plus POS HSA \$1600-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$524.84	\$1,259.62	\$1,574.53	\$3,816,654	-\$72,798
BCN Blue Elect Plus POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$561.89	\$1,348.56	\$1,685.69	\$4,086,108	-\$342,252
BCN Blue Elect Plus POS HSA \$2000-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$510.50	\$1,225.21	\$1,531.51	\$3,712,377	\$31,480
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$714.42	\$1,714.60	\$2,143.26	\$5,195,258	-\$1,451,401
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$660.61	\$1,585.45	\$1,981.82	\$4,803,933	-\$1,060,076
BCN HMO HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$586.55	\$1,407.72	\$1,759.66	\$4,265,407	-\$521,551
<b>HAP</b>					
HAP PPO \$500-0%; \$10/\$10/\$40/\$80/\$80/\$80 Rx	\$677.50	\$1,627.90	\$2,034.07	\$4,930,274	-\$1,186,417

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
HAP PPO \$1000-0%; \$10/\$10/\$40/\$80/\$80/\$80 Rx	\$647.36	\$1,555.49	\$1,943.58	\$4,710,946	-\$967,089
HAP PPO \$2000-0%; \$10/\$10/\$40/\$80/\$80/\$80 Rx	\$616.61	\$1,481.59	\$1,851.25	\$4,487,152	-\$743,295
HAP PPO HSA \$1600-0%; \$10/\$10/\$20/\$40/\$40/\$40 after Ded. Rx	\$568.40	\$1,365.76	\$1,706.52	\$4,136,344	-\$392,487
HAP PPO HSA \$2000-0%; \$10/\$10/\$20/\$40/\$40/\$40 after Ded. Rx	\$538.86	\$1,294.77	\$1,617.82	\$3,921,352	-\$177,496
<b>MESSA</b>					
MESSA Choices \$500-0%; Saver Rx	\$813.92	\$1,831.33	\$2,278.96	\$5,596,983	-\$1,853,126
MESSA Choices \$1000-0%; Saver Rx	\$767.53	\$1,726.95	\$2,149.07	\$5,277,979	-\$1,534,122
MESSA ABC Plan 1 \$1600-0%; ABC Rx	\$719.41	\$1,618.68	\$2,014.34	\$4,947,086	-\$1,203,230
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$673.17	\$1,514.65	\$1,884.89	\$4,629,152	-\$885,296
<b>PHP</b>					
PHP POS \$500-0%; \$10/\$40/\$80 Rx	\$663.45	\$1,594.12	\$1,991.89	\$4,828,023	-\$1,084,166
PHP POS \$1000-0%; \$10/\$40/\$80 Rx	\$632.65	\$1,520.10	\$1,899.40	\$4,603,850	-\$859,993
PHP HMO HSA \$1600-0%; \$10/\$25/\$40 after Ded. Rx	\$509.51	\$1,224.23	\$1,529.71	\$3,707,771	\$36,086
PHP POS \$2000-0%; \$10/\$40/\$80 Rx	\$568.95	\$1,367.04	\$1,708.15	\$4,140,290	-\$396,434
PHP POS \$500-20%; \$10/\$40/\$80 Rx	\$619.50	\$1,488.51	\$1,859.93	\$4,508,175	-\$764,319
PHP POS \$1000-20%; \$10/\$40/\$80 Rx	\$583.76	\$1,402.64	\$1,752.63	\$4,248,098	-\$504,241
PHP POS \$2000-20%; \$10/\$40/\$80 Rx	\$530.80	\$1,275.40	\$1,593.64	\$3,862,726	-\$118,869
PHP HMO HSA \$1600-20%; \$10/\$25/\$40 after Ded. Rx	\$491.29	\$1,180.45	\$1,475.00	\$3,575,168	\$168,688
PHP HMO HSA \$2000-0%; \$10/\$25/\$40 after Ded. Rx	\$460.56	\$1,106.62	\$1,382.74	\$3,351,548	\$392,309
<b>Priority Health</b>					
Priority Health POS \$500-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$777.52	\$1,868.22	\$2,334.35	\$5,658,112	-\$1,914,255
