



Medical Rate Summary
Parchment School District
All Employees
 Assumed Effective Date: 5/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Teachers \$500-0% 3-Tier Rx Enrollees	Census	2	5	17	24	
	Rate	\$712.77	\$1,603.75	\$1,995.76		\$520,467
MESSA Choices \$500-0%; 3-Tier Rx						
Teachers \$500-0% Saver Rx Enrollees	Census	11	2	19	32	
	Rate	\$753.83	\$1,696.12	\$2,110.72		\$621,457
MESSA Choices \$500-0%; Saver Rx						
Teachers \$1400-0% 3-Tier Rx Enrollees	Census	2			2	
	Rate	\$636.11	\$1,431.26	\$1,781.10		\$15,267
MESSA ABC Plan 1 \$1400-0% 3-Tier Rx						
Teachers \$1400-0% ABC Rx Enrollees	Census	4	1	2	7	
	Rate	\$673.02	\$1,514.32	\$1,884.46		\$95,704
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
Administrators & Un-Affiliated Staff \$1400-0% \$10/\$40/\$80 Rx Enrollees	Census	4	2	8	14	
	Rate	\$409.11	\$981.86	\$1,227.32		\$161,025
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx						
ParaProfessionals \$3500-10% ABC RX Enrollees	Census	7			7	
	Rate	\$572.05	\$1,287.12	\$1,601.73		\$48,052
MESSA ABC Plan 3 \$3500-10%; ABC Rx						
Support Staff \$1400-0% ABC RX Enrollees	Census					
	Rate	\$686.75	\$1,545.22	\$1,922.91		
MESSA ABC Plan 1 \$1400-0%; ABC Rx						
Office Personnel \$500-0% Saver Rx Enrollees	Census		1	1	2	
	Rate	\$759.59	\$1,709.10	\$2,126.87		\$46,032
MESSA Choices \$500-0%; Saver Rx						
TOTALS:		30	11	47	88	\$1,508,002

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO Plans					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$554	\$1,328	\$1,661	\$1,311,196	\$196,806
BCN HMO \$2000-20%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$458	\$1,100	\$1,375	\$1,085,397	\$422,605
BCN HMO \$3000-20%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$439	\$1,055	\$1,318	\$1,040,846	\$467,156

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO HSA Plans					
BCN HMO HSA \$1400-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$462	\$1,109	\$1,386	\$1,094,499	\$413,503
BCBSM Simply Blue Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$558	\$1,338	\$1,673	\$1,320,763	\$187,239
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$511	\$1,228	\$1,534	\$1,211,631	\$296,371
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$431	\$1,035	\$1,294	\$1,021,735	\$486,267
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$395	\$948	\$1,185	\$935,980	\$572,023
SET MEC (VEBA)	\$74	\$148	\$222	\$171,384	\$1,336,618
Priority Health - Decline to Quote					

SET SEG:

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

*If an employee or spouse enrolls in Medicare during the plan year, rates may increase, on the effective date of enrollment, to a predetermined Medicare rate. Please contact your Account Executive or Account Manager for exact cost.

SET MEC:

*Provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.

BCBSM:

*BCBSM 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.

BCN:

*BCN proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.



