

**Lakeview Community Schools
Cost Analysis
Renewal Date: September 1, 2014**



<i>Current Rates</i>	CENSUS	10	15	50	<u>Monthly</u>	<u>Annualized</u>				
		<u>Single</u>	<u>Two Person</u>	<u>Family</u>						
Blue Cross Blue Shield of Michigan ~ Non-Union ~ Group# 007022343-0002										
Simply Blue HSA \$1,250/0% - \$1,250/\$2,500; 0%; No Rx; XVA		\$ 300.55	\$ 721.32	\$ 901.65	\$ 58,907.80	\$ 706,893.60				
Taxes and Fees 1-1-14 to 8-31-14					\$ 4,156.09	\$ 33,248.72				
Total with Taxes and Fees					\$ 63,063.89	\$ 740,142.32				
EHIM ~ Self-Funded Rx ~ Group# 50001520-01 Actual Utilization 10-01-13 to 06-30-14 (9 months)										
Actual Annualized Rx:					\$ 15,615.44	\$ 187,385.33				
Total Medical and Rx:					\$ 78,679.33	\$ 944,152.01				
EHIM ~ Self-Funded Rx ~ Group# 50001520-01 Estimated Illustrative Rates		\$ 78.47	\$ 188.33	\$ 235.41	\$ 15,380.15	\$ 184,561.80				
ADN Self-Funded ~ Group# 9914 ~ Actual Utilization 6-1-13 to 5-31-14										
Dental - 100/50/50/50; \$0 Ded; \$1,000 Annual Max; \$1,000 Ortho Max					\$ 6,151.27	\$ 73,815.22				
ADN Self-Funded ~ Group# 9914 ~ Actual Utilization 6-1-13 to 5-31-14										
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; Contacts up to \$90 Expense:					\$ 1,254.19	\$ 15,050.28				
Total:					\$ 74.42	\$ 892.99				
Total ADN Actual:					\$ 7,479.87	\$ 89,758.49				
ADN Self-Funded ~ Group# 9914 ~ Dental Illustrative Rates		\$ 26.03	\$ 48.10	\$ 90.25	\$ 5,494.30	\$ 65,931.60				
ADN Self-Funded ~ Group# 9914 ~ Vision Illustrative Rates		\$ 6.81	\$ 14.66	\$ 22.04	\$ 1,390.00	\$ 16,680.00				
Assurant Employee Benefits ~ Group# G-5460318 ~ Rates good through 12-31-2014										
Life AD&D - Office Personnel - Flat \$50K	<u>Volume</u>	\$ 879,000	<u>Rate</u>	0.24	<u>Lives</u>	95	<u>Monthly</u>	\$ 210.96	<u>Annualized</u>	\$ 2,531.52
Life AD&D - All Other Members - Flat \$5K										
LTD - Office Personnel - 90 Day Wait; 66 2/3%; \$5,000 Max		\$ 252,425	\$ 0.52		95		\$ 1,968.85	\$ 23,626.20		
LTD - All Others Memebers - 90 Day Wait; 66 2/3%; \$3,500 Max										
Voluntary Life AD&D - Units of \$10K the lesser of \$250K OR 5 Xs basic annual earnings rounded to the next higher \$10K					Table	32				
Voluntary STD - 1/8/13; Lesser of \$1K OR 60% of earnings Max					Table	5				
Total Assurant:							\$ 2,179.81	\$ 26,157.72		
Total All Benefits:							\$ 88,339.02	\$ 1,060,068.22		

The above rates are not guaranteed and subject to underwriting review and approval

