



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

**Madison School District
BCBSM Employees
Assumed Effective Date: 1/1/2020**

	CURRENT PLAN		RENEWAL PLAN	
	BCBSM SB PPO HSA \$2,000-0%; \$10/\$40/\$80 Rx		BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx (Renewal)	
Rate Period	1/1/19 - 12/31/19		1/1/20 - 12/31/20	
Purchased Plan Features	In Network		In Network	
Deductible				
Annual Deductible - 1P	\$2,000		\$2,000	
Annual Deductible - 2P/FF	\$4,000		\$4,000	
Additional Cost After Deductible				
Employee Coinsurance after Deductible	0%		0%	
Coinsurance Max - 1P	\$0		\$0	
Coinsurance Max - 2P/FF	\$0		\$0	
Out of Pocket Maximum				
Max ded, coinsurance, copays - 1P	\$3,000		\$3,000	
Max ded, coinsurance, copays - 2P/FF	\$6,000		\$6,000	
Copayments				
Office Visit/Specialist	0% after Ded.		0% after Ded.	
Urgent Care/ER	0% after Ded.		0% after Ded.	
Chiropractic Limit/Copay	12/0% after Ded.		12/0% after Ded.	
Rx Copay	\$10/\$40/\$80 after Ded.		\$10/\$40/\$80 after Ded.	
Total Monthly Costs	Census	Rates	Census	Rates
One Person (1P)	4	\$477.07	4	\$497.26
Two Person (2P)	4	\$1,133.35	4	\$1,181.81
Family (FF)	14	\$1,414.60	14	\$1,475.17
Total Annual Premium	22	\$314,953	22	\$328,424
Estimated Annual Cost	\$314,953		\$328,424	
Estimated Savings/(Increase) \$			(\$13,470.96)	
Estimated Difference %			4.28%	

SET SEG:

*Rates include \$8.30 enrollment and billing service fee.



**Medical Rate Summary
Madison School District
BCBSM Employees
Assumed Effective Date: 1/1/2020**

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
BCBSM SB PPO HSA \$2,000-0%; \$10/\$40/\$80 Rx	Census 4	4	14	\$314,953
	Rate \$477.07	\$1,133.35	\$1,414.60	
TOTALS:	4	4	14	\$314,953

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$590	\$1,405	\$1,754	\$390,361	(75,408.24)
BCBSM SB PPO \$500-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$605	\$1,439	\$1,797	\$400,056	(85,103.52)
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$605	\$1,441	\$1,799	\$400,390	(85,436.64)
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$558	\$1,327	\$1,656	\$368,708	(53,755.44)
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1450-0%; \$10/\$40/\$80 Rx	\$542	\$1,289	\$1,609	\$358,248	(43,295.52)
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx (Renewal)	\$497	\$1,182	\$1,475	\$328,424	(13,470.96)
BCBSM SB PPO HSA \$2500-0%; \$10/\$40/\$80 Rx	\$468	\$1,113	\$1,389	\$309,217	\$5,736
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$459	\$1,089	\$1,360	\$302,745	\$12,208

PH - Declined to Quote

SET SEG:

*Rates include \$8.30 enrollment and billing service fee.