

THE POOL

Michigan Health Insurance

2026 Renewal
Prepared for Climax-Scotts Community Schools

20
years
of supporting
members

Pool-Standard Renewal 9.1%

Rate Protection Impact 0%

Rate Adjustment 9.1%

Description			Benefits	Enrollment	2025 Premium Rate		2026 Premium Rate	
ENHANCED HSA LEVEL 036/037	036/037	Deductible:	\$1700/\$3400	2	Single	\$810.56	Single	\$884.33
		Coinsurance:	100%	2	Double	\$1,823.77	Double	\$1,989.73
		Rx Coverage:	\$10/\$40 after ded	7	Family	\$2,269.52	Family	\$2,476.05
VALUE HSA 3000 066/067	066/067	Deductible:	\$3000/\$6000	3	Single	\$623.93	Single	\$680.70
		Coinsurance:	80%	0	Double	\$1,403.82	Double	\$1,531.56
		Rx Coverage:	\$10/\$40/\$80 after ded	3	Family	\$1,746.94	Family	\$1,905.91
ENHANCED 500 068	068	Deductible:	\$500/\$1000	14	Single	\$926.41	Single	\$1,010.72
		Coinsurance:	100%	6	Double	\$2,084.41	Double	\$2,274.10
		Rx Coverage:	\$10/\$40	7	Family	\$2,593.88	Family	\$2,829.92

How Does Your Loss Ratio Compare With Other Pool Members?

 = Your Group



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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