Dental Rate Summary
Parchment School District
All Employees
Assumed Effective Date: 5/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Teachers w/ Medical	Census	19	8	38	\$97,775	1/1/2021-12/31/2021
MESSA: 100/90/90/90:\$2500/\$4000	Rate	\$42.46	\$82.93	\$175.73		
Teachers w/o Medical	Census		3	8	\$17,610	1/1/2021-12/31/2021
MESSA: 100/90/90/90:\$2500/\$4000	Rate	\$39.20	\$73.90	\$155.73		
Administrators & Un-Affiliated Staff	Census	4	3	8	\$14,506	7/1/2020-6/30/2021
SET SF ADN: i80/70/80/80: \$1000/\$3000	Rate	\$32.20	\$59.05	\$112.86		
Support Staff	Census	1			\$353	1/1/2021-12/31/2021
MESSA: 70/70/70/70:\$1000/\$1500	Rate	\$29.39	\$57.87	\$105.15		
Office Personnel	Census		3	9	\$10,414	1/1/2021-12/31/2021
MESSA: 70/60/60/60: \$1000/\$500	Rate	\$22.38	\$43.78	\$81.83		
TOTALS:		24	17	63	\$140,658	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN SF 80i/80i/80/80-\$1,000/\$3,000	5/1/21 - 6/30/22	\$35.42	\$64.48	\$126.76	\$119,185	\$21,472
SET ADN SF 100/90/90/90-\$2,500/\$4,000	5/1/21 - 6/30/22	\$52.21	\$98.07	\$196.32	\$183,461	-\$42,803
SET ADN SF 70/70/70/70-\$1,000/\$1,500	5/1/21 - 6/30/22	\$28.20	\$50.05	\$96.87	\$91,566	\$49,092
SET ADN SF 70/60/60/60-\$1,000/\$500	5/1/21 - 6/30/22	\$24.27	\$42.18	\$80.57	\$76,505	\$64,152
BCBSM SF 100/90/90/100-\$2,500/\$4,000	5/1/21 - 4/30/23	\$33.15	\$66.29	\$116.01	\$110,774	\$29,884
BCBSM SF 80/80/80/80-\$1,000/\$3,000	5/1/21 - 4/30/23	\$22.45	\$44.90	\$78.58	\$75,032	\$65,626

The Standard - Declined to Quote
 Ameritas - Solicited and did not Provide Options

*BCBSM Rates are Illustrative and Include \$5.69 PEPM Admin Fee
 *SET ADN Rates are Illustrative and Include \$6.35 PEPM Admin Fee
 *SET ADN Plans Require Reserve Balance as follows: \$14,119.04, \$21,704.15, \$10,860.59, \$9,082.97



Vision Rate Summary
Parchment School District
All Employees
Assumed Effective Date: 5/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Teachers	Census	19	11	46	\$27,945	1/1/2021-12/31/2021
VSP 3 Plus Platinum \$0 Copay; \$130 Frame/\$250 Contacts	Rate	\$12.18	\$26.15	\$39.34		
Administrators & Un-Affiliated Staff	Census	4	3	8	\$5,456	7/1/2020-6/30/2021
SET SF ADN \$0 Copay; \$150 Frame/\$225 Contacts	Rate	\$11.84	\$21.84	\$42.72		
Office Personnel & Support Staff	Census	1	3	9	\$2,480	1/1/2021-12/31/2021
VSP 2 \$6.50/\$18 Copay; \$65 Frame/\$90 Contacts	Rate	\$5.66	\$12.15	\$18.28		
TOTALS:		24	17	63	\$35,880	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN SF \$0 Copay; \$150 Frame/\$225 Contacts	5/1/21 - 6/30/22	\$11.82	\$21.79	\$42.87	\$40,259	-\$4,379
SET ADN SF \$6.50/\$18 Copay; \$65 Frame/\$90 Contacts	5/1/21 - 6/30/22	\$10.97	\$20.08	\$39.36	\$37,012	-\$1,132
SET ADN SF \$0 Copay; \$130 Frame/\$250 Contacts	5/1/21 - 6/30/22	\$20.96	\$40.07	\$80.47	\$75,046	-\$39,166
EyeMed SF \$5/\$15 Copay; \$65 Frame/ \$90 Contacts	5/1/21 - 4/30/25	\$4.15	\$7.98	\$11.89	\$11,812	\$24,068
EyeMed SF \$0 Copay; \$130 Frame/\$250 Contacts	5/1/21 - 4/30/25	\$8.49	\$16.44	\$23.49	\$23,557	\$12,322
The Standard - Declined to Quote						
Ameritas - Solicited and did not Provide Options						
BCBSM SF - Solicited and did not Provide Options						

*SET ADN SF Rates are Illustrative and Include \$1.85 PEPM Admin Fee
 *SET ADN Plans Require Reserve Balance as Follows: \$4,837.17, \$4,447.30, \$9,005.75
 *EyeMed Rates are Illustrative and Include \$2.00 PEPM Admin Fee