



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Rate Summary
Fremont Public Schools
Admin & NonUnion
Assumed Effective Date: 7/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Admin & NonUnion enrolled in BCBSM PPO HSA \$2,500-0%	Census	1	2	3	\$120,308
BCBSM PPO HSA \$2,500-0%; \$10/\$40/\$80 after Ded. Rx	Rate	\$677.42	\$1,625.79	\$2,032.23	
Admin & NonUnion enrolled in BCBSM PPO HSA \$2,500-20%	Census	1	2	4	\$135,482
BCBSM PPO HSA \$2,500-20%; \$10/\$40/\$80 after Ded. Rx	Rate	\$634.28	\$1,522.27	\$1,902.83	
Admin & NonUnion enrolled in BCN HMO HSA \$3,200-0%	Census	1	1	2	\$64,797
BCN HMO HSA \$3,200-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	Rate	\$574.45	\$1,378.66	\$1,723.33	
Admin & NonUnion enrolled in BCN MVP	Census	1	0	0	\$5,818
BCN HMO HSA \$6,350-0%; 0% after Ded. Rx	Rate	\$484.81	\$1,163.52	\$1,454.41	
TOTALS:		4	5	9	\$326,405

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
WMHIP					
WMHIP BCBSM PPO \$250-10%; \$10/20% Rx	\$816.70	\$1,837.54	\$2,286.71	\$396,419	-\$70,014
WMHIP BCBSM PPO \$500-0%; \$10/\$20% Rx	\$888.93	\$2,000.07	\$2,488.97	\$431,482	-\$105,077
WMHIP BCBSM HSA \$2,000-0%; \$10/\$40/\$80 after Ded. Rx	\$675.66	\$1,520.22	\$1,891.83	\$327,963	-\$1,558
WMHIP BCBSM HSA \$2,000-20%; \$10/20% after Ded. Rx	\$592.86	\$1,333.92	\$1,659.99	\$287,771	\$38,634
WMHIP BCBSM HSA \$3,000-20%; \$10/\$40/\$80 after Ded. Rx	\$566.33	\$1,274.24	\$1,585.73	\$274,897	\$51,508
WMHIP BCBSM HSA \$6,350-0%; 0% after Ded. Rx	\$500.33	\$1,125.71	\$1,400.90	\$242,856	\$83,549
Priority Health	Solicited and declined to quote				

*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.