



Medical Rate Summary
Kent City Community Schools
All Employees
 Assumed Effective Date: 7/1/2019

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers Enrolled in MESSA ABC Plan 1 with 10% Coinsurance	Census	1	3	5	9	
MESSA ABC Plan 1 HSA \$1350-10%; ABC Rx	Rate	\$650.88	\$1,462.60	\$1,819.76		\$169,650
Teachers Enrolled in MESSA ABC Plan 2 with 0% Coinsurance	Census	6	3	15	24	
MESSA ABC Plan 2 HSA \$2000-0%; ABC Rx	Rate	\$654.28	\$1,470.25	\$1,829.28		\$429,308
Teachers Enrolled in MESSA ABC Plan 2 with 10% Coinsurance	Census	2		5	7	
MESSA ABC Plan 2 HSA \$2000-10%; ABC Rx	Rate	\$611.13	\$1,373.17	\$1,708.46		\$117,175
Teachers Enrolled in MESSA Essentials Plan	Census	1		6	7	
MESSA Essentials \$375-20%; EbM Rx	Rate	\$525.96	\$1,181.55	\$1,470.01		\$112,152
Support Staff Enrolled in MESSA Choices Plan	Census	1			1	
MESSA Choices \$500-0%; Saver Rx	Rate	\$782.76	\$1,759.35	\$2,189.04		\$9,393
Support Staff Enrolled in MESSA ABC Plan 3	Census	1	1		2	
MESSA ABC Plan 3 HSA \$3500-10%; ABC Rx	Rate	\$582.49	\$1,308.73	\$1,628.27		\$22,695
Administrators Enrolled in BCBSM SB PPO HSA \$2000-20% Plan	Census	2	2	5	9	
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	Rate	\$417.51	\$1,002.03	\$1,252.52		\$109,220
Administrators Enrolled in BCBSM SB PPO HSA \$3000-0% Plan	Census	5	1	5	11	
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	Rate	\$413.56	\$992.53	\$1,240.67		\$111,164
TOTALS:		19	10	41	70	\$1,080,756

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Plans					
MESSA ABC Plan 1 \$1,350-10%; 3 Tier Rx (Pak Rates)	\$610	\$1,370	\$1,705	\$1,142,084	-\$61,327
MESSA ABC Plan 1 \$1,350-10%; 3 Tier Rx (Non Pak Rates)	\$622	\$1,398	\$1,739	\$1,165,364	-\$84,608
MESSA ABC Plan 2 \$2,000-0%; ABC Rx (Pak Rates)	\$641	\$1,441	\$1,793	\$1,201,126	-\$120,369

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA ABC Plan 2 \$2,000-0%; ABC Rx (Non Pak Rates)	\$654	\$1,470	\$1,829	\$1,225,612	-\$144,855
MESSA ABC Plan 2 \$2,000-20%; 3 Tier Rx (Pak Rates)	\$561	\$1,259	\$1,567	\$1,049,808	\$30,949
MESSA ABC Plan 2 \$2,000-20%; 3 Tier Rx (Non Pak Rates)	\$572	\$1,285	\$1,599	\$1,071,209	\$9,547
MESSA Essentials \$375-20%; EbM Rx (Pak Rates)	\$515	\$1,158	\$1,441	\$965,278	\$115,478
MESSA Essentials \$375-20%; EbM Rx (Non Pak Rates)	\$526	\$1,182	\$1,470	\$984,950	\$95,807
MESSA Choices \$500-0%; Saver Rx (Pak Rates)	\$767	\$1,724	\$2,145	\$1,437,293	-\$356,537
MESSA Choices \$500-0%; Saver Rx (Non Pak Rates)	\$783	\$1,759	\$2,189	\$1,466,599	-\$385,843
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$250-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$567	\$1,361	\$1,701	\$1,129,304	-\$48,547
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$550	\$1,321	\$1,651	\$1,096,275	-\$15,519
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1350-0%; \$10/\$40/\$80 Rx	\$502	\$1,205	\$1,506	\$999,770	\$80,986
BCBSM SB PPO HSA \$1350-20%; \$10/\$40/\$80 Rx	\$470	\$1,128	\$1,410	\$936,283	\$144,473
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$456	\$1,095	\$1,369	\$909,219	\$171,538
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$430	\$1,032	\$1,290	\$856,626	\$224,130
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$421	\$1,010	\$1,262	\$838,075	\$242,681
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$383	\$919	\$1,149	\$762,658	\$318,098
Priority Health POS HSA Plans					
Priority Health POS HSA \$1350-0%; \$10/\$40/\$80 Rx	\$578	\$1,298	\$1,615	\$1,081,970	-\$1,214
Priority Health POS HSA \$1350-20%; \$10/\$40/\$80 Rx	\$505	\$1,135	\$1,412	\$945,718	\$135,038
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$514	\$1,154	\$1,436	\$961,880	\$118,877
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$440	\$989	\$1,231	\$824,685	\$256,072
Priority Health POS HSA \$3000-0%; \$10/\$40/\$80 Rx	\$447	\$1,005	\$1,251	\$838,043	\$242,713
Priority Health POS HSA \$3000-20%; \$10/\$40/\$80 Rx	\$399	\$896	\$1,114	\$746,634	\$334,122
Priority Health POS Conventional Plans					
Priority Health POS \$250-0%; \$20 OV; \$10/\$40/\$80 Rx	\$719	\$1,616	\$2,011	\$1,347,249	-\$266,493
Priority Health POS \$250-20%; \$20 OV; \$10/\$40/\$80 Rx	\$660	\$1,483	\$1,845	\$1,236,265	-\$155,509
Priority Health POS \$500-0%; \$20 OV; \$10/\$40/\$80 Rx	\$697	\$1,567	\$1,949	\$1,306,176	-\$225,420
Priority Health POS \$500-20%; \$20 OV; \$10/\$40/\$80 Rx	\$642	\$1,442	\$1,795	\$1,202,338	-\$121,582
McLaren HMO Traditional Plans					
McLaren POS \$250-0%; \$10/\$40/\$40 Rx	\$690	\$1,551	\$1,930	\$1,293,108	-\$212,351
McLaren POS \$250-20%; \$10/\$40/\$40 Rx	\$637	\$1,431	\$1,782	\$1,193,646	-\$112,889
McLaren HMO \$500-0%; \$20 OV; \$10/\$40/\$40 Rx	\$673	\$1,513	\$1,883	\$1,261,698	-\$180,942
McLaren HMO \$500-20%; \$10/\$40/\$40 Rx	\$622	\$1,398	\$1,740	\$1,165,900	-\$85,144
McLaren HMO HSA Plans					
McLaren HMO HSA \$1350-0%; 0% Rx	\$557	\$1,253	\$1,560	\$1,044,874	\$35,882
McLaren HMO HSA \$1750-20%; \$10/\$25/\$40 Rx	\$473	\$1,062	\$1,321	\$885,158	\$195,598
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$491	\$1,103	\$1,372	\$919,537	\$161,220