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<u>Renewal Rates</u>	<u>Single</u>	10	<u>Two Person</u>	15	<u>Family</u>	50	<u>Monthly</u>	<u>Annualized</u>		
Blue Cross Blue Shield of Michigan ~ Non-Union ~ Group# 007022343-0002										
Simply Blue HSA \$1,250/0% - \$1,250/\$2,500; 0%; No Rx; XVA	\$	335.23	\$	804.55	\$	1,005.69	\$	65,705.05	\$	788,460.60
Estimated Renewal Taxes and Fees							\$	4,531.92	\$	54,383.00
Total with Taxes and Fees							\$	70,236.97	\$	842,843.60
EHIM ~ Self-Funded Rx ~ Group# 50001520-01 ~ Projected 10-1-14 to 9-30-15										
Estimated Annualized Rx:							\$	16,708.46	\$	200,501.52
Total Medical and Rx:							\$	82,413.51	\$	988,962.12
EHIM ~ Self-Funded Rx ~ Group# 50001520-01 Projected Illustrative Rates										
	\$	84.56	\$	202.94	\$	253.67	\$	16,573.20	\$	198,878.40
ADN Self-Funded ~ Group# 9914 ~ Estimated Trend 2% 5-1-13 to 4-30-14										
Dental - 100/50/50/50; \$0 Ded; \$1,000 Annual Max; \$1,000 Ortho Max							\$	6,274.29	\$	75,291.52
ADN Self-Funded ~ Group# 9914 ~ Estimated Trend 2% 5-1-13 to 4-30-14										
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; Contacts up to \$90							\$	1,279.27	\$	15,351.29
Expenses:							\$	71.27	\$	855.20
Total:							\$	1,350.54	\$	16,206.49
Total ADN Actual:							\$	7,624.83	\$	91,498.01
ADN Self-Funded ~ Group# 9914 ~ Dental Illustrative Rates 2014-2015										
Dental Admin Rate Will Hold	\$	26.03	\$	48.10	\$	90.25	\$	5,494.30	\$	65,931.60
ADN Self-Funded ~ Group# 9914 ~ Vision Illustrative Rates 2015										
Vision Admin Fee will increase \$0.50 PEPM	\$	6.81	\$	14.66	\$	22.04	\$	1,390.00	\$	16,680.00
Assurant Employee Benefits ~ Group# G-5460318 ~ Rates good through 12-31-2014										
	<u>Volume</u>		<u>Rate</u>		<u>Lives</u>		<u>Monthly</u>	<u>Annualized</u>		
Life AD&D - Office Personnel - Flat \$50K	\$	879,000	\$	0.24	95		\$	210.96	\$	2,531.52
Life AD&D - All Other Members - Flat \$5K										
LTD - Office Personnel - 90 Day Wait; 66 2/3%; \$5,000 Max	\$	252,425	\$	0.52	95		\$	1,968.85	\$	23,626.20
LTD - All Others Memebers - 90 Day Wait: 66 2/3%; \$3,500 Max										
Voluntary Life AD&D - Units of \$10K the lesser of \$250K OR 5 Xs basic annual earnings rounded to the next higher \$10K					Table	32				
Voluntary STD - 1/8/13; Lesser of \$1K OR 60% of earnings Max					Table	5				
Total Assurant:							\$	2,179.81	\$	26,157.72
Total All Benefits:							\$	92,218.15	\$	1,106,617.85
Hard Cap Amounts for 2014	\$	488.13	\$	1,020.83	\$	1,331.27	\$	86,757.28	\$	1,041,087.30

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<i>Overall Increase:</i>	4.39%		
<i>Tiered Increase Medical:</i>	11.54%	11.54%	11.54%
<i>Overall Increase Self-Funded Rx:</i>	7.00%		
<i>Overall Increase Dental:</i>	2.00%		
<i>Overall Increase Vision:</i>	2.00%		
<i>Overall Increase Assurant:</i>	0.00%		

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Blue Cross Blue Shield of Michigan

<i>Simply Blue HSA- Rx Options</i>	<u>Single</u>	10	<u>Two Person</u>	15	<u>Family</u>	50	<u>Monthly</u>	<u>Annualized</u>
100% after \$1,250 Individual or \$2,500 Two Person/Family Ded; \$2,250/\$4,500 TrOOP; \$15/\$50/50% (\$70 Min/\$100 Max) Rx	\$	403.97	\$	969.53	\$	1,211.91	\$ 79,178.15	\$ 950,137.80
Taxes and Fees							\$ 5,069.67	\$ 60,836.04
Total							\$ 84,247.82	\$ 1,010,973.84
100% after \$1,250 Individual or \$2,500 Two Person/Family Ded; \$2,250/\$4,500 TrOOP; \$10/\$40/\$80 Rx	\$	406.54	\$	975.70	\$	1,219.62	\$ 79,681.90	\$ 956,182.80
Taxes and Fees							\$ 5,093.65	\$ 61,123.80
Total							\$ 84,775.55	\$ 1,017,306.60
100% after \$1,250 Individual or \$2,500 Two Person/Family Ded; \$2,250/\$4,500 TrOOP; \$15/\$30/\$60 Rx	\$	413.07	\$	991.36	\$	1,239.20	\$ 80,961.10	\$ 971,533.20
Taxes and Fees							\$ 5,154.54	\$ 61,854.48
Total							\$ 86,115.64	\$ 1,033,387.68

