

Waterford School District

QUOTING SUMMARY

Vendor	Proposal Received
Insured	
Aetna	Declined to quote
Aetna-Associated Mutual	✓
Blue Cross / Blue Shield	✓
Blue Care Network	✓
Cigna	Declined to quote
HealthPlus	✓
Humana	Declined to quote
McLaren Health Plan	Declined to quote
MEBS	Declined to quote
MESSA	✓
Physicians Health Plan	Declined to quote
Priority Health	Not yet received
Total Health Care	✓
UnitedHealthcare	Declined to quote
Self-Funded	
Blue Cross / Blue Shield	✓
NGS/Coresource	✓

Requests for Proposals were submitted with the latest data available from the previous carrier. MESSA utilization data was not provided to the District. It is important to note that successful quoting is based largely on having current and complete data so that vendors can appropriately judge the health care expenditures of a group and thus provide accurate proposals. It is recommended that this entire project be revisited once MESSA releases the data required under Public Act 106, as that will likely lead to expanded availability of options and accurate pricing.



Waterford School District
All Employees

Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings	
Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single	\$ 525.04				
	Double	\$ 1,181.32				
	Family	\$ 1,312.59	\$ 1,014,239.10	\$ 12,170,869.20		
	FC	N/A				
	Comp	N/A				
Option 1: BCBS CB 1 (I) OV/UC/ER: \$10/10/50 Deductible: None Rx Copay: \$15/30/60, 2x MOPD (I)	Single	\$ 635.09				
	Double	\$ 1,524.22				
	Family	\$ 1,905.27	\$ 1,400,120.25	\$ 16,801,443.00	38.0%	\$ (4,630,573.80)
	FC	N/A				
	Comp	N/A				
Option 2: BCBS CB 2 (I) OV/UC/ER: \$10/10/50 Deductible: \$100/200 Rx Copay: \$15/30/60, 2x MOPD (I) Coinsurance: 10%	Single	\$ 594.10				
	Double	\$ 1,425.85				
	Family	\$ 1,782.31	\$ 1,309,759.78	\$ 15,717,117.36	29.1%	\$ (3,546,248.16)
	FC	N/A				
	Comp	N/A				
Option 3: BCBS CB 3 (I) OV/UC/ER: \$10/10/50 Deductible: \$250/500 Rx Copay: \$15/30/60, 2x MOPD (I) Coinsurance: 20%	Single	\$ 531.73				
	Double	\$ 1,276.16				
	Family	\$ 1,595.20	\$ 1,172,258.46	\$ 14,067,101.52	15.6%	\$ (1,896,232.32)
	FC	N/A				
	Comp	N/A				
Option 4: BCBS CB 4 (I) OV/UC/ER: \$10/10/50 Deductible: \$500/1000 Rx Copay: \$15/30/60, 2x MOPD (I) Coinsurance: 20%	Single	\$ 499.01				
	Double	\$ 1,197.63				
	Family	\$ 1,497.04	\$ 1,100,123.53	\$ 13,201,482.36	8.5%	\$ (1,030,613.16)
	FC	N/A				
	Comp	N/A				
Option 5: BCBS CB 12 (I) OV/UC/ER: \$30/30/50 Deductible: \$1000/2000 Rx Copay: \$10/20, 2x MOPD (I) Coinsurance: 20%	Single	\$ 540.54				
	Double	\$ 1,297.28				
	Family	\$ 1,621.61	\$ 1,191,666.31	\$ 14,299,995.72	17.5%	\$ (2,129,126.52)
	FC	N/A				
	Comp	N/A				
Option 6: BCBS CB 12 (I) OV/UC/ER: \$30/30/50 Deductible: \$1000/2000 Rx Copay: \$10/40, 2x MOPD (I) Coinsurance: 20%	Single	\$ 473.25				
	Double	\$ 1,135.79				
	Family	\$ 1,419.75	\$ 1,043,324.86	\$ 12,519,898.32	2.9%	\$ (349,029.12)
	FC	N/A				
	Comp	N/A				
Option 7: BCBS CB 12 (I) OV/UC/ER: \$30/30/50 Deductible: \$1000/2000 Rx Copay: \$10/60, 2x MOPD (I) Coinsurance: 20%	Single	\$ 452.29				
	Double	\$ 1,085.49				
	Family	\$ 1,356.87	\$ 997,117.28	\$ 11,965,407.36	-1.7%	\$ 205,461.84
	FC	N/A				
	Comp	N/A				
Option 8: BCBS CB 12 (I) OV/UC/ER: \$30/30/50 Deductible: \$1000/2000 Rx Copay: \$10/40/80, 2x MOPD (I) Coinsurance: 20%	Single	\$ 445.99				
	Double	\$ 1,070.37				
	Family	\$ 1,337.96	\$ 983,223.47	\$ 11,798,681.64	-3.1%	\$ 372,187.56
	FC	N/A				
	Comp	N/A				

Current Rates: July 2012 - June 2013
 Option Rates: 1Q2013
 Effective Date: 1/1/2013

