



Medical Rate Summary
L'Anse Creuse Public Schools
All Employees with Choices
 Assumed Effective Date: 8/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Office Personnel with MESSA Choices		Census 3	5	14	22	
	MESSA Choices \$500-0%; Saver Rx	Rate \$695.20	\$1,564.19	\$1,946.56		\$445,901
Non Instructional with MESSA Choices		Census 30	27	17	74	
	MESSA Choices \$500-0%; Saver Rx	Rate \$702.29	\$1,580.16	\$1,966.42		\$1,165,946
Principals with MESSA Choices		Census 1		8	9	
	MESSA Choices \$500-0%; Saver Rx	Rate \$709.39	\$1,596.12	\$1,986.29		\$199,197
TOTALS:		34	32	39	105	\$1,811,043

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM CB \$500-20%; \$10/\$40/\$80 Rx	\$910.64	\$2,185.54	\$2,731.92	\$2,489,327	-\$678,284

*HAP, McLaren, Priority Health - declined to quote

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



Medical Rate Summary

**L'Anse Creuse Public Schools
All Employees with ABC Plan 1**

Assumed Effective Date: 8/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers and Counselors with MESSA ABC Plan 1	Census	73	42	304	419	
	Rate	\$620.67	\$1,396.51	\$1,737.87		\$7,587,298
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
Non-Affiliated Admins/Principals/Adult Education with MESSA ABC Plan 1	Census	12	8	32	52	
	Rate	\$633.33	\$1,425.01	\$1,773.33		\$908,959
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
Office Personnel with MESSA ABC Plan 1	Census	3	3	12	18	
	Rate	\$620.67	\$1,396.51	\$1,737.87		\$322,872
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
Non Instructional with MESSA ABC Plan 1	Census	6	5	2	13	
	Rate	\$627.00	\$1,410.76	\$1,755.60		\$171,924
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
	TOTALS:	94	58	350	502	\$8,991,053

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$757.37	\$1,817.68	\$2,272.11	\$11,662,273	-\$2,671,220

*HAP, McLaren, Priority Health - declined to quote

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



Medical Rate Summary
L'Anse Creuse Public Schools
All Employees with ABC Plan 2
 Assumed Effective Date: 8/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers and Counselors with MESSA ABC Plan 2	Census	13	8	31	52	
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$580.86	\$1,306.94	\$1,626.42		\$821,109
Non-Affiliated Admins/Principals with MESSA ABC Plan 2	Census			4	4	
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$592.72	\$1,333.61	\$1,659.61		\$79,661
Office Personnel with MESSA ABC Plan 2	Census	6	1	8	15	
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$580.86	\$1,306.94	\$1,626.42		\$213,642
Non Instructional with MESSA ABC Plan 2	Census	8	3	7	18	
MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$586.79	\$1,320.28	\$1,643.02		\$241,876
Paraprofessionals with MESSA ABC Plan 3	Census	7	1		8	
MESSA ABC Plan 3 \$3500-10%; ABC Rx	Rate	\$527.53	\$1,186.95	\$1,477.10		\$58,556
TOTALS:		34	13	50	97	\$1,414,843

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$691.70	\$1,660.07	\$2,075.08	\$1,786,231	-\$371,388

