



Medical Rate Summary

Orchard View Schools

All Employees

Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers - MESSA Choices \$500-0%	Census	4	4	6	14	
MESSA Choices \$500-0%; Saver Rx	Rate	\$741.10	\$1,667.48	\$2,075.09		\$265,018
Teachers - MESSA Choices \$500-20%	Census	13	7	45	65	
MESSA Choices \$500-20%; Saver Rx	Rate	\$662.29	\$1,490.14	\$1,854.40		\$1,229,865
Teachers - MESSA ABC Plan 1 \$1400-0%	Census	1	1	6	8	
MESSA ABC Plan 1 \$1400-0%; ABC Mail Rx	Rate	\$661.84	\$1,489.16	\$1,853.17		\$159,240
Teachers - MESSA ABC Plan \$1400-10%	Census			3	3	
MESSA ABC Plan 1 \$1400-10%; ABC Mail Rx	Rate	\$615.73	\$1,385.41	\$1,724.06		\$62,066
Support Staff - MESSA Essential \$375-20%	Census			2	2	
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$503.84	\$1,133.64	\$1,410.75		\$33,858
Support Staff - MESSA Choices \$500-0%	Census	6	10	11	27	
MESSA Choices \$500-0%; Saver Rx Mail	Rate	\$750.54	\$1,688.70	\$2,101.51		\$534,082
Support Staff - MESSA ABC Plan 1 \$1400-0%	Census		2	8	10	
MESSA ABC Plan 1 \$1400-0%; ABC Mail Rx	Rate	\$670.07	\$1,507.67	\$1,876.20		\$216,299
Non-Union Admin & Comm Ed - MESSA Choices \$500-0%	Census	5	5	15	25	
MESSA Choices \$500-0%; Saver Rx	Rate	\$741.10	\$1,667.48	\$2,075.09		\$518,031
Non-Union Admin & Comm Ed - MESSA Choices \$500-20%	Census					
MESSA Choices \$500-20%; Saver Rx	Rate	\$662.29	\$1,490.14	\$1,854.40		
Non-Union Admin & Comm Ed - MESSA ABC Plan 1 \$1400-0%	Census					
MESSA ABC Plan 1 \$1400-0%; ABC Mail Rx	Rate	\$661.84	\$1,489.16	\$1,853.17		
Non-Union Admin & Comm Ed - MESSA ABC Plan 1 \$1400-10%	Census					
MESSA ABC Plan 1 \$1400-10%; ABC Mail Rx	Rate	\$615.73	\$1,385.41	\$1,724.06		
Head Start & Great Start - MESSA Essential \$375-20%	Census	13			13	
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$503.84	\$1,133.64	\$1,410.75		\$78,599
TOTALS:		42	29	96	167	\$3,097,059

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO Plans					
BCN HMO \$500-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$648	\$1,554	\$1,943	\$3,105,447	-\$8,388
BCN HMO \$500-20%; \$10/\$30/\$60/\$80/20%/20% Rx	\$598	\$1,435	\$1,794	\$2,867,911	\$229,148
BCN HMO HSA Plans					
BCN HMO HSA \$1400-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$538	\$1,290	\$1,613	\$2,578,072	\$518,987
BCN HMO HSA \$1400-20%; \$10/\$30/\$60/\$80/20%/20% Rx	\$488	\$1,171	\$1,464	\$2,339,495	\$757,564
BCBSM Simply Blue Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$688	\$1,651	\$2,064	\$3,298,828	-\$201,769
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$557	\$1,336	\$1,670	\$2,669,560	\$427,499
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	\$588	\$1,411	\$1,764	\$2,819,297	\$277,762
Priority Health POS Plans					
Priority Health POS \$500-0%; \$10/\$40/\$80 Rx	\$724	\$1,630	\$2,028	\$3,268,250	-\$171,190
Priority Health POS \$500-20%; \$10/\$40/\$80 Rx	\$653	\$1,470	\$1,829	\$2,947,227	\$149,832
Priority Health POS HSA Plans					
Priority Health POS HSA \$1400-0%; \$10/\$40/\$80 Rx	\$572	\$1,287	\$1,601	\$2,580,576	\$516,483
Priority Health POS HSA \$1400-20%; \$10/\$40/\$80 Rx	\$501	\$1,128	\$1,404	\$2,262,889	\$834,170
McLaren	Solicited and declined to quote				
MESSA	Solicited and did not provide options				
HAP	Solicited and declined to quote				

*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.