Census: Single 254
 Double 209
 Family 483
 FC 0
 Comp 0

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Waterford School District
All Employees

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Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single \$ 525.04 Double \$ 1,181.32 Family \$ 1,312.59 FC N/A Comp N/A	\$ 1,014,239.10	\$ 12,170,869.20		
Option 9: BCBS CB 12 (I) OV/UC/ER: \$30/30/50 Deductible: \$1000/2000 Rx Copay: \$15/30/60, 2x MOPD (I) Coinsurance: 20%	Single \$ 463.27 Double \$ 1,111.84 Family \$ 1,389.80 FC N/A Comp N/A	\$ 1,021,318.54	\$ 12,255,822.48	0.7%	\$ (84,953.28)
Option 10: BCN5 (I) OV/UC/ER: \$10/25/50 Deductible: None Rx Copay: \$10/40, 2x MOPD (I)	Single \$ 539.74 Double \$ 1,241.38 Family \$ 1,403.30 FC N/A Comp N/A	\$ 1,074,336.28	\$ 12,892,035.36	5.9%	\$ (721,166.16)
Option 11: BCN10 (I) OV/UC/ER: \$10/25/50 Deductible: \$100/200 Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 541.95 Double \$ 1,246.50 Family \$ 1,409.09 FC N/A Comp N/A	\$ 1,078,764.27	\$ 12,945,171.24	6.4%	\$ (774,302.04)
Option 12: BCN10 (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: \$10/40/80, 2x MOPD (I)	Single \$ 488.14 Double \$ 1,122.71 Family \$ 1,269.15 FC N/A Comp N/A	\$ 971,633.40	\$ 11,659,600.80	-4.2%	\$ 511,268.40
Option 13: BCN10 (I) OV/UC/ER: \$10/25/50 Deductible: \$1000/2000 Rx Copay: \$15/30/60, 2x MOPD (I)	Single \$ 465.95 Double \$ 1,071.69 Family \$ 1,211.47 FC N/A Comp N/A	\$ 927,474.52	\$ 11,129,694.24	-8.6%	\$ 1,041,174.96
Option 14: HealthPlus PPO 0P D500X1 (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 494.91 Double \$ 989.81 Family \$ 1,351.09 FC N/A Comp N/A	\$ 985,153.90	\$ 11,821,846.80	-2.9%	\$ 349,022.40
Option 15: HealthPlus PPO 0P D1000X1 (I) OV/UC/ER: \$20/25/50 Deductible: \$1000/2000 Rx Copay: \$10/40, 2x MOPD (I)	Single \$ 459.87 Double \$ 919.75 Family \$ 1,255.46 FC N/A Comp N/A	\$ 915,421.91	\$ 10,985,062.92	-9.7%	\$ 1,185,806.28
Option 16: Aetna-AM Insured (I) OV/UC/ER: \$10/10/50 Deductible: \$500/1000 Rx Copay: \$10/40, 2x MOPD (I)	Single \$ 608.52 Double \$ 1,455.82 Family \$ 1,818.95 FC N/A Comp N/A	\$ 1,337,383.31	\$ 16,048,599.72	31.9%	\$ (3,877,730.52)

Current Rates: July 2012 - June 2013
Option Rates: 1Q2013
Effective Date: 1/1/2013

Census: Single 254
Double 209
Family 483
FC 0
Comp 0

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Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single \$ 525.04 Double \$ 1,181.32 Family \$ 1,312.59 FC N/A Comp N/A	\$ 1,014,239.10	\$ 12,170,869.20		
Option 17: Aetna-AM Insured (I) OV/UC/ER: \$10/10/50 Deductible: \$1000/2000 Rx Copay: \$10/40, 2x MOPD (I)	Single \$ 591.56 Double \$ 1,415.12 Family \$ 1,768.07 FC N/A Comp N/A	\$ 1,299,994.13	\$ 15,599,929.56	28.2%	\$ (3,429,060.36)
Option 18: Aetna-AM Insured (I) OV/UC/ER: \$10/10/50 Deductible: \$1000/2000 Rx Copay: \$10/60, 2x MOPD (I)	Single \$ 577.39 Double \$ 1,381.12 Family \$ 1,725.58 FC N/A Comp N/A	\$ 1,268,766.28	\$ 15,225,195.36	25.1%	\$ (3,054,326.16)
Option 19: Aetna-AM Insured (I) OV/UC/ER: \$10/10/50 Deductible: \$1000/2000 Rx Copay: \$10/40/80, 2x MOPD (I)	Single \$ 580.97 Double \$ 1,389.70 Family \$ 1,736.30 FC N/A Comp N/A	\$ 1,276,646.58	\$ 15,319,758.96	25.9%	\$ (3,148,889.76)
Option 20: Aetna-AM Insured (I) OV/UC/ER: \$10/10/50 Deductible: \$1000/2000 Rx Copay: \$15/30/60, 2x MOPD (I)	Single \$ 588.65 Double \$ 1,408.13 Family \$ 1,759.34 FC N/A Comp N/A	\$ 1,293,577.49	\$ 15,522,929.88	27.5%	\$ (3,352,060.68)
Option 21: Aetna-AM Wrap (DF) OV/UC/ER: \$10/10/50 Deductible: \$500/1000 Rx Copay: \$10/40, 2x MOPD (I)	Single \$ 594.21 Double \$ 1,394.05 Family \$ 1,736.84 FC N/A Comp N/A	\$ 1,281,179.51	\$ 15,374,154.12	26.3%	\$ (3,203,284.92)
Option 22: Total Health Care HMO T-521 (I) OV/UC/ER: \$5/0/40 Deductible: None Rx Copay: \$5/15, 2x MOPD (I)	Single \$ 314.81 Double \$ 656.07 Family \$ 834.56 FC N/A Comp N/A	\$ 620,172.85	\$ 7,442,074.20	-38.9%	\$ 4,728,795.00
Option 23: Total Health Care HMO T-522 (I) OV/UC/ER: \$10/0/40 Deductible: None Rx Copay: \$5/15, 2x MOPD (I)	Single \$ 313.26 Double \$ 652.83 Family \$ 830.44 FC N/A Comp N/A	\$ 617,112.03	\$ 7,405,344.36	-39.2%	\$ 4,765,524.84
Option 24: Total Health Care HMO T-523 (I) OV/UC/ER: \$15/0/40 Deductible: None Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 302.13 Double \$ 629.65 Family \$ 800.96 FC N/A Comp N/A	\$ 595,201.55	\$ 7,142,418.60	-41.3%	\$ 5,028,450.60

