



Medical Rate Summary Exclusively for Ida Public Schools
Effective Date: 07/01/2014

Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family
Choices/Choices II	\$0	\$5/\$10/\$25	0%	\$10	\$730.35	\$1,641.40	\$2,042.27	\$715.77	\$1,608.61	\$2,001.46
Choices/Choices II	\$0	\$10/\$25/\$50	0%	\$10	\$722.43	\$1,623.58	\$2,020.08	\$708.01	\$1,591.14	\$1,979.71
Choices/Choices II	\$0	\$20/\$25/\$50	0%	\$10	\$710.07	\$1,595.78	\$1,985.50	\$695.90	\$1,563.89	\$1,945.82
Choices/Choices II	\$0	\$5/\$10/\$25	0%	\$10/\$20	\$709.83	\$1,595.25	\$1,984.85	\$695.66	\$1,563.38	\$1,945.18
Choices/Choices II	\$100/\$200	\$5/\$10/\$25	0%	\$10	\$707.98	\$1,591.08	\$1,979.64	\$693.85	\$1,559.29	\$1,940.07
Choices/Choices II	\$0	\$10/\$25/\$50	0%	\$10/\$20	\$701.91	\$1,577.43	\$1,962.66	\$687.90	\$1,545.91	\$1,923.43
Choices/Choices II	\$100/\$200	\$10/\$25/\$50	0%	\$10	\$700.39	\$1,574.00	\$1,958.39	\$686.41	\$1,542.55	\$1,919.25
Choices/Choices II	\$0	\$20/\$25/\$50	0%	\$10/\$20	\$689.57	\$1,549.65	\$1,928.08	\$675.80	\$1,518.69	\$1,889.55
Choices/Choices II	\$100/\$200	\$20/\$25/\$50	0%	\$10	\$688.65	\$1,547.58	\$1,925.51	\$674.90	\$1,516.66	\$1,887.03
Choices/Choices II	\$200/\$400	\$5/\$10/\$25	0%	\$10	\$688.21	\$1,546.61	\$1,924.29	\$674.48	\$1,515.70	\$1,885.84
Choices/Choices II	\$100/\$200	\$5/\$10/\$25	0%	\$10/\$20	\$687.46	\$1,544.92	\$1,922.21	\$673.74	\$1,514.06	\$1,883.80
Choices/Choices II	\$200/\$400	\$10/\$25/\$50	0%	\$10	\$680.99	\$1,530.33	\$1,904.05	\$667.40	\$1,499.76	\$1,866.00
Choices/Choices II	\$100/\$200	\$10/\$25/\$50	0%	\$10/\$20	\$679.88	\$1,527.85	\$1,900.95	\$666.31	\$1,497.32	\$1,862.96
Choices/Choices II	\$0	\$5/\$10/\$25	0%	Saver Rx	\$670.41	\$1,506.56	\$1,874.46	\$657.03	\$1,476.46	\$1,837.00
Choices/Choices II	\$300/\$600	\$5/\$10/\$25	0%	\$10	\$670.28	\$1,506.25	\$1,874.08	\$656.91	\$1,476.16	\$1,836.63
Choices/Choices II	\$200/\$400	\$20/\$25/\$50	0%	\$10	\$669.69	\$1,504.93	\$1,872.43	\$656.33	\$1,474.86	\$1,835.01
Choices/Choices II	\$100/\$200	\$20/\$25/\$50	0%	\$10/\$20	\$668.13	\$1,501.42	\$1,868.07	\$654.79	\$1,471.43	\$1,830.74
Choices/Choices II	\$200/\$400	\$5/\$10/\$25	0%	\$10/\$20	\$667.70	\$1,500.46	\$1,866.87	\$654.38	\$1,470.48	\$1,829.57
Choices/Choices II	\$300/\$600	\$10/\$25/\$50	0%	\$10	\$663.33	\$1,490.60	\$1,854.62	\$650.09	\$1,460.82	\$1,817.56
Choices/Choices II	\$0	\$10/\$25/\$50	0%	Saver Rx	\$662.48	\$1,488.72	\$1,852.27	\$649.27	\$1,458.98	\$1,815.26
Choices/Choices II	\$200/\$400	\$10/\$25/\$50	0%	\$10/\$20	\$660.47	\$1,484.18	\$1,846.62	\$647.29	\$1,454.53	\$1,809.72
Choices/Choices II	\$300/\$600	\$20/\$25/\$50	0%	\$10	\$652.48	\$1,466.21	\$1,824.25	\$639.46	\$1,436.91	\$1,787.80
Choices/Choices II	\$0	\$20/\$25/\$50	0%	Saver Rx	\$650.13	\$1,460.93	\$1,817.68	\$637.16	\$1,431.75	\$1,781.36
Choices/Choices II	\$300/\$600	\$5/\$10/\$25	0%	\$10/\$20	\$649.76	\$1,460.10	\$1,816.64	\$636.80	\$1,430.93	\$1,780.34
Choices/Choices II	\$200/\$400	\$20/\$25/\$50	0%	\$10/\$20	\$649.18	\$1,458.79	\$1,815.02	\$636.23	\$1,429.64	\$1,778.75
Choices/Choices II	\$100/\$200	\$5/\$10/\$25	0%	Saver Rx	\$648.04	\$1,456.22	\$1,811.83	\$635.11	\$1,427.13	\$1,775.62

