



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 Traditional  
Assumed Effective Date: 7/1/21

Current Plans and Segments			1P	2P	FF	Total Annual Cost	Rate Period
Teachers With MESSA Choices \$500	MESSA Choices \$500-0%; Saver Rx	Census	7	2	17	\$504,914.76	1/1/21 - 12/31/21
		Rate	\$711.95	\$1,601.88	\$1,993.46		
BCBSM Renewal Employees with \$500-20%	BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	Census	4	0	3	\$94,052.80	7/1/21 - 6/30/22
		Rate	\$602.90	\$1,446.97	\$1,808.71		
		TOTALS:	11	2	20	\$598,968	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>						
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$544.69	\$1,307.27	\$1,634.08	\$495,454.43	\$103,513.13
<b>BCN</b>						
BCN HMO \$500-20%; \$2500 ECM; \$10/\$30/\$60/\$80/20%/20% Rx	7/1/21 - 6/30/22	\$448.69	\$1,076.87	\$1,346.08	\$408,129.92	\$190,837.64
<b>HAP</b>						
HAP PPO \$500-0%; \$10/\$20/\$40 Rx	7/1/21 - 6/30/22	\$632.02	\$1,422.05	\$1,769.66	\$542,274.24	\$56,693.32
HAP PPO \$500-20%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$544.40	\$1,224.90	\$1,524.32	\$467,095.20	\$131,872.36
HAP PPO \$1000-20%; \$10/\$20/\$40 Rx	7/1/21 - 6/30/22	\$589.33	\$1,325.99	\$1,650.12	\$505,644.12	\$93,323.44
<b>McLaren</b>						
McLaren POS \$500-0%; \$10/\$25/\$40 Rx	7/1/21 - 6/30/22	\$656.34	\$1,476.76	\$1,837.75	\$563,139.12	\$35,828.44
McLaren POS \$500-20%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$585.74	\$1,317.91	\$1,640.08	\$502,566.72	\$96,400.84
<b>Priority Health</b>						
Priority Health PPO \$500-0%; \$10/\$20/\$20 Rx	7/1/21 - 6/30/22	\$717.75	\$1,614.93	\$2,009.70	\$615,829.32	-\$16,861.76
Priority Health PPO \$500-20%; \$10/\$40/\$80 Rx	7/1/21 - 6/30/22	\$595.23	\$1,428.55	\$1,785.69	\$541,421.16	\$57,546.40

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