Current Rates:	July 2012 - June 2013	Census:	Single	254
Option Rates:	1Q2013		Double	209
Effective Date:	1/1/2013		Family	483
			FC	0
			Comp	0

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All Employees

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Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single \$ 525.04 Double \$ 1,181.32 Family \$ 1,312.59 FC N/A Comp N/A	\$ 1,014,239.10	\$ 12,170,869.20		
Option 25: Total Health Care HMO T-524 (I) OV/UC/ER: \$20/0/40 Deductible: None Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 295.98 Double \$ 616.82 Family \$ 784.64 FC N/A Comp N/A	\$ 583,075.42	\$ 6,996,905.04	-42.5%	\$ 5,173,964.16
Option 26: Total Health Care HMO T-525 (I) OV/UC/ER: \$20/0/40 Deductible: None Rx Copay: 50%, 2x MOPD (I)	Single \$ 278.90 Double \$ 581.24 Family \$ 739.38 FC N/A Comp N/A	\$ 549,440.30	\$ 6,593,283.60	-45.8%	\$ 5,577,585.60
Option 27: Total Health Care HMO T-521X (I) OV/UC/ER: \$5/0/40 Deductible: \$500/1300 Rx Copay: \$5/15, 2x MOPD (I)	Single \$ 284.49 Double \$ 592.89 Family \$ 754.20 FC N/A Comp N/A	\$ 560,453.07	\$ 6,725,436.84	-44.7%	\$ 5,445,432.36
Option 28: Total Health Care HMO T-522X (I) OV/UC/ER: \$10/0/40 Deductible: \$500/1300 Rx Copay: \$5/15, 2x MOPD (I)	Single \$ 283.09 Double \$ 589.96 Family \$ 750.47 FC N/A Comp N/A	\$ 557,683.51	\$ 6,692,202.12	-45.0%	\$ 5,478,667.08
Option 29: Total Health Care HMO T-523X (I) OV/UC/ER: \$15/0/40 Deductible: \$500/1300 Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 273.04 Double \$ 569.01 Family \$ 723.83 FC N/A Comp N/A	\$ 537,885.14	\$ 6,454,621.68	-47.0%	\$ 5,716,247.52
Option 30: Total Health Care HMO T-524X (I) OV/UC/ER: \$20/0/40 Deductible: \$500/1300 Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 267.48 Double \$ 557.42 Family \$ 709.08 FC N/A Comp N/A	\$ 526,926.34	\$ 6,323,116.08	-48.0%	\$ 5,847,753.12
Option 31: Total Health Care HMO T-525X (I) OV/UC/ER: \$20/0/40 Deductible: \$500/1300 Rx Copay: 50%, 2x MOPD (I)	Single \$ 252.05 Double \$ 525.26 Family \$ 668.17 FC N/A Comp N/A	\$ 496,526.15	\$ 5,958,313.80	-51.0%	\$ 6,212,555.40
Option 32: Total Health Care POS Low9 (I) OV/UC/ER: \$10/15/75 Deductible: None Rx Copay: \$10/20, 2x MOPD (I)	Single \$ 402.47 Double \$ 838.74 Family \$ 1,066.94 FC N/A Comp N/A	\$ 792,856.06	\$ 9,514,272.72	-21.8%	\$ 2,656,596.48

Current Rates:	July 2012 - June 2013	Census:	Single	254
Option Rates:	1Q2013		Double	209
Effective Date:	1/1/2013		Family	483
			FC	0
			Comp	0