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$446	\$1,003	\$1,247	\$835,656	\$245,100
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$428	\$961	\$1,195	\$800,896	\$279,861
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx	\$395	\$888	\$1,105	\$740,561	\$340,196

Priority Health DTQ

SET SEG:

*Rates do not include \$8.30 enrollment and billing service fee.

BCBSM:

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



Dental Rate Summary
Kent City Community Schools
All Employees
Assumed Effective Date: 7/1/2019

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost	Rate Period
Teachers Enrolled in SET SF 60%/60%/60%/50% Dental Plan					
SET SF 60%/60%/60%/50%-\$1800/\$1000	Census 11	6	33	\$75,429	7/1/2018-6/30/2019
	Rate \$39.52	\$73.94	\$163.86		
Teachers Enrolled in SET SF 80%/80%/80%/90% Dental Plan				\$36,933	7/1/2018-6/30/2019
SET SF 80%/80%/80%/90%-\$1800/\$1500	Census 9	5	11		
	Rate \$47.41	\$89.71	\$200.23		
Support Staff Enrolled in SET SF 60%/60%/60%/0% Dental Plan				\$2,137	7/1/2018-6/30/2019
SET SF 60%/60%/60%/0%-\$1000/\$0	Census 5				
	Rate \$35.62	\$66.13	\$145.84		
Administrators Enrolled in MESSA 60%/60%/60%/50% Dental Plan				\$17,167	1/1/2019-12/31/2019
MESSA 60%/60%/60%/50%-\$1800/\$1000	Census 4	3	13		
	Rate \$25.00	\$47.29	\$91.44		
TOTALS:	29	14	57	\$131,666	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SunLife - \$50/\$150; 60,60,60-\$1,800, 60-\$1,000	7/1/19 - 6/30/20	\$24.06	\$45.52	\$88.01	\$76,219	\$55,447
SunLife - \$50/\$150; 80,80,80-\$1,800, 80-\$1,500	7/1/19 - 6/30/20	\$41.56	\$78.62	\$152.01	\$131,646	\$21
SET ADN 60i10%, 60,60-\$1,000	7/1/19 - 6/30/20	\$19.45	\$33.81	\$65.61	\$57,326	\$74,340
SET ADN 80i10%,80,80-\$1,800,50-\$1,500	7/1/19 - 6/30/20	\$33.65	\$62.19	\$127.96	\$109,683	\$21,984
SET ADN 60i10%, 60,60-\$1,800,50-\$1,000	7/1/19 - 6/30/20	\$43.01	\$80.92	\$177.63	\$150,061	-\$18,395
SET ADN 60,60,60-\$1,800,50-\$1,000	7/1/19 - 6/30/20	\$42.18	\$79.26	\$170.60	\$144,685	-\$13,018
MESSA 60,60,60-\$1,800,50-\$1,000	7/1/19 - 12/31/19	\$37.57	\$70.80	\$135.12	\$117,391	\$14,276
Guardian - DTQ						

*SETSEG SF/ADN rates are illustrative and require reserve funding



Vision Rate Summary
Kent City Community Schools
All Employees
Assumed Effective Date: 7/1/2019

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Employees Enrolled in MESSA VSP 3 Plus Plan	Census	24	14	57	\$30,651	1/1/2019-12/31/2019
MESSA VSP 3 Plus	Rate	\$10.71	\$23.01	\$34.65		
	TOTALS:	24	14	57	\$30,651	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SunLife \$10/\$25; 12/24/12; \$130/\$130	7/1/19 - 6/30/20	\$5.89	\$12.64	\$19.04	\$16,843	\$13,808
SunLife \$0; 12/24/12; \$130/\$130	7/1/19 - 6/30/20	\$7.41	\$15.93	\$23.98	\$21,213	\$9,438
EyeMed \$0; 12/12/12; \$80 Frame/ \$200 Contacts	7/1/19 - 6/30/20	\$8.15	\$15.48	\$22.73	\$20,495	\$10,156
SET ADN \$0; 12/12/12; \$80 Frame/\$130 Contacts	7/1/19 - 6/30/20	\$16.32	\$30.79	\$60.90	\$51,528	-\$20,878
MESSA VSP 3 Plus; 12/12/12; \$80 Frame/\$200 Contacts	7/1/19 - 12/31/19	\$10.71	\$23.01	\$34.65	\$30,651	
Guardian - DTQ						

*SETSEG SF/ADN rates are illustrative and require reserve funding