

Dowagiac Union Schools - Maintenance / Transportation

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	\$100/\$200	\$1,250/\$2,500	\$2,500/\$5,000	\$4,000/\$4,000
Double/Family	\$250/\$500	\$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	60/60/60/60/\$1,000/\$1,200	60/60/60/60/\$1,000/\$1,200	60/60/60/60/\$1,000/\$1,200	60/60/60/60/\$1,000/\$1,200
Vision	VSP 3 Gold	VSP 3 Gold	VSP 3 Gold	VSP 3 Gold
Life/LTD	\$1,000/No LTD	\$1,000/No LTD	\$1,000/No LTD	\$1,000/No LTD

Pak A		July 1, 2011	Bundled Rate	Bundled Rate	Bundled Rate
Single	1	\$ 653.43	\$ 804.18	\$ 728.77	\$ 700.40
Double	2	\$ 1,458.27	\$ 1,534.94	\$ 1,410.58	\$ 1,297.18
Family	14	\$ 1,656.00	\$ 1,848.12	\$ 1,702.78	\$ 1,552.95
Monthly Total	17	\$ 26,753.97	\$ 29,747.74	\$ 27,388.85	\$ 25,036.06
Annual Total		\$ 321,047.64	\$ 356,972.88	\$ 328,666.20	\$ 300,432.72
Pak B					
Single	0	\$ 32.05	\$ 80.00	\$ 80.00	\$ 80.00
Double	2	\$ 61.89	\$ 80.00	\$ 80.00	\$ 80.00
Family	6	\$ 104.57	\$ 80.00	\$ 80.00	\$ 80.00
Monthly Total	8	\$ 751.20	\$ 640.00	\$ 640.00	\$ 640.00
Annual Total		\$ 9,014.40	\$ 7,680.00	\$ 7,680.00	\$ 7,680.00
Cash-in-Lieu Benefit	8	\$ 50.00	\$ 50.00	\$ 50.00	\$ 50.00
Monthly Total		\$ 400.00	\$ 400.00	\$ 400.00	\$ 400.00
Annual Total		\$ 4,800.00	\$ 4,800.00	\$ 4,800.00	\$ 4,800.00
Total Plan Cost					
Monthly Total		\$ 27,905.17	\$ 30,787.74	\$ 28,428.85	\$ 26,076.06
Annual Total		\$ 334,862.04	\$ 369,452.88	\$ 341,146.20	\$ 312,912.72

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 - Transportation / Custodians

	Plan	Monthly Rates	Total Monthly	Total 11 Month	% Change	Savings
Current:	MESSA Choices II Ded: \$100/200 OV/UC/ER: \$10/25/50 Rx: \$10/20	Single \$ 621.77				
		Double \$ 1,397.10				
		Family \$ 1,552.17	\$ 24,836.21	\$ 273,198.31		
		Composite \$ 1,460.95				
Short Year:	Renews 7/1/12 Ded: \$100/200 OV/UC/ER: \$10/25/50 Rx: \$10/20	Single \$ 556.46				
		Double \$ 1,250.35				
		Family \$ 1,389.13	\$ 22,227.38	\$ 244,501.19	-10.5%	\$ 28,697.12
		Composite \$ 1,307.49				

	Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current:	MESSA Choices II Ded: \$100/200 OV/UC/ER: \$10/25/50 Rx: \$10/20	Single \$ 621.77				
		Double \$ 1,397.10				
		Family \$ 1,552.17	\$ 24,836.21	\$ 298,034.52		
		Composite \$ 1,460.95				
Long Year:	Renews 8/1/12 Ded: \$100/200 OV/UC/ER: \$10/25/50 Rx: \$10/20	Single \$ 558.00				
		Double \$ 1,253.82				
		Family \$ 1,392.98	\$ 22,289.10	\$ 267,469.21	-10.3%	\$ 30,565.31
		Composite \$ 1,311.12				

Current Rates: 7/1/2011	Single 1
Option Rates: 3Q2011 - August	Double 4
	Family 12
Effective Date: 8/1/2011	Total 17

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.