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Waterford School District
All Employees

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Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single	\$ 525.04				
	Double	\$ 1,181.32				
	Family	\$ 1,312.59	\$ 1,014,239.10	\$ 12,170,869.20		
	FC	N/A				
	Comp	N/A				
Option 33: Total Health Care POS Mid9 (I) OV/UC/ER: \$15/25/125 Deductible: \$300/600 Rx Copay: \$10/20, 2x MOPD (I)	Single	\$ 366.24				
	Double	\$ 763.24				
	Family	\$ 970.90	\$ 721,486.82	\$ 8,657,841.84	-28.9%	\$ 3,513,027.36
	FC	N/A				
	Comp	N/A				
Option 34: Total Health Care POS High9 (I) OV/UC/ER: \$20/30/150 Deductible: \$1000/2000 Rx Copay: \$10/20, 2x MOPD (I)	Single	\$ 331.51				
	Double	\$ 690.87				
	Family	\$ 878.84	\$ 653,075.09	\$ 7,836,901.08	-35.6%	\$ 4,333,968.12
	FC	N/A				
	Comp	N/A				
Option 35: MESSA Choices (I) OV/UC/ER: \$20/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx, 2x MOPD (I)	Single	\$ 513.84				
	Double	\$ 1,154.26				
	Family	\$ 1,282.34	\$ 991,125.92	\$ 11,893,511.04	-2.3%	\$ 277,358.16
	FC	N/A				
	Comp	N/A				

Current Rates:	July 2012 - June 2013	Census:	Single	254
Option Rates:	1Q2013		Double	209
Effective Date:	1/1/2013		Family	483
			FC	0
			Comp	0

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All Employees

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Current: MESSA Choices (I)	Single \$ 525.04				
OV/UC/ER: \$10/25/50	Double \$ 1,181.32				
Deductible: \$500/1000	Family \$ 1,312.59	\$ 1,014,239.10	\$ 12,170,869.20		
Rx Copay: Saver Rx (I)	FC N/A				
	Comp N/A				
Option 36: BCBS SB HSA (I)	Single \$ 432.04				
OV/UC/ER: 20% after ded.	Double \$ 1,036.91				
Deductible: \$1250/2500	Family \$ 1,296.14	\$ 952,487.97	\$ 11,429,855.64	-6.1%	\$ 741,013.56
Rx Copay: \$10/60 after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,583,213.04	11.6%	\$ (1,412,343.84)
Account fees are illustrative					
Option 37: BCBS SB HSA (I)	Single \$ 425.74				
OV/UC/ER: 20% after ded.	Double \$ 1,021.79				
Deductible: \$1250/2500	Family \$ 1,277.23	\$ 938,594.16	\$ 11,263,129.92	-7.5%	\$ 907,739.28
Rx Copay: \$10/40/80 after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,416,487.32	10.2%	\$ (1,245,618.12)
Account fees are illustrative					
Option 38: BCBS SB HSA (I)	Single \$ 443.02				
OV/UC/ER: 20% after ded.	Double \$ 1,063.26				
Deductible: \$1250/2500	Family \$ 1,329.07	\$ 976,689.23	\$ 11,720,270.76	-3.7%	\$ 450,598.44
Rx Copay: \$15/30/60 after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,873,628.16	14.0%	\$ (1,702,758.96)
Account fees are illustrative					

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Option Rates:	1Q2013		Double	209
Effective Date:	1/1/2013		Family	483
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Option 39: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$2000/4000 Rx Copay: \$10/60 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 387.86 Double \$ 930.86 Family \$ 1,163.59 FC N/A Comp N/A	\$ 855,080.15	\$ 10,260,961.80	-15.7%	\$ 1,909,907.40
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,642,819.20	12.1%	\$ (1,471,950.00)
Account fees are illustrative					
Option 40: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$2000/4000 Rx Copay: \$10/40/80 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 381.56 Double \$ 915.74 Family \$ 1,144.68 FC N/A Comp N/A	\$ 841,186.34	\$ 10,094,236.08	-17.1%	\$ 2,076,633.12
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,476,093.48	10.7%	\$ (1,305,224.28)
Account fees are illustrative					
Option 41: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$2000/4000 Rx Copay: \$15/30/60 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 398.84 Double \$ 957.21 Family \$ 1,196.52 FC N/A Comp N/A	\$ 879,281.41	\$ 10,551,376.92	-13.3%	\$ 1,619,492.28
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,933,234.32	14.5%	\$ (1,762,365.12)
Account fees are illustrative					

Current Rates: July 2012 - June 2013
Option Rates: 1Q2013
Effective Date: 1/1/2013

