

2025 HEALTH INSURANCE PLAN OPTIONS

BCBS has provide the requested 3 tier rate structure.

Below (and attached) you will find the 2025 2 tier structure premiums and the 2025 3 tier structure premiums

Current Enrolment Census attached.

A NOTE: If the School is thinking of moving to a 3-tier structure, a consideration would be to look at the Turnkey Plans with Value Base Desing (this is the PRE RX 0\$ to the member).

Page 2 and Page 3 of the Renewal 3 Tier (Attached).

The BCBS Turnkey Plans

There is some cost savings

HSA-Compatible Plans with 100% Coinsurance and Value Based Design				
T25030P*	\$2,000/\$4,000 Ded, 0%, \$2,000/\$4,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$965.20	\$2,026.93	\$3,088.65
T25619P*	\$2,700/\$5,400 Ded, 0%, \$2,700/\$5,400 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$901.69	\$1,893.54	\$2,885.39
T25075P	\$3,300/\$6,600 Ded, 0%, \$3,300/\$6,600 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$876.94	\$1,841.57	\$2,806.21
T25068P	\$3,500/\$7,000 Ded, 0%, \$3,500/\$7,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$863.31	\$1,812.95	\$2,762.59
T25081P	\$4,000/\$8,000 Ded, 0%, \$4,000/\$8,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$831.82	\$1,746.81	\$2,661.81

T25069P	\$4,500/\$9,000 Ded, 0%, \$4,500/\$9,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$802.84	\$1,685.96	\$2,569.08
T25083P*	\$5,000/\$10,000 Ded, 0%, \$5,000/\$10,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$776.24	\$1,630.10	\$2,483.96
T25122P*	\$5,500/\$11,000 Ded, 0%, \$5,500/\$11,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$751.49	\$1,578.13	\$2,404.78
T25015P*	\$6,000/\$12,000 Ded, 0%, \$6,000/\$12,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$728.60	\$1,530.06	\$2,331.52
T25124P*	\$6,500/\$13,000 Ded, 0%, \$6,500/\$13,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$707.16	\$1,485.04	\$2,262.92
T25134P*	\$7,000/\$14,000 Ded, 0%, \$7,000/\$14,000 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$687.31	\$1,443.36	\$2,199.40
T25105P*	\$8,300/\$16,600 Ded, 0%, \$8,300/\$16,600 OOPM, OV-D/C, Rx-D/C, HSA, Aware	\$640.73	\$1,345.54	\$2,050.35

Let me know if you would like to schedule some time to discuss these findings. Deb

Comparison (also attached)

6650 Plan

Contract Type	Enrollment	Current Rate	Renewal Rate 2 Tier	Renewal Rate 3 Tier	% Difference 2 and 3 Tier		\$ Difference
Subscriber	45	\$717.64	\$747.75	\$718.35	1.04	-4.0%	(\$29.40)
Sub + Child	0	\$1,720.93	\$1,793.15	\$1,508.54	1.19	-19.0%	(\$284.61)
Sub + Spouse	1	\$1,720.93	\$1,793.15	\$1,508.54	1.19	-19.0%	(\$284.61)
Sub + Children	0	\$1,720.93	\$1,793.15	\$2,298.73	0.78	7.8%	\$505.58
Family	3	\$1,720.93	\$1,793.15	\$2,298.73	0.78	7.8%	\$505.58
Annual Total Premium		\$470,130	\$489,858	\$488,768			

3375 Plan

Contract Type	Enrollment	Current Rate	Renewal Rate 2 Tier	Renewal Rate 3 Tier	% Difference 2 and 3 Tier		\$ Difference
Subscriber	5	\$890.75	\$918.53	\$882.41	1.04	-4.0%	(\$36.12)
Sub + Child	1	\$2,136.06	\$2,202.67	\$1,853.04	1.19	-19.0%	(\$349.63)
Sub + Spouse	0	\$2,136.06	\$2,202.67	\$1,853.04	1.19	-19.0%	(\$349.63)
Sub + Children	0	\$2,136.06	\$2,202.67	\$2,823.72	0.78	7.8%	\$621.05
Family	1	\$2,136.06	\$2,202.67	\$2,823.72	0.78	7.8%	\$621.05
Annual Total Premium		\$104,710	\$107,976	\$109,066			

	<u>\$574,841.0</u>		
TOTAL ANNUAL Premium	0	\$597,834.00	\$597,834.00

BCBS 2025 2 TIER RATE STRUCTURE

Plan 1 - \$6650 HSA PPO, Aware				
<u>Contract Type</u>	<u>Enrollment</u>	<u>Current Rate</u>	<u>Renewal Rate</u>	<u>% Change</u>
Subscriber	45	\$717.64	\$747.75	
Sub + Child	0	\$1,720.93	\$1,793.15	
Sub + Spouse	1	\$1,720.93	\$1,793.15	
Sub + Children	0	\$1,720.93	\$1,793.15	
Family	3	\$1,720.93	\$1,793.15	
Annual Total Premium		\$470,130	\$489,858	4.2%
Plan 2 - \$3375 PPO, Aware				
<u>Contract Type</u>	<u>Enrollment</u>	<u>Current Rate</u>	<u>Renewal Rate</u>	<u>% Change</u>
Subscriber	5	\$890.75	\$918.53	
Sub + Child	1	\$2,136.06	\$2,202.67	
Sub + Spouse	0	\$2,136.06	\$2,202.67	
Sub + Children	0	\$2,136.06		