

Dowagiac Union Schools - Administration Only

Proposed Effective Date: July 1, 2011



	MESSA Choices II	Blue Cross Blue Shield	Blue Cross Blue Shield	Blue Cross Blue Shield
Benefits	Renewal	Simply Blue H S A 1250/0	Simply Blue H R A 2500/20	Simply Blue H R A 4000/20
Deductible (In/Out of Network)				
Individual	\$200/\$400	\$1,250/\$2,500	\$2,500/\$5,000	\$4,000/\$4,000
Double/Family	\$400/\$800	\$2,500/\$5,000	\$5,000/\$10,000	\$8,000/\$8,000
Employer Deductible Reimbursement (In/Out of Network)				
Individual	\$0/\$0	\$1,250/\$0	\$2,500/\$0	\$4,000/\$0
Double/Family	\$0/\$0	\$2,500/\$0	\$5,000/\$0	\$8,000/\$0
Coinsurance Maximum (In/Out of Network, does not include ded)				
Individual	\$0/\$2,000	\$1,000/\$2,000	\$2,500/\$5,000	\$2,500/\$5,000
Double/Family	\$0/\$4,000	\$2,000/\$4,000	\$5,000/\$10,000	\$5,000/\$10,000
General Benefit Percentage (In/Out of Network)	100%/80%	100%/80%	80%/60%	80%/60%
Office Visit/Urgent Care/ER Copay	\$10/\$25/\$50	100% after ded/80% after ded	\$30/\$30/\$150	\$30/\$30/\$150
Prescription Drugs				
Generic/Preferred Brand/Non Preferred Brand	\$10/\$20/\$20	\$5/\$25/\$50 after ded	\$5/\$25/\$50	\$5/\$25/\$50
Mail Order	1x retail copay	2x retail copay	2x retail copay	2x retail copay
Dental	80/80/80/80/\$1,000/\$1,300	80/80/80/80/\$1,000/\$1,300	80/80/80/80/\$1,000/\$1,300	80/80/80/80/\$1,000/\$1,300
Vision	VSP 3	VSP 3	VSP 3	VSP 3
Life/LTD	\$20,000/66.7% to \$5,000	\$20,000/66.7% to \$5,000	\$20,000/66.7% to \$5,000	\$20,000/66.7% to \$5,000

Pak A		July 1, 2011	Bundled Rate	Bundled Rate	Bundled Rate
Single	3	\$686.59	\$825.22	\$750.61	\$721.60
Double	10	\$1,475.90	\$1,555.98	\$1,432.42	\$1,318.38
Family	18	\$1,679.71	\$1,869.16	\$1,724.62	\$1,574.15
	Monthly Total	\$47,053.55	\$51,680.34	\$47,619.19	\$43,683.30
	Annual Total	\$564,642.60	\$620,164.08	\$571,430.28	\$524,199.60
Pak B					
Single	0	\$77.24	\$105.00	\$105.00	\$105.00
Double	2	\$113.75	\$105.00	\$105.00	\$105.00
Family	8	\$167.46	\$105.00	\$105.00	\$105.00
	Monthly Total	\$1,567.18	\$1,050.00	\$1,050.00	\$1,050.00
	Annual Total	\$18,806.16	\$12,600.00	\$12,600.00	\$12,600.00
Cash-in-Lieu Benefit	10	\$300.00	\$300.00	\$300.00	\$300.00
	Monthly Total	\$3,000.00	\$3,000.00	\$3,000.00	\$3,000.00
	Annual Total	\$36,000.00	\$36,000.00	\$36,000.00	\$36,000.00
Total Plan Cost					
	Monthly Total	\$51,620.73	\$55,730.34	\$51,669.19	\$47,733.30
	Annual Total	\$619,448.76	\$668,764.08	\$620,030.28	\$572,799.60

Notes:
HRA: Administration cost are approximately \$2,000 per year and are NOT included in this cost analysis.
RX: Mandatory preauthorization, MAC, quantity limits apply.
Simply Blue: applies deductible and coinsurance to office services that include diagnostic, therapeutic and surgery.
Chiropractic manipulation and osteopathic therapy visits are limited to 12 visits per member per calendar year.

MiEHIP Pooling Proposal
Dowagiac Union Schools - Administration

	Plan	Monthly Rates	Total Monthly	Total 11 Month	% Change	Savings
Current:	MESSA Choices II	Single \$ 603.16				
	Ded: \$200/400	Double \$ 1,355.24				
	OV/UC/ER: \$10/25/50	Family \$ 1,505.65	\$ 39,151.46	\$ 430,666.06		
	Rx: \$10/20	Composite \$ 1,350.05				
Short Year:	Renews 7/1/12	Single \$ 541.17				
	Ded: \$200/400	Double \$ 1,215.96				
	OV/UC/ER: \$10/25/50	Family \$ 1,350.91	\$ 35,127.77	\$ 386,405.47	-10.3%	\$ 44,260.59
	Rx: \$10/20	Composite \$ 1,211.30				

	Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current:	MESSA Choices II	Single \$ 603.16				
	Ded: \$200/400	Double \$ 1,355.24				
	OV/UC/ER: \$10/25/50	Family \$ 1,505.65	\$ 39,151.46	\$ 469,817.52		
	Rx: \$10/20	Composite \$ 1,350.05				
Long Year:	Renews 8/1/12	Single \$ 542.68				
	Ded: \$200/400	Double \$ 1,219.34				
	OV/UC/ER: \$10/25/50	Family \$ 1,354.67	\$ 35,225.50	\$ 422,706.00	-10.0%	\$ 47,111.52
	Rx: \$10/20	Composite \$ 1,214.67				

Current Rates: 7/1/2011

Single 3
Double 12
Family 14

Option Rates: 3Q2011 - August

Effective Date: 8/1/2011

Total 29

Note: All rates are based on information provided by the District; MiEHIP reserves the right to re-rate based on changes in enrollment or plan designs. All rates are illustrative pending completion and approval of the stop-loss disclosure forms.