*HAP, McLaren, Priority Health - declined to quote

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



Dental Rate Summary
L'Anse Creuse Public Schools
All Employees
Assumed Effective Date: 8/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Teachers with medical - 80%/80%/80%/80% - \$1000/\$1300	Census	76	47	265	\$452,748	1/1/21-12/31/21
Delta Dental 80%/80%/80%/80% - \$1000/\$1300	Rate	\$33.48	\$63.44	\$121.52		
Teachers with medical - 50%/50%/50%/50% - \$1000/\$1000	Census	7	7	64	\$56,282	1/1/21-12/31/21
Delta Dental 50%/50%/50%/50% - \$1000/\$1000	Rate	\$18.14	\$34.56	\$67.52		
Teachers without medical - 100%/90%/90%/90% - \$1000/\$1500	Census	14	3	16	\$32,211	1/1/21-12/31/21
Delta Dental 100%/90%/90%/90% - \$1000/\$1500	Rate	\$33.13	\$63.98	\$126.78		
Teachers without medical - 50%/50%/50%/50% - \$1000/\$1000	Census	12	8	38	\$35,175	1/1/21-12/31/21
Delta Dental 50%/50%/50%/50% - \$1000/\$1000	Rate	\$17.17	\$33.09	\$64.75		
Office Personnel with medical - 75%/75%/50%/75% - \$1000/\$750	Census	9	11	33	\$55,512	1/1/21-12/31/21
Delta Dental 75%/75%/50%/75% - \$1000/\$750	Rate	\$31.59	\$59.42	\$111.76		
Office Personnel without medical - 75%/75%/50%/75% - \$1000/\$750	Census	10	6	9	\$20,937	1/1/21-12/31/21
Delta Dental 75%/75%/50%/75% - \$1000/\$750	Rate	\$33.36	\$62.58	\$115.07		
Non-Instructional Staff - 60%/60%/50%/0% - \$1000/\$0	Census	39	43	36	\$70,541	1/1/21-12/31/21
Delta Dental 60%/60%/50%/0% - \$1000/\$0	Rate	\$25.13	\$46.93	\$80.01		
Administrators/Principals with SET Dental	Census	11	12	49	\$77,869	8/1/21-6/30/21
SET SF 100%/80%/80%/80%-\$1000/\$1300	Rate	\$31.76	\$57.17	\$111.30		
TOTALS:		178	137	510	\$801,275	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET SF 100%/80%/80%/80% - \$1000/\$1300	8/1/21-6/30/22	\$35.10	\$63.85	\$125.44	\$947,636	-\$146,361
SET SF 80%/80%/80%/80% - \$1000/\$1300	8/1/21-6/30/22	\$32.18	\$58.02	\$113.36	\$857,885	-\$56,610
SET SF 100%/90%/90%/90% - \$1000/\$1500	8/1/21-6/30/22	\$38.79	\$71.22	\$140.72	\$1,061,148	-\$259,873
SET SF 50%/50%/50%/50% - \$1000/\$1000	8/1/21-6/30/22	\$20.16	\$33.97	\$63.55	\$487,834	\$313,440
SET SF 75%/75%/50%/75% - \$1000/\$750	8/1/21-6/30/22	\$25.92	\$45.50	\$87.43	\$665,239	\$136,036
SET SF 60%/60%/50%/0% - \$1000/\$0	8/1/21-6/30/22	\$21.54	\$36.72	\$69.26	\$530,248	\$271,026
SET SF 100%/80%/80%/80% - \$2000/\$2000	8/1/21-6/30/22	\$41.50	\$76.60	\$151.78	\$1,143,468	-\$342,193
Blue Dental PPO 100%/80%/50%/0% - \$1000/\$0	8/1/21-7/31/22	\$39.40	\$78.80	\$137.91	\$1,057,715	-\$256,440

*Guardian, MetLife- declined to quote



Vision Rate Summary
L'Anse Creuse Public Schools
All Employees
Assumed Effective Date: 8/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Office Personnel and Teachers without Medical		Census 42	27	94	\$51,808	1/1/21-12/31/21
	VSP 3 G	Rate \$10.71	\$22.99	\$34.54		
Non-Affiliated Admin/Principals/Teachers with Medical		Census 96	66	374	\$138,716	1/1/21-12/31/21
	VSP 2 S	Rate \$8.00	\$17.14	\$25.83		
Non-Instructional Staff		Census 39	44	35	\$21,060	1/1/21-12/31/21
	VSP 2	Rate \$7.12	\$15.28	\$23.00		
TOTALS:		177	137	503	\$211,584	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET SF \$6.50/\$18 Copays - \$130 Frame/\$110 Contacts	8/1/21-6/30/22	\$13.59	\$25.32	\$50.13	\$373,076	-\$161,492
SET SF \$0/\$0 Copays - \$130 Frame/\$135 Contacts	8/1/21-6/30/22	\$15.62	\$29.38	\$58.48	\$434,463	-\$222,879
SET SF \$6.50/\$18 Copays - \$65 Frame/\$90 Contacts	8/1/21-6/30/22	\$10.97	\$20.08	\$39.36	\$293,889	-\$82,305
NVA \$6.50/\$18 Copays - \$65 Frame/\$90 Contacts	8/1/21-7/31/25	\$3.82	\$8.20	\$12.34	\$96,079	\$115,505
NVA \$6.50/\$18 Copays - \$130 Frame/\$110 Contacts	8/1/21-7/31/25	\$5.24	\$11.23	\$16.92	\$131,721	\$79,863
NVA \$0/\$0 Copays - \$130 Frame/\$135 Contacts	8/1/21-7/31/25	\$7.15	\$15.34	\$23.05	\$179,535	\$32,048

*VSP, MetLife,Gaurdian - declined to quote