This information is based on the rates and composition of the group as of the above Effective Date. Material changes in the composition of the group could result in different rates.

If you have any questions, please contact your MESSA Field Representative, Cynthia Coleman, at 800.292.4910.



Medical Rate Summary Exclusively for Ida Public Schools
Effective Date: 07/01/2014

Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family
Choices/Choices II	\$300/\$600	\$10/\$25/\$50	0%	\$10/\$20	\$642.82	\$1,444.47	\$1,797.20	\$629.99	\$1,415.61	\$1,761.29
Choices/Choices II	\$100/\$200	\$10/\$25/\$50	0%	Saver Rx	\$640.45	\$1,439.15	\$1,790.57	\$627.68	\$1,410.39	\$1,754.78
Choices/Choices II	\$500/\$1000	\$5/\$10/\$25	0%	\$10	\$637.83	\$1,433.24	\$1,783.23	\$625.11	\$1,404.61	\$1,747.60
Choices/Choices II	\$300/\$600	\$20/\$25/\$50	0%	\$10/\$20	\$631.97	\$1,420.05	\$1,766.81	\$619.36	\$1,391.68	\$1,731.51
Choices/Choices II	\$500/\$1000	\$10/\$25/\$50	0%	\$10	\$631.42	\$1,418.82	\$1,765.27	\$618.82	\$1,390.47	\$1,730.00
Choices/Choices II	\$100/\$200	\$20/\$25/\$50	0%	Saver Rx	\$628.70	\$1,412.72	\$1,757.68	\$616.16	\$1,384.50	\$1,722.56
Choices/Choices II	\$200/\$400	\$5/\$10/\$25	0%	Saver Rx	\$628.28	\$1,411.76	\$1,756.50	\$615.75	\$1,383.55	\$1,721.40
Choices/Choices II	\$500/\$1000	\$20/\$25/\$50	0%	\$10	\$621.34	\$1,396.15	\$1,737.07	\$608.94	\$1,368.26	\$1,702.36
Choices/Choices II	\$200/\$400	\$10/\$25/\$50	0%	Saver Rx	\$621.04	\$1,395.48	\$1,736.24	\$608.65	\$1,367.60	\$1,701.54
Choices/Choices II	\$500/\$1000	\$5/\$10/\$25	0%	\$10/\$20	\$617.33	\$1,387.11	\$1,725.82	\$605.01	\$1,359.40	\$1,691.33
Choices/Choices II	\$500/\$1000	\$10/\$25/\$50	0%	\$10/\$20	\$610.90	\$1,372.67	\$1,707.83	\$598.71	\$1,345.24	\$1,673.71
Choices/Choices II	\$300/\$600	\$5/\$10/\$25	0%	Saver Rx	\$610.34	\$1,371.40	\$1,706.27	\$598.16	\$1,344.00	\$1,672.17
Choices/Choices II	\$200/\$400	\$20/\$25/\$50	0%	Saver Rx	\$609.76	\$1,370.10	\$1,704.64	\$597.59	\$1,342.73	\$1,670.58
Choices/Choices II	\$300/\$600	\$10/\$25/\$50	0%	Saver Rx	\$603.39	\$1,355.76	\$1,686.80	\$591.35	\$1,328.67	\$1,653.09
Choices/Choices II	\$500/\$1000	\$20/\$25/\$50	0%	\$10/\$20	\$600.83	\$1,350.00	\$1,679.63	\$588.84	\$1,323.03	\$1,646.07
Choices/Choices II	\$300/\$600	\$20/\$25/\$50	0%	Saver Rx	\$592.55	\$1,331.36	\$1,656.43	\$580.73	\$1,304.77	\$1,623.33