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Blue Care Network

	<u>Single</u>	10	<u>Two Person</u>	15	<u>Family</u>	50	<u>Monthly</u>	<u>Annualized</u>
HMO 10%- \$20 OV; \$30 Sp.; \$35 UC; \$150 ER; \$0 Ded.; 10%; \$1,000/\$2,000 TrOOP; \$4/\$40/\$80/20%/20% Rx	\$	613.14	\$	1,410.21	\$	1,686.13	\$ 111,591.05	\$ 1,339,092.60
Taxes and Fees							\$ 3,436.07	\$ 41,232.84
Total							\$ 115,027.12	\$ 1,380,325.44
HMO 20%- \$25 OV; \$35 Sp.; \$35 UC; \$150 ER; 0 Ded.; 20%; \$1,500/\$3,000 TrOOP; \$4/\$15/\$40/\$80/20%/20% Rx	\$	581.56	\$	1,337.58	\$	1,599.28	\$ 105,843.30	\$ 1,270,119.60
Taxes and Fees							\$ 3,328.32	\$ 39,939.84
Total							\$ 109,171.62	\$ 1,310,059.44

BCN HMO HSA

HSA HMO 1300/20%- \$1,300/\$2,600 Ded.; 20%; \$2,300/\$4,600 TrOOP; \$4/\$15/\$40/\$80/20%/20% Rx	\$	469.17	\$	1,079.10	\$	1,290.23	\$ 85,389.70	\$ 1,024,676.40
Taxes and Fees							\$ 2,944.90	\$ 35,338.80
Total							\$ 88,334.60	\$ 1,060,015.20
HSA HMO 2000/0%- \$2,000/\$4,000 Ded.; 0%; \$4,000/\$8,000 TrOOP; \$4/\$15/\$40/\$80/20%/20% Rx	\$	487.48	\$	1,121.19	\$	1,340.56	\$ 88,720.65	\$ 1,064,647.80
Taxes and Fees							\$ 3,007.33	\$ 36,087.96
Total							\$ 91,727.98	\$ 1,100,735.76
HSA HMO 2000/20%- \$2,000/\$4,000 Ded.; 20%; \$5,400/\$10,800 TrOOP; \$4/\$15/\$40/\$80/20%/20% Rx	\$	399.19	\$	918.13	\$	1,097.77	\$ 72,652.35	\$ 871,828.20
Taxes and Fees							\$ 2,706.12	\$ 32,473.44
Total							\$ 75,358.47	\$ 904,301.64

BCN Blue Elect Plus Self Referral

\$500- \$20 OV; \$30 Sp.; \$35 UC; \$150 ER; \$500/\$1,000 Ded.; \$2,500/\$5,000 TrOOP; \$4/\$15/\$40/\$80/20%/20%	\$	582.22	\$	1,339.11	\$	1,601.11	\$ 105,964.35	\$ 1,271,572.20
Taxes and Fees							\$ 3,330.59	\$ 39,967.08
Total							\$ 109,294.94	\$ 1,311,539.28
\$1000- \$20 OV; \$40 Sp.; \$50 UC; \$150 ER; \$1,000/\$2,000 Ded.; \$3,500/\$7,000 TrOOP; \$4/\$15/\$40/\$80/20%/20%	\$	524.91	\$	1,207.29	\$	1,443.50	\$ 95,533.45	\$ 1,146,401.40
Taxes and Fees							\$ 3,135.06	\$ 37,620.72
Total							\$ 98,668.51	\$ 1,184,022.12

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MESSA Quotes effective 7-1-14

MESSA Choices-\$20 OV; \$25 UC; \$50 ER; \$300/\$600 Ded.; Saver Rx	\$ 575.32	\$ 1,292.59	\$ 1,608.19	\$ 105,551.55	\$ 1,266,618.60
Dental- 100/50/50//50; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$ 20.99	\$ 39.67	\$ 76.26	\$ 5,992.94	\$ 71,915.28
Vision- VSP 2	\$ 5.34	\$ 11.49	\$ 17.26	\$ 1,398.62	\$ 16,783.44
MESSA Choices- \$20 OV; \$25 UC; \$50 ER; \$500/\$1,000 Ded.; Saver Rx	\$ 545.09	\$ 1,224.57	\$ 1,523.55	\$ 99,996.95	\$ 1,199,963.40
Dental- 100/50/50//50; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$ 20.99	\$ 39.67	\$ 76.26	\$ 5,992.94	\$ 71,915.28
Vision- VSP 2	\$ 5.34	\$ 11.49	\$ 17.26	\$ 1,398.62	\$ 16,783.44
MESSA ABC Plan 1- \$1,250/\$2,500 Ded.; ABC Rx	\$ 493.18	\$ 1,107.80	\$ 1,378.22	\$ 90,459.80	\$ 1,085,517.60
Dental- 100/50/50//50; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$ 20.99	\$ 39.67	\$ 76.26	\$ 5,992.94	\$ 71,915.28
Vision- VSP 2	\$ 5.34	\$ 11.49	\$ 17.26	\$ 1,398.62	\$ 16,783.44

