

Bay City Public Schools

	2015-2016						2016-2017					
	MESSA-PAK A (Includes LIFE/LTD) 500/1000			MESSA-PAK B (Includes LIFE/LTD)			MESSA-PAK A (Includes LIFE/LTD) 500/1000			MESSA-PAK B (Includes LIFE/LTD)		
	2015-2016 Renewal Rates			2015-2016 Renewal Rates			2016-2017 Renewal Rates			2016-2017 Renewal Rates		
	PAK Coverage CHOICES II PPO			PAK Coverage CHOICES II PPO			PAK Coverage CHOICES II PPO			PAK Coverage CHOICES II PPO		
TEACHERS												
Office Visit Copay	\$20			N/A			\$20			N/A		
Urgent Care Copay	\$25			N/A			\$25			N/A		
ER Copay	\$50			N/A			\$50			N/A		
First Dollar Deductible - (Employee Paid)	\$500-\$1000			N/A			\$500-\$1000			N/A		
Coinsurance Percentage (Percentage=Employee's Share)	0%			N/A			0%			N/A		
Potential Max Paid Out of Pocket (Employee's Share)	\$500-\$1000			N/A			\$500-\$1000			N/A		
FIXED MONTHLY PREMIUMS:												
Single	\$530.55			\$50.05			\$576.75			\$51.41		
2-Person	\$1,164.21			\$96.46			\$1,267.13			\$88.58		
Family	\$1,481.00			\$141.07			\$1,611.99			\$147.04		
FIXED ANNUAL PREMIUMS:												
Annual Single Premium	\$6,366.60			\$600.60			\$6,921.00			\$616.92		
Annual 2P Premium	\$13,970.52			\$1,037.52			\$15,205.56			\$1,062.96		
Annual Family Premium	\$17,772.00			\$1,692.84			\$19,343.68			\$1,764.48		
Employer Premium Contribution (% of Annual Premium)												
Single	\$5,093.28			\$480.48			\$5,527.90			\$493.54		
2 Person	\$11,176.42			\$830.02			\$11,560.54			\$850.37		
Full-Family	\$14,217.60			\$1,354.27			\$15,076.11			\$1,411.58		
Total Annual Employee Premium Cost												
Single	\$1,273.32			\$120.12			\$1,393.10			\$123.38		
2 Person	\$2,794.10			\$207.50			\$3,645.02			\$212.59		
Full-Family	\$3,554.40			\$338.57			\$4,267.77			\$352.90		
Total Annual Employee Premium Cost Divided Over 26 Pays												
	PAK A			PAK B			PAK A			PAK B		
	TAXES & FEES	PREMIUM	TOTAL PER PAY	TAXES & FEES	PREMIUM	TOTAL PER PAY	TAXES & FEES	PREMIUM	TOTAL PER PAY	TAXES & FEES	PREMIUM	TOTAL PER PAY
Single	\$ 0.88	\$ 48.97	\$ 49.85	\$ 0.54	\$ 4.62	\$ 4.62	\$ 8.53	\$ 53.58	\$ 62.11	\$ 0.27	\$ 4.75	\$ 5.02
2 Person	\$ 5.93	\$ 107.47	\$ 113.40	\$ 1.09	\$ 7.98	\$ 7.98	\$ 19.10	\$ 140.19	\$ 159.29	\$ 0.56	\$ 8.18	\$ 8.74
Full-Family	\$ 2.47	\$ 136.71	\$ 139.18	\$ 1.92	\$ 13.02	\$ 13.02	\$ 24.04	\$ 164.15	\$ 188.19	\$ 0.99	\$ 13.57	\$ 14.56
	PAK B TAXES/FEES DEDUCTION - ONE TIME ONLY											