



Wellmark Blue Cross and Blue Shield is an Independent Licensee of the Blue Cross and Blue Shield Association.

Fully Insured Renewal Premiums

Group Name: Belmond Klemme Community Schools
Account Key: 00017658
Renewal Period: 07/01/2024 to 06/30/2025

Current Benefit Offerings	Current Enrollment	Current Rates	Renewal Rates	* Renewal Rates and Consultant Fee
OBS #118313-214 / 118313-215 (MV1)	77 Single	\$581.13	\$603.33	\$628.33 \$22.20
Alliance Select	10 Family	\$1,766.64	\$1,834.12	\$1,859.12 \$67.48
Deductible: \$2,850/\$5,600;\$5,000/\$10,000	13 2-Person	\$1,108.21	\$1,150.55	\$1,175.55 \$42.34
Coinsurance: 0%/20%				
OPM: \$2,850/\$5,600;\$9,000/\$18,000	100 Total			Current Rates and Consulting Fee
OV Copay: \$0				EE - \$606.13
BlueRx Complete				FAM- \$1,791.64
Deductible: \$2,850/\$5,600				2-Person - \$1,133.21

Total Monthly Premium:	\$76,820	\$79,755	\$82,255
Overall Premium Change:		3.82 %	
**Overall Change Including Consultant Fee:			3.70 %

Employer Signature: _____ Date: _____

These rates are Compatible Health Savings Account (HSA) Benefits and do not include the employer/employee funded HSA account funding or the cost of the administration of these accounts.

All rates shown are net of consultant fees unless otherwise noted.

*Consultant fees are not a contingency of obtaining insurance coverage. At your option Wellmark will collect a consultant fee on your Monthly Premiums Statement agreed to by you and your consultant/service provider and administer payment to your consultant pursuant to a Consultant Fee Collection Agreement.

**Comparison of the renewal rates and renewal consultant fee to the current rates and current consultant fee.



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Minimum Value Assessment

MV1: Benefit MEETS minimum value requirements

MV2: Benefit DOES NOT MEET minimum value requirements

MV3: Benefit CANNOT BE CERTIFIED by Wellmark

Employer or group health plan is solely responsible for establishing employee compensation and employee health plan contribution amounts. When Minimum Value Assessment does not meet requirements or cannot be certified, the employer or group health plan must offer an alternative plan option to its eligible employees which meets minimum value requirements. Failure to offer a plan option that meets minimum value may result in penalties under 26 U.S.C. §4980H of the Internal Revenue Code. The Employer or group health plan is solely responsible for any penalties arising from the failure to offer minimum essential coverage that meets both minimum value and affordability requirements. Wellmark makes no representations regarding plan affordability or the eligibility of employees or related individuals for premium tax credits under 26 C.F.R. § 1.36B-2.

Wellmark is not providing any legal or professional advice with regard to compliance of any federal or state law, regulations, or guidance. Law, regulations and guidance on specific provisions has been and will continue to be provided by the appropriate federal and state agencies and regulators. The information provided reflects Wellmark's understanding of the most current information and is subject to change without further notice. Please note that plan benefits, rates, renewal rate adjustments, and rating impact calculations are subject to change and may be revised during a plan's rating period based on guidance and regulations issued by the appropriate federal and state agencies and regulators. Wellmark makes no representation as to the impact of plan changes on a plan's grandfathered status or interpretation or implementation of any other provisions of law or regulation.

Wellmark will not determine whether coverage is discriminatory or otherwise in violation of Internal Revenue Code Section 105(h). Wellmark also will not provide any testing for compliance with Internal Revenue Code Section 105(h). Wellmark will not be held liable for any penalties or other losses resulting from any employer offering coverage in violation of section 105 (h). Wellmark will not determine whether any change in an Employer Administered Funding Arrangement affects a health plan's grandfathered health plan status under ACA or otherwise complies with ACA. Wellmark will not be held liable for any penalties or other losses resulting from any Employer Administered Funding Arrangement. For purposes of this paragraph, an "Employer Administered Funding Arrangement" is an arrangement administered by an employer in which the employer contributes toward the member's share of benefit costs (such as the member's deductible, coinsurance, or copayments) in the absence of which the member would be financially responsible. An Employer Administrative Funding Arrangement does not include the employer's contribution to health insurance premiums or rates.