Census: Single 254
Double 209
Family 483
FC 0
Comp 0

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Option 42: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$3000/6000 Rx Copay: \$10/60 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 333.38 Double \$ 800.11 Family \$ 1,000.14 FC N/A Comp N/A	\$ 734,969.13	\$ 8,819,629.56	-27.5%	\$ 3,351,239.64
Single Deductible Funding			\$ 762,000.00		
Double, Family Deductible Funding			\$ 4,152,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,839,486.96	13.7%	\$ (1,668,617.76)
Account fees are illustrative					
Option 43: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$3000/6000 Rx Copay: \$10/40/80 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 327.08 Double \$ 784.99 Family \$ 981.23 FC N/A Comp N/A	\$ 721,075.32	\$ 8,652,903.84	-28.9%	\$ 3,517,965.36
Single Deductible Funding			\$ 762,000.00		
Double, Family Deductible Funding			\$ 4,152,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,672,761.24	12.3%	\$ (1,501,892.04)
Account fees are illustrative					
Option 44: BCBS SB HSA (I) OV/UC/ER: 20% after ded. Deductible: \$3000/6000 Rx Copay: \$15/30/60 after ded., 2x MOPD (I) Coinsurance: 20%	Single \$ 344.36 Double \$ 826.46 Family \$ 1,033.07 FC N/A Comp N/A	\$ 759,170.39	\$ 9,110,044.68	-25.1%	\$ 3,060,824.52
Single Deductible Funding			\$ 762,000.00		
Double, Family Deductible Funding			\$ 4,152,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 14,129,902.08	16.1%	\$ (1,959,032.88)
Account fees are illustrative					

Current Rates: July 2012 - June 2013
Option Rates: 1Q2013
Effective Date: 1/1/2013

Census: Single 254
Double 209
Family 483
FC 0
Comp 0

* Rates quoted are based on the latest information provided by the District, which does not include current MESSA utilization data; all vendors reserve the right to re-based on actual enrollment. Proposed rates do not include funding for PA 142 (HICA) **Medical underwriting is required.



**Waterford School District
All Employees**

Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current: MESSA Choices (I)	Single \$ 525.04				
OV/UC/ER: \$10/25/50	Double \$ 1,181.32				
Deductible: \$500/1000	Family \$ 1,312.59	\$ 1,014,239.10	\$ 12,170,869.20		
Rx Copay: Saver Rx (I)	FC N/A				
	Comp N/A				
Option 45: BCN HSA (I)	Single \$ 357.17				
OV/UC/ER: 20% after ded.	Double \$ 821.49				
Deductible: \$1250/2500	Family \$ 928.64	\$ 710,945.71	\$ 8,531,348.52	-29.9%	\$ 3,639,520.68
Rx Copay: \$15/50/50% after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 10,684,705.92	-12.2%	\$ 1,486,163.28
Account fees are illustrative					
Option 46: BCN HSA (I)	Single \$ 310.88				
OV/UC/ER: 20% after ded.	Double \$ 715.01				
Deductible: \$2000/4000	Family \$ 808.28	\$ 618,799.85	\$ 7,425,598.20	-39.0%	\$ 4,745,271.00
Rx Copay: \$10/40/80 after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 10,807,455.60	-11.2%	\$ 1,363,413.60
Account fees are illustrative					
Option 47: BCN HSA (I)	Single \$ 266.67				
OV/UC/ER: 20% after ded.	Double \$ 613.36				
Deductible: \$3000/6000	Family \$ 693.37	\$ 530,824.13	\$ 6,369,889.56	-47.7%	\$ 5,800,979.64
Rx Copay: \$20/60/50% after ded., 2x MOPD (I)	FC N/A				
Coinsurance: 20%	Comp N/A				
Single Deductible Funding			\$ 762,000.00		
Double, Family Deductible Funding			\$ 4,152,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 11,389,746.96	-6.4%	\$ 781,122.24
Account fees are illustrative					

Current Rates: July 2012 - June 2013
 Option Rates: 1Q2013
 Effective Date: 1/1/2013

Census: Single 254
 Double 209
 Family 483
 FC 0
 Comp 0

* Rates quoted are based on the latest information provided by the District, which does not include current MESSA utilization data; all vendors reserve the right to re-e based on actual enrollment. Proposed rates do not include funding for PA 142 (HICA) **Medical underwriting is required.



Waterford School District
All Employees

Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single \$ 525.04 Double \$ 1,181.32 Family \$ 1,312.59 FC N/A Comp N/A	\$ 1,014,239.10	\$ 12,170,869.20		
Option 48: HealthPlus PPO HDHP 2G (I) OV/UC/ER: 0% after ded. Deductible: \$1250/2500 Rx Copay: \$0 after ded., 2x MOPD (I)	Single \$ 416.66 Double \$ 833.32 Family \$ 1,137.49 FC N/A Comp N/A	\$ 829,403.19	\$ 9,952,838.28	-18.2%	\$ 2,218,030.92
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 12,106,195.68	-0.5%	\$ 64,673.52
Account fees are illustrative					
Option 49: HealthPlus PPO HDHP 2F (I) OV/UC/ER: 0% after ded. Deductible: \$2000/4000 Rx Copay: \$0 after ded., 2x MOPD (I)	Single \$ 396.80 Double \$ 793.59 Family \$ 1,083.25 FC N/A Comp N/A	\$ 789,857.26	\$ 9,478,287.12	-22.1%	\$ 2,692,582.08
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 12,860,144.52	5.7%	\$ (689,275.32)
Account fees are illustrative					
Option 50: HealthPlus PPO HDHP ABC 3N (I) OV/UC/ER: \$10 after ded. Deductible: \$3000/6000 Rx Copay: \$10/20 after ded., 2x MOPD (I)	Single \$ 309.01 Double \$ 618.02 Family \$ 843.60 FC N/A Comp N/A	\$ 615,113.52	\$ 7,381,362.24	-39.4%	\$ 4,789,506.96
Single Deductible Funding			\$ 762,000.00		
Double, Family Deductible Funding			\$ 4,152,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 12,401,219.64	1.9%	\$ (230,350.44)
Account fees are illustrative					

