



Mason Consolidated Schools

Effective August 1, 2015 through July 31, 2016

Blue Cross Blue Shield of Michigan

PPO Medical & Prescription Drugs Premium Rates

Benefit Description: Community Blue Non-Menu - In Network \$500 Ded/0%, Ded/0%, \$2,250 OOPM, Out Network \$1,000 Ded/20%, \$2,250 OOPM, EA 1-LG.
See Benefits at a Glance for full benefit description

Benefit Description: Simply Blue SB HSA Base Plan 0% - In Network \$1,300 Ded/0%, \$2,250 OOPM, Out Network \$2,600 Ded/20%, \$4,500 OOPM, EA 1-LG.
See Benefits at a Glance for full benefit description

Benefit Description: SB HSA w/Rx LG Group Benefit Cert / PD-TTC \$10/\$40/\$80 RXCM LG, Pref Rx Cert / PD-TTC \$10/\$40/\$80 RXCM LG, EA 1-LG.

	Med	Rx	Taxes & Fees	Premium Rates PCPM
One Person	\$463.85	\$76.20	\$25.55	\$567.60
Two Person	\$1,118.05	\$182.87	\$59.79	\$1,360.71
Family	\$1,397.56	\$228.59	\$80.49	\$1,706.64
Complimentary	\$310.94	\$212.43	\$21.14	\$544.51

Dental Premium Rates

Benefit Description: Custom Blue Dental PPO PLUS, PK (formerly Trad Plus) ---
 IN 80/80/80-1000, 80/1300
See Benefits at a Glance for full benefit description

Benefit Description: Custom Blue Dental PPO PLUS, PK (formerly Trad Plus) ---
 IN 50/50/50-1000, 90/1500
See Benefits at a Glance for full benefit description

Benefit Description: Custom Blue Dental PPO PLUS, PK (formerly Trad Plus) ---
 IN 75/75/50-1000, 50/1000
See Benefits at a Glance for full benefit description

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$41.30	\$1.65	\$42.95
Two Person	\$99.12	\$3.97	\$103.09
Family	\$123.90	\$4.96	\$128.86

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$25.89	\$1.04	\$26.93
Two Person	\$62.14	\$2.49	\$64.63
Family	\$77.67	\$3.11	\$80.78

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$48.19	\$1.93	\$50.12
Two Person	\$115.66	\$4.63	\$120.29
Family	\$144.57	\$5.79	\$150.36

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$31.78	\$1.27	\$33.06
Two Person	\$76.28	\$3.06	\$79.34
Family	\$95.35	\$3.82	\$99.17

Vision Premium Rates

Benefit Description: Essential - EVL
See Benefits at a Glance for full benefit description

	Taxes & Fees	Premium Rates PCPM
One Person	\$5.09	\$5.29
Two Person	\$12.22	\$12.71
Family	\$15.27	\$15.88

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$37.68	\$1.51	\$39.19
Two Person	\$90.42	\$3.62	\$94.05
Family	\$113.03	\$4.53	\$117.56

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$41.14	\$1.65	\$42.79
Two Person	\$98.73	\$3.96	\$102.69
Family	\$123.41	\$4.94	\$128.36

	Dental	Taxes & Fees	Premium Rates PCPM
One Person	\$37.87	\$1.52	\$39.39
Two Person	\$90.89	\$3.64	\$94.53
Family	\$113.61	\$4.55	\$118.16

This quote is for financial purposes only.

BCBS ERS Relative Rate Levels:

	Cross	Shield	Rx	Dental	Vision
	2.5665	1.8175	6.2663	1.6101	0.8931

Proposal assumptions and disclaimers are listed on the following page.



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July 29, 2015

Mason Consolidated Schools
Attn: Michelle Strick
Director of Finance & Business Services
2400 Mason Eagles Dr.
Erie, MI 48133

Dear Michelle,

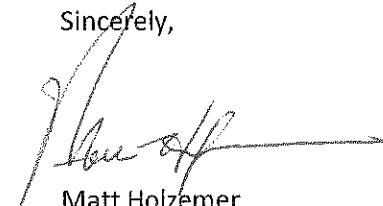
Upon receipt of your RFP for Mason Consolidated Schools, we requested proposals from the following carriers:

- Aetna
- Anthem
- Medical Mutual
- Paramount

Aetna and Medical Mutual both declined to provide proposals, stating that after evaluation of the information provided they could not offer a competitive proposal at this time. Paramount declined to quote stating they do not have plans that match what is currently offered, but will be rolling out some new plans for 2016. Anthem sent us a self-funded proposal through Blue Cross Blue Shield of Michigan. We have enclosed this proposal for your review.

If you have any questions, please let us know. Thank you for allowing us the opportunity to bid out your group's health insurance this year. There is no charge for this service. Hopefully we can help in the near future.

Sincerely,



Matt Holzemer
Savage & Associates, Inc.