

# PriorityHealth HMO Medical Renewal - Honey Creek Community School

Renewal Period: 10/01/2015 - 09/30/2016

**Reform** **Current/Renewal Plan**

	786752
	PH HMO HSA 100-2
	<u>In Network</u>
Deductible:	\$3000/6000
Coinsurance:	100%
Coinsurance Maximum:	None
Out of Pocket Maximum: <sup>1</sup>	\$5,000/10,000
Office Visit Copay:	Subject to ded/coins.
Specialist Office Visit Copay:	Subject to ded/coins.
Chiropractic Office Visit Copay:	Subject to ded/coins.; 30 visits max. (combined therapies)
Urgent Care Copay:	Subject to ded/coins.
Emergency Room Copay:	Subject to ded/coins.
Voluntary Abortion:	Excluded
Pediatric Vision:	N/A

*HSA Maximum Contribution*

2015: \$3,350 Indiv./  
\$6,650 Family

2016: \$3,350 Indiv./  
\$6,750 Family

Catch up: Age 55+ :\$1,000

Prescription Drug Benefit:<sup>3</sup> Subject to ded. then \$20 Generic / \$60 Preferred Brand / \$80 Non Preferred Brand / 20% Specialty max. \$200 / 20% Non Preferred Specialty max. \$400 / Mail Order 2x

Dental: Excludes Pediatric Dental

		<b>Current Rates<sup>2</sup></b>	<b>Renewal Rates<sup>2</sup></b>	
<b>Medical, Rx, Dental and Vision</b>				<b>% Difference</b>
Single	7	\$357.57	\$383.21	
Two Person	0	\$786.65	\$843.06	
Family	7	\$983.31	\$1,053.82	
<b>Enrolled Employees</b>	14			
<b>Enrolled Members</b>	32			
<b>Monthly Cost</b>				
Premium		\$9,386.16	\$10,059.21	
Taxes and Fees		\$122.88	\$344.00	
<b>Total Monthly Cost</b>		\$9,509.04	\$10,403.21	
<b>Annual Cost</b>				
Premium		\$112,633.92	\$120,710.52	7.17%
Taxes and Fees		\$1,474.56	\$4,128.00	
<b>Total Annual Cost</b>		\$114,108.48	\$124,838.52	
<b>Difference</b>			\$10,730.04	9.40%

*A.M. Best Rating: A- (Excellent)*

<sup>1</sup>Annual out-of-pocket maximums - applies to deductibles, copays and coinsurance amounts for all covered services - including cost sharing amounts for prescription drugs.

<sup>2</sup>Rates include Michigan claim taxes and mandatory fees/taxes due to the Patient Protection and Affordable Care Act (PPACA).

<sup>3</sup>Rx excludes drugs for the treatment of sexual dysfunction, weight loss, cough & cold.

<b>Group Name:</b> HONEY CREEK COMMUNITY SCHOOL	<b>Effective Date:</b> 10/1/2015
<b>Group ID:</b> 786752	<b>SIC Code:</b> 8211

Base Plan	HMO HSA 100-2 100% Coinsurance - Non-Grandfathered Health Care Reform		
Office Visit Copay	0%/0%/0% Office Visit Copay		
Medical Deductible	\$3,000/\$6,000 Medical Deductible		
Rx Copay	\$20/\$60/\$80/20%/20% Rx Copay, Non-Exempt Contraceptives		
Rx Deductible	Combined Med/Rx Rx Deductible		
Out-of-Pocket Maximum	\$5,000/\$10,000 OOP Maximum		
Emergency Room Copay	0% Emergency Room Copay		
Ambulance Copay	0% Ambulance Copay		
<b>Coverage Rates*</b>	<b>Current Rates</b>	<b>Renewal Rates</b>	
<b>Michigan Employees</b>	<b>#</b>		
Single	7	\$357.57	\$383.21
Double	0	\$786.65	\$843.06
Family	7	\$983.31	\$1,053.82
<b>Out of State Employees</b>			
Single	0		
Double	0		
Family	0		
<b>Monthly Premium*</b>	\$9,386.16	\$10,059.21	
<b>Yearly Premium*</b>	\$112,633.92	\$120,710.52	
<b>Percent Change</b>		7.17%	

\*NOTE: Please note rates, fees, and/or claims projections do not include ACA taxes and fees, the "Michigan claims tax" effective January 1, 2012, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan. Rates and fees will be adjusted as necessary to incorporate such assessments or taxes and will be communicated to you as soon as they are known. Priority Health participation rules apply; see Priority Health New Group Application. Priority Health is not liable for agent or employer group errors. Rates guaranteed for 12 months from the effective date of coverage. For renewing groups, rates are not valid until verification of all pre-renewal documents has been completed. Benefits and generated rates may be pending and subject to final approval by the Michigan Department of Insurance & Financial Services. In general Mental Health Parity does not apply for small business. The rates produced are not valid when a group is required to comply with Mental Health Parity unless noted above. Please contact the Small Business department for assistance.