

DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Rate Summary
Richmond Community Schools
All Employees HSA
Assumed Effective Date: 7/1/21

Current Plans and Segments			1P	2P	FF	Total Annual Cost	Rate Period
BCBSM Renewal Employees with \$1400-0%		Census	9	0	7	\$199,831.54	7/1/21 - 6/30/22
	BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	Rate	\$555.09	\$1,332.20	\$1,665.26		
Teachers with MESSA ABC Plan 1 \$1400-20%		Census	2	0	4	\$91,319.28	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-20%; ABC Rx	Rate	\$576.51	\$1,297.15	\$1,614.23		
Teachers with MESSA ABC Plan 1 \$1400-0%		Census	8	6	18	\$548,414.16	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate	\$635.62	\$1,430.15	\$1,779.74		
TOTALS:			19	6	29	\$839,565	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM						
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$498.11	\$1,195.46	\$1,494.32	\$719,666.44	\$119,898.54
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$443.58	\$1,064.61	\$1,330.77	\$640,896.03	\$198,668.94
BCN						
BCN HMO HSA \$1400-0%; \$10/\$30/\$60/\$80/20%/20% Rx	7/1/21 - 6/30/22	\$410.60	\$985.44	\$1,231.82	\$593,241.19	\$246,323.79
BCN HMO HSA \$1400-20%; \$10/\$30/\$60/\$80/20%/20%Rx	7/1/21 - 6/30/22	\$370.64	\$889.53	\$1,111.91	\$535,494.03	\$304,070.94
HAP						
HAP PPO HSA \$1400-0%; \$10/\$20/\$40 Rx	7/1/21 - 6/30/22	\$572.48	\$1,288.08	\$1,602.94	\$781,090.32	\$58,474.66
HAP PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$569.10	\$1,280.48	\$1,593.48	\$776,480.40	\$63,084.58
McLaren						
McLaren POS HSA \$1,400-0%; \$10/\$25/\$40 Rx	7/1/21 - 6/30/22	\$473.27	\$1,064.86	\$1,325.16	\$645,731.16	\$193,833.82
McLaren POS HSA \$1400-20%; \$10/\$25/\$40 Rx	7/1/21 - 6/30/22	\$441.40	\$993.16	\$1,235.93	\$602,250.36	\$237,314.62
McLaren POS HSA \$2,000-20%; \$10/\$25/\$40 Rx	7/1/21 - 6/30/22	\$408.07	\$918.16	\$1,142.60	\$556,772.28	\$282,792.70
Priority Health						
Priority Health PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$535.41	\$1,284.99	\$1,606.23	\$773,560.80	\$66,004.18
Priority Health PPO HSA \$1400-0%; \$10/\$20/\$40 Rx	7/1/21 - 6/30/22	\$568.88	\$1,279.97	\$1,592.87	\$776,181.24	\$63,383.74
Priority Health POS HSA \$1400-20%; \$10/\$20/\$40 Rx	7/1/21 - 6/30/22	\$521.21	\$1,172.73	\$1,459.39	\$711,140.16	\$128,424.82

*BCBSM/BCN: quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.