

whole group quote - would be different if groups were separate.



Proposal for: **DOWAGIAC SCHOOLS**

Proposed Effective Date: **08/01/2011**
 SIC Code: **8211** Zip Code: **49047**

	HMO 100-4		HMO 100-5		POS 100-4	
					Preferred	Alternate
Hospital Coverage	100%		100%		100%	70%
Copayments	\$20/\$35/\$75		\$20/\$35/\$75		\$20/\$35/\$75	70%
Reform Status	Non-grandfathered		Non-grandfathered		Non-grandfathered	
Medical Deductible	\$250/\$500		\$500/\$1,000		\$500/\$1,000	\$1,000/\$2,000
Rx Copay	\$10 /\$40 /\$80		\$15 /\$50 /\$80		\$15 /\$50 /\$80	\$15 /\$50 /\$80
	20% /20%		20% /20%		20% /20%	20% /20%
	With CM		With CM		With CM	With CM
Rx Deductible	N/A		N/A		N/A	N/A
OOP Individual/Family	N/A		N/A		N/A	\$2,500/\$5,000
Advanced Imaging Copay	\$150		\$150		\$150	70%
Emergency Room Copay	\$150		\$150		\$150	\$150
Ambulance Copay	\$150		\$150		\$150	\$150
Durable Medical Equipment	50%		50%		50%	50%
Prosthetic & Orthotic Copay	50%		50%		50%	50%
Annual Limit	N/A		N/A		N/A	\$1 million
Domestic Partners	No Domestic Partner		No Domestic Partner		No Domestic Partner	
Coverage Rates	#					
Single	2	\$475.96	\$447.57		\$460.38	
Double	4	\$1,047.12	\$984.66		\$1,012.84	
Family	13	\$1,308.90	\$1,230.83		\$1,266.05	
Monthly Premium		\$22,156.06	\$20,834.59		\$21,430.79	
Annual Premium		\$265,872.72	\$250,015.08		\$257,169.48	

Priority Health participation rules apply; see Priority Health New Group Application.
 Priority Health is not liable for agent or employer group errors.

For New groups, final rates will be based on final enrollment. Rates guaranteed for 12 months from the effective date of coverage.
 For renewing groups, rates are not valid until verification of all pre-renewal documents has been completed.

Benefits and generated rates may be pending and subject to final approval by the Michigan Office of Financial and Insurance Regulation.

In general Mental Health Parity does not apply for small businesses. The rates produced on Rate Generator are not valid when a group is required to comply with Mental Health Parity.
 Please contact the Small Business department for assistance.

providers