Current Rates: July 2012 - June 2013
Option Rates: 1Q2013
Effective Date: 1/1/2013

Census: Single 254
Double 209
Family 483
FC 0
Comp 0

* Rates quoted are based on the latest information provided by the District, which does not include current MESSA utilization data; all vendors reserve the right to re-e based on actual enrollment. Proposed rates do not include funding for PA 142 (HICA) **Medical underwriting is required.



Waterford School District
All Employees

Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current: MESSA Choices (I) OV/UC/ER: \$10/25/50 Deductible: \$500/1000 Rx Copay: Saver Rx (I)	Single \$ 525.04 Double \$ 1,181.32 Family \$ 1,312.59 FC N/A Comp N/A	\$ 1,014,239.10	\$ 12,170,869.20		
Option 51: MESSA ABC Plan 1 (I) OV/UC/ER: 0% after ded. Deductible: \$1250/2500 * Rx Copay: Saver Rx, 2x MOPD (I) <i>after ded. is met</i>	Single \$ 464.98 Double \$ 1,044.33 Family \$ 1,160.20 FC N/A Comp N/A	\$ 896,746.49	\$ 10,760,957.88	-11.6%	\$ 1,409,911.32
Single Deductible Funding			\$ 317,500.00		
Double, Family Deductible Funding			\$ 1,730,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 12,914,315.28	6.1%	\$ (743,446.08)
Account fees are illustrative					
Option 52: MESSA ABC Plan 2 (I) OV/UC/ER: 0% after ded. Deductible: \$2000/4000 Rx Copay: Saver Rx, 2x MOPD (I)	Single \$ 435.31 Double \$ 977.57 Family \$ 1,086.02 FC N/A Comp N/A	\$ 839,428.53	\$ 10,073,142.36	-17.2%	\$ 2,097,726.84
Single Deductible Funding			\$ 508,000.00		
Double, Family Deductible Funding			\$ 2,768,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 13,454,999.76	10.6%	\$ (1,284,130.56)
Account fees are illustrative					
Option 53: MESSA ABC Plan 3 (I) OV/UC/ER: 0% after ded. <i>109600-105.</i> Deductible: \$3500/7000 Rx Copay: Saver Rx, 2x MOPD (I)	Single \$ 387.69 Double \$ 870.43 Family \$ 966.98 FC N/A Comp N/A	\$ 747,444.47	\$ 8,969,333.64	-26.3%	\$ 3,201,535.56
Single Deductible Funding			\$ 889,000.00		
Double, Family Deductible Funding			\$ 4,844,000.00		
Annual Account Fees (\$3.75 per account per month)			\$ 42,570.00		
Annual Debit Card Fees (\$4.95 per account per month)			\$ 56,192.40		
Group Set Up Fee			\$ 7,095.00		
TOTAL			\$ 14,808,191.04	21.7%	\$ (2,637,321.84)
Account fees are illustrative					

Current Rates: July 2012 - June 2013
Option Rates: 1Q2013
Effective Date: 1/1/2013

Census: Single 254
Double 209
Family 483
FC 0
Comp 0

* Rates quoted are based on the latest information provided by the District, which does not include current MESSA utilization data; all vendors reserve the right to re-evaluate based on actual enrollment. Proposed rates do not include funding for PA 142 (HICA) **Medical underwriting is required.

* 500/1,000

Annual

Current MESSA Plan Costs:	\$ 12,170,869.20
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BCBSM Self-Funded Health Plan

Medical Administration	\$ 57.92	\$ 547,923.20
Prescription Drug Administration	\$ 1.96	\$ 18,541.60
Network Access	\$ -	\$ -
Stop Loss Insurance	\$ 98.11	\$ 1,113,744.72
Fixed Cost Sub Total	\$ -	\$ 1,680,209.52

Medical Claims Estimate	\$ 11,490,366.09
Prescription Claims Estimate	\$ 3,791,475.57
Hospital Prepayment	\$ 507,977.87
Claims Estimate Sub Total	\$ 15,789,819.54

Projected Total Annual Plan Cost	\$ 17,470,029.06
Difference	43.54%
Projected Savings	\$ (5,299,159.86)