Priority Health POS \$500-20%; \$10/\$40/\$80/20%/20% Rx	\$673.66	\$1,618.67	\$2,022.53	\$4,902,311	-\$1,158,454
Priority Health POS \$1000-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$730.96	\$1,756.35	\$2,194.56	\$5,319,287	-\$1,575,430
Priority Health POS \$1000-20%; \$10/\$40/\$80/20%/20% Rx	\$639.67	\$1,537.00	\$1,920.48	\$4,654,959	-\$911,102
Priority Health HMO \$1000-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$665.70	\$1,599.54	\$1,998.63	\$4,844,380	-\$1,100,523
Priority Health HMO \$1000-20%; \$10/\$40/\$80/20%/20% Rx	\$579.47	\$1,392.35	\$1,739.75	\$4,216,888	-\$473,031
Priority Health POS \$2000-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$665.50	\$1,599.06	\$1,998.03	\$4,842,926	-\$1,099,069
Priority Health POS \$2000-20%; \$20/\$60/\$80/20%/20% Rx	\$586.54	\$1,409.34	\$1,760.97	\$4,268,329	-\$524,472
Priority Health HMO \$2000-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$634.55	\$1,524.70	\$1,905.11	\$4,617,704	-\$873,847
Priority Health HMO \$2000-20%; \$20/\$60/\$80/20%/20% Rx	\$529.05	\$1,271.20	\$1,588.37	\$3,849,969	-\$106,112
Priority Health POS HSA \$1600-0%; \$10/\$20/\$40/\$20/\$40 after Ded. Rx	\$606.08	\$1,456.29	\$1,819.64	\$4,410,531	-\$666,675
Priority Health POS HSA \$1600-20%; \$10/\$20/\$40/\$20/\$40 after Ded. Rx	\$539.85	\$1,297.15	\$1,620.79	\$3,928,554	-\$184,697
Priority Health POS HSA \$1600-20% (\$4,000/\$8,000 OOPM); \$10/\$20/\$40/\$20/\$40 after Ded. Rx	\$519.13	\$1,247.36	\$1,558.59	\$3,777,782	-\$33,925
Priority Health HMO HSA \$1600-0%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	\$548.31	\$1,317.48	\$1,646.19	\$3,990,120	-\$246,264
Priority Health HMO HSA \$1600-20%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	\$490.77	\$1,179.22	\$1,473.44	\$3,571,397	\$172,460
Priority Health HMO HSA \$1600-20% (\$4,000/\$8,000 OOPM); \$10/\$40/\$80/20%/20% after Ded. Rx	\$471.76	\$1,133.54	\$1,416.37	\$3,433,063	\$310,794
Priority Health POS HSA \$2000-0%; \$10/\$20/\$40/\$20/\$40 after Ded. Rx	\$570.36	\$1,370.46	\$1,712.39	\$4,150,579	-\$406,722
Priority Health POS HSA \$2000-20%; \$10/\$20/\$40/\$20/\$40 after Ded. Rx	\$524.07	\$1,259.23	\$1,573.42	\$3,813,729	-\$69,872
Priority Health HMO \$500-20%; \$10/\$40/\$80/20%/20% Rx	\$610.02	\$1,465.76	\$1,831.47	\$4,439,206	-\$695,350
Priority Health HMO \$500-20% (\$1,000 coinsurance max); \$10/\$40/\$80/20%/20% Rx	\$640.76	\$1,539.62	\$1,923.76	\$4,662,903	-\$919,046
Priority Health HMO \$500-0%; \$10/\$40/\$80/20%/20% Rx	\$695.96	\$1,672.25	\$2,089.48	\$5,064,587	-\$1,320,730

\*Priority Health 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.

\*PHP rates include taxes and fees.

\*HAP rates include taxes and Fees.

\*BCBSM/BCN 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.