

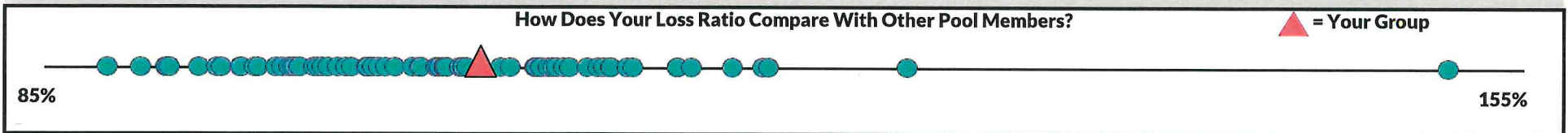
# THE POOL

Western Michigan Health Insurance

2025 Renewal  
Prepared for Athens Public Schools



| Pool-Standard Renewal 8.7% |         |              | Rate Protection Impact 0% |            |                   | Rate Adjustment 8.7% |                   |            |
|----------------------------|---------|--------------|---------------------------|------------|-------------------|----------------------|-------------------|------------|
| Description                |         |              | Benefits                  | Enrollment | 2024 Premium Rate |                      | 2025 Premium Rate |            |
| ENHANCED 250 005           | 005     | Deductible:  | \$250/\$500               | 4          | Single            | \$795.42             | Single            | \$864.62   |
|                            |         | Coinsurance: | 90%                       | 5          | Double            | \$1,789.62           | Double            | \$1,945.32 |
|                            |         | Rx Coverage: | \$10/\$40                 | 13         | Family            | \$2,227.09           | Family            | \$2,420.85 |
| ENHANCED HSA LEVEL 036/037 | 036/037 | Deductible:  | \$1650/\$3300             | 2          | Single            | \$737.60             | Single            | \$801.78   |
|                            |         | Coinsurance: | 100%                      | 1          | Double            | \$1,660.11           | Double            | \$1,804.54 |
|                            |         | Rx Coverage: | \$10/\$40                 | 2          | Family            | \$2,065.92           | Family            | \$2,245.65 |



If you have questions regarding your rates or plans, or would like to look at other options, please reach out to a member of your Gallagher support team:

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**Athens Area Schools  
Health Insurance Benefits  
New Rates**

**2020 PA 152 Caps  
Hard Cap changing 7/1/24**

|                            | 1/1/2024                   |                         | 7/1/2024            |                            |                    |
|----------------------------|----------------------------|-------------------------|---------------------|----------------------------|--------------------|
| <b>OPTION I (HSA)</b>      | <b>Monthly Preiums</b>     | <b>Yearly Rates</b>     | <b>Hard Cap</b>     | <b>24 installments</b>     | <b>Monthly</b>     |
| Single                     | 737.60                     | 8,851.20                | 7,702.85            | 47.85                      | 95.70              |
| 2-Person                   | 1,660.11                   | 19,921.32               | 16,109.06           | 158.84                     | 317.69             |
| family                     | 2,065.92                   | 24,791.04               | 21,007.83           | 157.63                     | 315.27             |
| <br><b>OPTION II (PPO)</b> | <br><b>Monthly Preiums</b> | <br><b>Yearly Rates</b> | <br><b>Hard Cap</b> | <br><b>24 installments</b> | <br><b>Monthly</b> |
| Single                     | 795.42                     | 9,545.04                | 7,702.85            | 76.76                      | 153.52             |
| 2-Person                   | 1,789.62                   | 21,475.44               | 16,109.06           | 223.60                     | 447.20             |
| family                     | 2,227.09                   | 26,725.08               | 21,007.83           | 238.22                     | 476.44             |

**2020 PA 152 Caps**

|                            | 1/1/2025                   |                         | 7/1/2024            |                            |                    |
|----------------------------|----------------------------|-------------------------|---------------------|----------------------------|--------------------|
| <b>OPTION I (HSA)</b>      | <b>Monthly Preiums</b>     | <b>Yearly Rates</b>     | <b>Hard Cap</b>     | <b>24 installments</b>     | <b>Monthly</b>     |
| Single                     | 801.78                     | 9,621.36                | 7,702.85            | 79.94                      | 159.88             |
| 2-Person                   | 1,804.54                   | 21,654.48               | 16,109.06           | 231.06                     | 462.12             |
| family                     | 2,245.65                   | 26,947.80               | 21,007.83           | 247.50                     | 495.00             |
| <br><b>OPTION II (PPO)</b> | <br><b>Monthly Preiums</b> | <br><b>Yearly Rates</b> | <br><b>Hard Cap</b> | <br><b>24 installments</b> | <br><b>Monthly</b> |
| Single                     | 864.62                     | 10,375.44               | 7,702.85            | 111.36                     | 222.72             |
| 2-Person                   | 1,945.32                   | 23,343.84               | 16,109.06           | 301.45                     | 602.90             |
| family                     | 2,420.85                   | 29,050.20               | 21,007.83           | 335.10                     | 670.20             |