Potential BCBSM Access Fee: \$397,320

Illustrative Rates	
Single	\$ 727.83
Double	\$ 1,455.65
Family	\$ 2,001.52
Composite	\$ 1,538.94

Census	
Single	254
Double	209
Family	483
Total	946

Notes:

1. All costs have been adjusted to the current census. Costs will vary based on changes in enrollment or plan design.
2. Medical and Prescription claims figures are illustrative and may vary based on utilization.
3. Stop-loss is based on \$75,000 specific and 120% aggregate; Medical Only.
4. One-time set up fees and document/SPD draftings fees are not included (estimated at \$5,000).
5. Medical Administration based on:
 - Core medical administrative services

Effective Date: 1/1/2013



Waterford School District

All Employees

Matching current benefits

	Annual
Current MESSA Plan Costs:	\$ 12,170,869.20

NGS Self-Funded Health Plan

Medical Administration	\$ 30.90	\$ 350,776.80
Prescription Drug Administration	included	\$ -
Network Access	\$ 6.25	\$ 70,950.00
Stop Loss Insurance	\$ 92.67	\$ 1,051,967.76
Fixed Cost Sub Total		\$ 1,473,694.56

Medical Claims Estimate	\$ 6,891,740.00	
Prescription Claims Estimate	\$ 3,141,840.00	
Hospital Prepayment	\$ -	
Claims Estimate Sub Total		\$ 10,033,580.00

Projected Total Annual Plan Cost	\$ 11,507,274.56
Difference	-5.45%
Projected Savings	\$ 663,594.64

Illustrative Rates	
Single	\$ 496.41
Double	\$ 1,116.92
Family	\$ 1,241.02
Composite	\$ 1,013.68

Census	
Single	254
Double	209
Family	483
Total	946

Notes:

1. All costs have been adjusted to the current census. Costs will vary based on changes in enrollment or plan design.
2. Medical and Prescription claims figures are illustrative and may vary based on utilization.
3. Stop-loss is based on \$125,000 specific and 120% aggregate; Medical Only.
4. One-time set up fees and document/SPD draftings fees are not included (estimated at \$5,000).
5. Medical Administration based on:
 - Core medical administrative services
 - Utilization Review (including case management)
 - YourCare Wellness Suite
 - Final Claims Fiduciary
 - Letter Services
 - Trading Partners
 - Rating
 - COBRA

Effective Date: 12/1/2012



**Waterford School District
All Employees**

Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current: MESSA Choices	Single \$ 525.04				
OV/UC/ER: \$10/25/50	Double \$ 1,181.33				
Deductible: \$500/1000	Family \$ 1,312.59	\$ 1,014,239.10	\$ 12,170,869.20		
Rx Copay: Saver Rx	FC N/A				
Coinsurance: 0%	Comp N/A				
Option 1: NGS Plan (SF)	Single \$ 475.56				
OV/UC/ER: \$10/25/50	Double \$ 1,070.01				
Deductible: \$1000/2000	Family \$ 1,188.90	\$ 918,661.72	\$ 11,023,940.67	-9.4%	\$ 1,146,928.53
Rx Copay: Hybrid Plan	FC N/A				
Coinsurance: 0%	Comp N/A				
Option 2: NGS Plan (SF)	Single \$ 450.74				
OV/UC/ER: \$0 after ded.	Double \$ 1,014.16				
Deductible: \$1250/2500	Family \$ 1,126.85	\$ 870,714.87	\$ 10,448,578.42	-14.2%	\$ 1,722,290.78
Rx Copay: Hybrid Plan after ded.	FC N/A				
Coinsurance: 0%	Comp N/A				
Option 3: NGS Plan (SF)	Single \$ 422.94				
OV/UC/ER: \$0 after ded.	Double \$ 951.62				
Deductible: \$2000/4000	Family \$ 1,057.35	\$ 817,014.39	\$ 9,804,172.71	-19.4%	\$ 2,366,696.49
Rx Copay: Hybrid Plan after ded.	FC N/A				
Coinsurance: 0%	Comp N/A				
Option 4: NGS Plan (SF)	Single \$ 377.77				
OV/UC/ER: \$0 after ded.	Double \$ 849.98				
Deductible: \$3500/7000	Family \$ 944.42	\$ 729,751.12	\$ 8,757,013.41	-28.0%	\$ 3,413,855.79
Rx Copay: Hybrid Plan after ded.	FC N/A				
Coinsurance: 10%	Comp N/A				

Current Rates:	July 2012 - June 2013	Census:	Single	254
Option Rates:	1Q2013		Double	209
Effective Date:	1/1/2013		Family	483
			FC	0
			Comp	0