Choices/Choices II	\$500/\$1000	\$5/\$10/\$25	0%	Saver Rx	\$577.90	\$1,298.41	\$1,615.43	\$566.37	\$1,272.47	\$1,583.15
Choices/Choices II	\$500/\$1000	\$10/\$25/\$50	0%	Saver Rx	\$571.48	\$1,283.96	\$1,597.45	\$560.08	\$1,258.31	\$1,565.53
Choices/Choices II	\$500/\$1000	\$20/\$25/\$50	0%	Saver Rx	\$561.41	\$1,261.30	\$1,569.25	\$550.21	\$1,236.10	\$1,537.89
ABC Plan 1	\$1250 ¹ ; \$2500 ²	None	0%	ABC Rx	\$507.94	\$1,141.01	\$1,419.56	\$497.82	\$1,118.22	\$1,391.20
ABC Plan 2	\$2000 ¹ ; \$4000 ²	None	0%	ABC Rx	\$475.46	\$1,067.92	\$1,328.60	\$465.99	\$1,046.59	\$1,302.06
ABC Plan 3	\$3500 ¹ ; \$7000 ²	None	10%	ABC Rx	\$423.35	\$950.67	\$1,182.68	\$414.92	\$931.68	\$1,159.05

1. Employees who choose a MESSA ABC health plan with coverage for a single person are subject to the single person MESSA ABC deductible.
2. Employees who choose 2-person or full family coverage are subject to the higher MESSA ABC family deductible (the full deductible must be met before claims are paid for any individual).

This information is based on the rates and composition of the group as of the above Effective Date. Material changes in the composition of the group could result in different rates.

If you have any questions, please contact your MESSA Field Representative, Cynthia Coleman, at 800.292.4910.



Medical Rate Summary
Ida Public Schools
Administrators, Secretaries, Custodians & Food Services - Renew 7/1
 Assumed Effective Date: 1/1/2014

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Administrators, Secretaries, Custodians & Food Services	Census			1			
BCBSM SB HSA 3000-0%; 5/25/50 Rx	Rate	\$400.93	\$962.23	\$1,202.79		\$1,203	\$14,433
Administrators, Secretaries, Custodians & Food Services	Census		1				
BCBSM/EHIM SB HRA 4000 to CB PPO 1; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$3,966	\$1,286	\$15,437
Administrators, Secretaries, Custodians & Food Services	Census	4	1	1			
BCBSM/EHIM SB HRA 4000 to CB PPO 4; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$8,196	\$738	\$53,124
Administrators, Secretaries, Custodians & Food Services	Census	1	3	8			
BCBSM/EHIM SB HRA 4000 to CB 12; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$33,682	\$1,303	\$187,584
	TOTALS:	5	5	10	20	\$1,127	\$270,578