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Dental

<u>Current Rates</u>	<u>Single</u>	12	<u>Two Person</u>	14	<u>Family</u>	68	<u>Monthly</u>	<u>Annualized</u>
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ADN Self-Funded ~ Group# 9914 ~ Actual Utilization 6-1-13 to 5-31-14								
Dental - 100/50/50/50; \$0 Ded; \$1,000 Annual Max; \$1,000 Ortho Max							\$ 6,151.27	\$ 73,815.22
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Renewal Rates (10-1-14)								
ADN Self-Funded ~ Group# 9914 ~ Estimated Trend 2% 5-1-13 to 4-30-14								
Dental - 100/50/50/50; \$0 Ded; \$1,000 Annual Max; \$1,000 Ortho Max							\$ 6,274.29	\$ 75,291.52
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Alternative Plans								
BCBSM ~ Based on current medical enrollment								
Blue Dental PPO Plus - \$0 Ded; 100/80/50/50; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$	40.59	\$	97.43	\$	121.78	\$ 7,956.35	\$ 95,476.20
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The Standard								
Plan 1- \$0 Ded.; 100/50/50; \$1,000 Annual Max	\$	29.73	\$	61.42	\$	99.91	\$ 8,010.52	\$ 96,126.24
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Guardian								
Plan #1- 100/50/50/50; \$0 Ded.; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$	28.17	\$	55.12	\$	100.29	\$ 7,929.44	\$ 95,153.28
Plan #2- 100/100/60/50; \$50 Ded.; \$1,000 Annual Max; \$1,000 Lifetime Ortho Max	\$	35.10	\$	68.62	\$	124.05	\$ 9,817.28	\$ 117,807.36

Securian Dental ~ Declined to Quote: Not Competitive

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Vision

<u>Current Rates</u>	<u>Single</u>	12	<u>Two Person</u>	14	<u>Family</u>	68		<u>Monthly</u>	<u>Annualized</u>
ADN Self-Funded ~ Group# 9914 ~ Actual Utilization 6-1-13 to 5-31-14									
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; Contacts up to \$90								\$ 1,254.19	\$ 15,050.28
Expense:								\$ 74.42	\$ 892.99
Total:								\$ 1,328.61	\$ 15,943.27
ADN Self-Funded ~ Group# 9914 ~ Estimated Trend 2% 5-1-13 to 4-30-14									
Vision - 12/12/12; \$6.50 Exam; \$18 Ded. Frames & Lenses up to \$65; Contacts up to \$90								\$ 1,279.27	\$ 15,351.29
Expenses:								\$ 71.27	\$ 855.20
Total:								\$ 1,350.54	\$ 16,206.49
Alternative Plans									
The Standard									
Plan 1- 12/12/24; \$20 Ded.; Frames & Lenses up to \$80; Contacts up to \$100	\$	3.96		\$	7.92		\$	11.12	
								\$ 914.56	\$ 10,974.72
National Vision Administrators									
Option 1- 12/12/12; \$5 Exam; \$10 Lenses; \$75 Frame Allowance; \$100 Contact Allowance	\$	4.85		\$	10.45		\$	15.70	
Option 2- 12/12/12; \$5 Exam; \$10 Lenses; \$100 Frame Allowance; \$100 Contact Allowance	\$	5.38		\$	11.58		\$	17.42	
								\$ 1,272.10	\$ 15,265.20
								\$ 1,411.24	\$ 16,934.88
Guardian									
Plan #1- 12/12/12; \$10 Exam; \$10 Lenses; \$150 Frame Allowance; \$150 Contact Allowance	\$	16.52		\$	25.05		\$	44.05	
Plan #2- 12/12/24; \$10 Exam; \$10 Lenses; \$130 Frame Allowance; \$130 Contact Allowance	\$	11.17		\$	16.94		\$	29.78	
								\$ 3,544.34	\$ 42,532.08
								\$ 2,396.24	\$ 28,754.88

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