** All rates are illustrative and may vary based on utilization or changes in plan design/demographics.*

**Waterford School District
All Employees**



		Hard Cap Based on PA 152 Annual Limits									
		Monthly	Annual	Monthly (Original Slope)		Annual (Original Slope)		Monthly (Modified Slope)		Annual (Modified Slope)	
		Employer	Employee	Employer	Employee	Employer	Employee	Employer	Employee	Employer	Employee
Current	MESSA Choices										
	OV/UC/ER: \$10/25/50	Single	\$ 525.04 \$ 6,300.48	\$ 458.33	\$ 66.71	\$ 5,500.00	\$ 800.48	\$ 471.98	\$ 53.06	\$ 5,663.82	\$ 636.66
	Deductible: \$500/1000	Double	\$ 1,181.33 \$ 14,175.96	\$ 916.67	\$ 264.66	\$ 11,000.00	\$ 3,175.96	\$ 1,061.96	\$ 119.37	\$ 12,743.48	\$ 1,432.48
	Rx Copay: Saver Rx	Family	\$ 1,312.59 \$ 15,751.08	\$ 1,250.00	\$ 62.59	\$ 15,000.00	\$ 751.08	\$ 1,179.95	\$ 132.64	\$ 14,159.43	\$ 1,591.65
	Coinsurance: 0%	Composite	\$ 1,072.13 \$ 12,865.61	\$ 963.79	\$ 108.34	\$ 11,565.54	\$ 1,300.07	\$ 963.79	\$ 108.34	\$ 11,565.54	\$ 1,300.07
Option 1	NGS Plan (SF)										
	OV/UC/ER: \$10/25/50	Single	\$ 496.41 \$ 5,956.92	\$ 458.33	\$ 38.08	\$ 5,500.00	\$ 456.92	\$ 471.98	\$ 24.43	\$ 5,663.79	\$ 293.13
	Deductible: \$500/1000	Double	\$ 1,116.92 \$ 13,403.04	\$ 916.67	\$ 200.25	\$ 11,000.00	\$ 2,403.04	\$ 1,061.96	\$ 54.96	\$ 12,743.51	\$ 659.53
	Rx Copay: Hybrid Plan	Family	\$ 1,241.02 \$ 14,892.24	\$ 1,250.00	\$ (8.98)	\$ 15,000.00	\$ (107.76)	\$ 1,179.95	\$ 61.07	\$ 14,159.43	\$ 732.81
	Coinsurance: 0%	Composite	\$ 1,013.68 \$ 12,164.11	\$ 963.79	\$ 49.88	\$ 11,565.54	\$ 598.57	\$ 963.79	\$ 49.88	\$ 11,565.54	\$ 598.57
Option 2	NGS Plan (SF)										
	OV/UC/ER: \$10/25/50	Single	\$ 475.56 \$ 5,706.73	\$ 458.33	\$ 17.23	\$ 5,500.00	\$ 206.73	\$ 471.98	\$ 3.58	\$ 5,663.79	\$ 42.94
	Deductible: \$1000/2000	Double	\$ 1,070.01 \$ 12,840.11	\$ 916.67	\$ 153.34	\$ 11,000.00	\$ 1,840.11	\$ 1,061.96	\$ 8.05	\$ 12,743.51	\$ 96.60
	Rx Copay: Hybrid Plan	Family	\$ 1,188.90 \$ 14,266.77	\$ 1,250.00	\$ (61.10)	\$ 15,000.00	\$ (733.23)	\$ 1,179.95	\$ 8.94	\$ 14,159.43	\$ 107.34
	Coinsurance: 0%	Composite	\$ 971.10 \$ 11,653.21	\$ 963.79	\$ 7.31	\$ 11,565.54	\$ 87.68	\$ 963.79	\$ 7.31	\$ 11,565.54	\$ 87.68
Option 3	NGS Plan (SF)										
	OV/UC/ER: \$0 after ded.	Single	\$ 422.94 \$ 5,075.30	\$ 422.94	\$ -	\$ 5,075.30	\$ -	\$ 422.94	\$ -	\$ 5,075.30	\$ -
	Deductible: \$2000/4000	Double	\$ 951.62 \$ 11,419.39	\$ 951.62	\$ -	\$ 11,419.39	\$ -	\$ 951.62	\$ -	\$ 11,419.39	\$ -
	Rx Copay: Hybrid Plan after ded.	Family	\$ 1,057.35 \$ 12,688.19	\$ 1,057.35	\$ -	\$ 12,688.19	\$ -	\$ 1,057.35	\$ -	\$ 12,688.19	\$ -
	Coinsurance: 0%	Composite	\$ 863.65 \$ 10,363.82	\$ 863.65	\$ -	\$ 10,363.82	\$ -	\$ 863.65	\$ -	\$ 10,363.82	\$ -

- Notes:
- Rates quoted are based on the latest information provided by the District; all vendors reserve the right to re-rate based on actual enrollment.
 - Proposed rates do not include funding for PA 142 (HICA).
 - Proposed rates are effective 12/1/2012.
 - Modified slope redistributes the maximum contribution limits using the slope of the option rating tiers.
 - All figures are for illustrative purposes only. Some figures may vary slightly due to rounding.

Annual Cap Amounts	
Single	\$ 5,500.00
Double	\$ 11,000.00
Family	\$ 15,000.00