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Plan Options - 7/1 Renewal							
BCBSM SB HSA \$1250-0%; \$15/\$50/50% Rx	\$542	\$1,300	\$1,625	\$1,273	\$305,458	-\$34,879	\$305,458
BCBSM SB HSA \$1250-20%; \$15/\$50/50% Rx	\$484	\$1,161	\$1,451	\$1,137	\$272,831	-\$2,253	\$272,831
BCBSM SB HSA \$2000-20%; \$15/\$50/50% Rx	\$428	\$1,027	\$1,283	\$1,005	\$241,284	\$29,294	\$241,284
BCBSM SB HSA \$3000-20%; \$15/\$50/50% Rx	\$359	\$861	\$1,076	\$843	\$202,248	\$68,330	\$202,248

*BCBSM 2014 proposed rates include certain Federal taxes & fees established by the Affordable Care Act as well as certain State taxes & assessments. The figures are estimates & may change for future billings.

*BCBSM Current 2013 rates do NOT include taxes & assessments.

*Post-Deductible Coinsurance applies to Rx only for 0% coinsurance plans for BCBSM Simply Blue HSA.



Medical Rate Summary
Ida Public Schools
Administrators, Secretaries, Custodians & Food Services - Renewal Change 1/1
 Assumed Effective Date: 1/1/2014

Current Plan(s) and Segment:		1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
Administrators, Secretaries, Custodians & Food Services	Census			1			
BCBSM SB HSA 3000-0%; 5/25/50 Rx	Rate	\$400.93	\$962.23	\$1,202.79		\$1,203	\$14,433
Administrators, Secretaries, Custodians & Food Services	Census		1				
BCBSM/EHIM SB HRA 4000 to CB PPO 1; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$3,966	\$1,286	\$15,437
Administrators, Secretaries, Custodians & Food Services	Census	4	1	1			
BCBSM/EHIM SB HRA 4000 to CB PPO 4; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$8,196	\$738	\$53,124
Administrators, Secretaries, Custodians & Food Services	Census	1	3	8			
BCBSM/EHIM SB HRA 4000 to CB 12; 10/40/80 Rx	Rate	\$398.30	\$955.91	\$1,194.89	\$33,682	\$1,303	\$187,584
	TOTALS:	5	5	10	20	\$1,127	\$270,578

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BCBSM Plan Options - 1/1 Renewal Change							
BCBSM SB HSA \$1250-0%; \$15/\$50/50%/20%/25% Rx	\$605	\$1,453	\$1,816	\$1,423	\$341,444	-\$70,866	\$341,444
BCBSM SB HSA \$1250-20%; \$15/\$50/50%/20%/25% Rx	\$553	\$1,327	\$1,659	\$1,299	\$311,831	-\$41,253	\$311,831
BCBSM SB HSA \$2000-20%; \$15/\$50/50%/20%/25% Rx	\$491	\$1,179	\$1,474	\$1,154	\$277,075	-\$6,496	\$277,075
BCBSM SB HSA \$3000-20%; \$15/\$50/50%/20%/25% Rx	\$436	\$1,047	\$1,308	\$1,025	\$245,990	\$24,588	\$245,990

*Proposed rates are ILLUSTRATIVE ONLY pending approval from BCBSM on a renewal date change. If approved, actual rates will then be provided & may vary greatly from illustrative rates proposed.

*BCBSM 2014 proposed rates include certain Federal taxes & fees established by the Affordable Care Act as well as certain State taxes & assessments. The figures are estimates & may change for future billings.

*BCBSM Current 2013 rates do NOT include taxes & assessments.

*Post-Deductible Coinsurance applies to Rx only for 0% coinsurance plans for BCBSM Simply Blue HSA.