



Medical Rate Summary

Coldwater Community Schools

All Employees

Assumed Effective Date: 7/1/2012

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
All Employees		Census	32	39	94		
	Community Blue 3A	Rate	\$473.12	\$1,135.51	\$1,419.38	\$1,169	\$2,314,157
	TOTALS:		32	39	94	165	\$1,169
							\$2,314,157

**Equivalent Rates
(Including Deductible Funding and Fees as Applicable)**

Product Name	1P	2P	FF	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
MESSA Plans	No Response						
BCBSM Comm. Blue and Simply Blue Plans							
BCBSM CB 4A; \$5/\$25/\$50 Rx	\$406	\$974	\$1,218	\$1,003	\$1,985,863	\$328,294	\$2,581,863
BCBSM/EHIM CB12A to First Dollar; \$5/\$25/\$50 Rx	\$498	\$1,194	\$1,493	\$1,229	\$2,433,522	-\$119,365	\$2,955,022
BCBSM/EHIM CB12A to School Plan II; \$5/\$25/\$50 Rx	\$512	\$1,228	\$1,535	\$1,264	\$2,502,822	-\$188,665	\$3,024,322
BCBSM SB 500; \$5/\$25/\$50 Rx	\$362	\$869	\$1,086	\$895	\$1,771,214	\$542,944	\$2,665,214
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$327	\$784	\$980	\$807	\$1,597,455	\$716,703	\$2,640,455
BCBSM SB 1500; \$5/\$25/\$50 Rx	\$308	\$740	\$925	\$762	\$1,508,738	\$805,420	\$2,700,738
BCBSM SB 2500; \$5/\$25/\$50 Rx	\$274	\$658	\$822	\$677	\$1,340,252	\$973,906	\$2,830,252
BCBSM HRA Simply Blue Plans to First Dollar							
BCBSM/EHIM SB HRA 1000 to First Dollar; \$5/\$25/\$50 Rx	\$496	\$1,190	\$1,488	\$1,225	\$2,425,566	-\$111,409	\$2,842,766
BCBSM/EHIM SB HRA 1500 to First Dollar; \$5/\$25/\$50 Rx	\$488	\$1,171	\$1,463	\$1,205	\$2,385,963	-\$71,805	\$2,922,363
BCBSM/EHIM SB HRA 2500 to First Dollar; \$5/\$25/\$50 Rx	\$471	\$1,132	\$1,414	\$1,165	\$2,306,195	\$7,962	\$3,051,195
BCBSM/EHIM SB HRA 4000 to First Dollar; \$5/\$25/\$50 Rx	\$442	\$1,060	\$1,325	\$1,091	\$2,160,483	\$153,675	\$3,322,683
BCBSM HRA Simply Blue Plans to School Plan II							
BCBSM/EHIM SB HRA 1000 to School Plan II; \$5/\$25/\$50 Rx	\$502	\$1,205	\$1,506	\$1,240	\$2,455,266	-\$141,109	\$2,872,466
BCBSM/EHIM SB HRA 1500 to School Plan II; \$5/\$25/\$50 Rx	\$494	\$1,185	\$1,482	\$1,220	\$2,415,663	-\$101,505	\$2,952,063
BCBSM/EHIM SB HRA 2500 to School Plan II; \$5/\$25/\$50 Rx	\$478	\$1,146	\$1,433	\$1,180	\$2,335,895	-\$21,738	\$3,080,895
BCBSM/EHIM SB HRA 4000 to School Plan II; \$5/\$25/\$50 Rx	\$448	\$1,075	\$1,343	\$1,106	\$2,190,183	\$123,975	\$3,352,383
BCBSM HRA Simply Blue Plans to CB Plan							
BCBSM/EHIM SB HRA 1000 to CB 1; \$5/\$25/\$50 Rx	\$502	\$1,205	\$1,506	\$1,240	\$2,455,266	-\$141,109	\$2,872,466
BCBSM/EHIM SB HRA 1500 to CB 1; \$5/\$25/\$50 Rx	\$494	\$1,185	\$1,482	\$1,220	\$2,415,663	-\$101,505	\$2,952,063
BCBSM/EHIM SB HRA 2500 to CB 1; \$5/\$25/\$50 Rx	\$478	\$1,146	\$1,433	\$1,180	\$2,335,895	-\$21,738	\$3,080,895
BCBSM/EHIM SB HRA 4000 to CB 1; \$5/\$25/\$50 Rx	\$448	\$1,075	\$1,343	\$1,106	\$2,190,183	\$123,975	\$3,352,383
BCBSM/EHIM SB HRA 4000 to CB 2; \$5/\$25/\$50 Rx	\$445	\$1,069	\$1,336	\$1,100	\$2,178,263	\$135,895	\$3,322,583
BCBSM Simply Blue HSA Plans							
BCBSM SB HSA 1250-0%; \$5/\$25/\$50 Rx	\$416	\$998	\$1,247	\$1,027	\$2,032,984	\$281,173	\$2,032,984
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$422	\$1,012	\$1,265	\$1,042	\$2,062,449	\$251,708	\$2,062,449

**Equivalent Rates
(Including Deductible Funding and Fees as Applicable)**

Product Name	1P	2P	FF	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM SB HSA 3000-0%; \$5/\$25/\$50 Rx	\$430	\$1,032	\$1,290	\$1,063	\$2,103,869	\$210,288	\$2,103,869
Priority Health Conventional PPO Plans	No Response						
UHC Conventional Plans	No Response						

*For EHIM/SB plans: Stated utilization rates are estimates and will be revisited after program utilization analysis can be obtained under the new program offerings

*For EHIM/School Plans: If transitioning from another TPA, run-in claim administration will have a \$5.00 pepm for first three months and \$10.00 per claim thereafter