*BCBSM, BCN and Priority Health 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.

*BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.

*MESSA rates include taxes and fees.

*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.



**Dental Rate Summary
Orchard View Schools
All Employees
Assumed Effective Date: 1/1/2021**

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Teachers w/ Medical	Census	18	12	60	\$129,184	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$2,500/\$5000	Rate	\$38.42	\$73.73	\$153.15		
Teachers w/o Medical	Census	3	3	17	\$33,741	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$2,500/\$5000	Rate	\$36.07	\$69.66	\$146.74		
Support Staff w/ Medical	Census	6	12	21	\$52,919	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$2,500/\$5000	Rate	\$39.94	\$76.97	\$154.60		
Support Staff w/o Medical	Census	2	1	6	\$12,156	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$2,500/\$5000	Rate	\$33.84	\$67.73	\$146.27		
Non-Union Admin & Comm Ed w/ Medical	Census	5	5	15	\$34,246	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$5,000/\$5000	Rate	\$39.53	\$73.97	\$152.42		
Non-Union Admin & Comm Ed w/o Medical	Census	7	1	6	\$15,474	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$5,000/\$5000	Rate	\$39.95	\$75.28	\$155.76		
Head Start & Great Start w/ Medical	Census	13			\$5,274	1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$5,000/\$5000	Rate	\$33.81	\$64.72	\$134.96		
Head Start & Great Start w/o Medical	Census					1/1/2021-12/31/2021
MESSA 80%/80%/80%/80% - \$5,000/\$5000	Rate	\$33.85	\$64.89	\$137.25		
TOTALS:		54	34	125	\$282,994	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Gaurdian Dental 80%/80%/80%/60% - \$2500/\$1000	1/1/2021-12/31/2021	\$35.73	\$68.57	\$142.43	\$264,775	\$18,219
SunLife		Solicited and declined to quote				
MetLife		Solicited and declined to quote				
MESSA		Solicited and did not provide options				

*All Rates included taxes and fees.



Vision Rate Summary
Orchard View Schools
All Employees
Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Teacher Vision	Census	21	15	77	\$39,260	1/1/2021-12/31/2021
MESSA VSP 3 Plus P 250CL: \$0 Copay - \$130 Frame	Rate	\$10.83	\$23.28	\$35.00		
Support Staff Vision	Census	8	13	27	\$16,011	1/1/2021-12/31/2021
MESSA VSP 3 Plus P 250CL: \$0 Copay - \$130 Frame	Rate	\$10.83	\$23.28	\$35.00		
Non-Union Admin & Comm Ed Vision	Census	12	6	21	\$8,446	1/1/2021-12/31/2021
MESSA VSP 3: \$0 Copay - \$65 Frame	Rate	\$7.59	\$16.30	\$24.52		
Head Start & Great Start Vision	Census	13			\$1,184	1/1/2021-12/31/2021
MESSA VSP 3: \$0 Copay - \$65 Frame	Rate	\$7.59	\$16.30	\$24.52		
	TOTALS:	54	34	125	\$64,901	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
EyeMed SF Vision \$0 Copay - \$130 Frame/\$250 Contacts	1/1/2021-12/31/2024	\$8.49	\$16.44	\$23.49	\$47,444	\$17,457
Guardian Vision \$0 Copay - \$120 Frames/\$120 Contacts	1/1/2021-12/31/2022	\$8.88	\$19.09	\$28.70	\$56,593	\$8,308
SunLife		Solicited and declined to quote				
MetLife		Solicited and declined to quote				
MESSA		Solicited and did not provide options				

*All Rates included taxes and fees.

*All proposed options, frames are in-lieu of contacts.

*EyeMed rates are illustrative and include a \$2.00 pepm vision administration/network fee.