



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

Medical Rate Summary  
Parchment School District  
All Employees  
Assumed Effective Date: 1/1/24  
Total Annual Cost

Current Plans and Segments	1P	2P	FF	Total Annual Cost
<b>Admin &amp; Un-Affiliated Staff (BCBSM SB PPO HSA \$1500-0%)</b>	Census 13	0	14	\$360,934
BCBSM SB PPO HSA \$1500-0%; \$10/\$40/\$80 after Ded. Rx	Rate \$546.87	\$1,312.50	\$1,640.61	
<b>Para-Professionals Enrolled in MESSA ABC Plan 3 \$3500-10% HSA Plan</b>	Census 2	0	0	\$16,008
MESSA ABC Plan 3 \$3500-10%; ABC Rx	Rate \$667.01	\$1,500.80	\$1,867.64	
<b>Office Personnel Enrolled in MESSA ABC Plan 1 \$1600-0% HSA Plan</b>	Census 1	0	1	\$36,059
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate \$790.76	\$1,779.23	\$2,214.13	
<b>Teachers/Counselors Enrolled in MESSA Choices \$500-0% with Saver Rx Plan</b>	Census 6	4	14	\$577,459
MESSA Choices \$500-0%; Saver Rx	Rate \$887.86	\$1,997.68	\$2,485.98	
<b>Teachers/Counselors Enrolled in MESSA Choices \$500-0% with 3-Tier Mail Plan</b>	Census 4	1	15	\$486,067
MESSA Choices \$500-0%; 3 Tier Mail Rx	Rate \$839.50	\$1,888.88	\$2,350.58	
<b>Teachers/Counselors Enrolled in MESSA ABC Plan 1 \$1600-0% HSA with ABC Rx Plan</b>	Census 7	0	4	\$171,391
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate \$784.76	\$1,765.71	\$2,197.32	
<b>Teachers/Counselors Enrolled in MESSA ABC Plan 1 \$1600-0% HSA with 3-Tier Mail Plan</b>	Census 3	3	4	\$186,464
MESSA ABC Plan 1 \$1600-0%; 3 Tier Mail Rx	Rate \$741.70	\$1,668.84	\$2,076.77	
<b>TOTALS:</b>	<b>36</b>	<b>8</b>	<b>52</b>	<b>\$1,834,383</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO HSA \$1600-0%; \$10/\$40/\$80 after Ded. Rx	\$568.91	\$1,365.39	\$1,706.73	\$1,441,846	\$392,537
<b>BCN</b>					
BCN HMO HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$512.57	\$1,230.16	\$1,537.71	\$1,299,057	\$535,326
<b>SET SEG</b>					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$184,704	\$1,649,679
<b>Priority Health</b>	Solicited and declined to quote				

\*BCBSM/BCN rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.  
 \*\*SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.



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Dental Rate Summary  
Parchment School District

All Employees  
Assumed Effective Date: 1/1/24  
Rate Period

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
<b>Admin (SET SF i80%/i80%/i80%/i80%-\$1000/\$3000)</b>					
SET SF i80%/i80%/i80%/i80%-\$1000/\$3000	Census Rate 12 \$35.17	4 \$63.99	21 \$124.01	\$39,387	7/1/23 - 6/30/24
<b>Office Personnel</b>					
MESSA 80%/i80%/i80%/i60%-\$1500/\$500	Census Rate 4 \$36.09	1 \$67.43	5 \$119.04	\$9,684	1/1/24 - 12/31/24
<b>Teachers/Counselors</b>					
MESSA 100%/i90%/i90%/i90%-\$2500/\$4000	Census Rate 23 \$41.81	12 \$80.32	45 \$171.07	\$115,483	1/1/24 - 12/31/24
<b>TOTALS:</b>	<b>39</b>	<b>17</b>	<b>71</b>	<b>\$164,554</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and declined to quote					
MetLife	Solicited and declined to quote					
SET ADN	Uncompetitive; Declined to Quote					
SunLife	Uncompetitive; Declined to Quote					



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Vision Rate Summary  
Parchment School District

All Employees  
Assumed Effective Date: 1/1/24  
Rate Period

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
<b>Admin (SET SF \$0/\$0 copay-\$150 frame)</b>					7/1/23 - 6/30/24
SET SF \$0/\$0 copay-\$150 frame	Census 12	4	21	\$12,737	
	Rate \$11.22	\$20.60	\$40.21		
<b>Office Personnel</b>					1/1/24 - 12/31/24
MESSA VSP 2 \$6.50/\$18 Copay - \$65 Frame	Census 4	1	5	\$1,302	
	Rate \$4.87	\$10.43	\$15.71		
<b>Teachers/Counselors</b>					1/1/24 - 12/31/24
MESSA VSP 3 Plus P \$0/\$0 Copay - \$130 Frame	Census 23	12	45	\$24,373	
	Rate \$10.46	\$22.46	\$33.80		
<b>TOTALS:</b>	<b>39</b>	<b>17</b>	<b>71</b>	<b>\$38,412</b>	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian					
MetLife					
SET ADN					
SunLife					

Solicited and declined to quote  
Solicited and declined to quote  
Uncompetitive; Declined to Quote  
Uncompetitive; Declined to Quote