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Medical Rate Summary
Benzie County Central Schools
All Employees
Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Admin, Nonin, Early Ed (BCBSM SB PPO HSA \$1,650-20%)	Census	3	2	4	\$130,856
BCBSM SB PPO HSA \$1,650-20%; \$10/\$40/\$80 after Ded. Rx	Rate	\$550.74	\$1,321.78	\$1,652.22	
Admin, Nonin, Early Ed (BCBSM SB PPO HSA \$2,000-0%)	Census	14	2	5	\$240,063
BCBSM SB PPO HSA \$2,000-0%; \$10/\$40/\$80 after Ded. Rx	Rate	\$591.87	\$1,420.50	\$1,775.62	
Admin, Nonin, Early Ed (BCN BEP POS HSA \$1,650-0%)	Census	1	2	4	\$118,155
BCN BEP POS HSA \$1,650-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	Rate	\$553.16	\$1,327.59	\$1,659.48	
Teachers/Counselors enrolled in MESSA Choices	Census	2	4	7	\$363,033
MESSA Choices \$300-0%; Saver Rx	Rate	\$988.65	\$2,224.47	\$2,768.23	
Teachers/Counselors enrolled in MESSA ABC Plan 1	Census	6	3	28	\$883,849
MESSA ABC Plan 1 \$1,650-0%; ABC Rx	Rate	\$808.05	\$1,818.12	\$2,262.55	
Transportation & Parapro's enrolled in MESSA Essentials	Census	11	0	0	\$80,931
MESSA Essentials \$375-20%; eBM Rx	Rate	\$613.11	\$1,379.50	\$1,716.71	
Parapros enrolled in MESSA ABC Plan 1	Census	3	0	0	\$28,733
MESSA ABC Plan 1 \$1,650-0%; ABC Mail Rx	Rate	\$798.13	\$1,795.78	\$2,234.74	
	TOTALS:	40	13	48	\$1,845,620

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1,700-20%; \$10/\$40/\$80 after Ded. Rx	\$684.03	\$1,641.67	\$2,052.08	\$1,766,433	\$79,187
BCBSM SB PPO HSA \$2,000-0%; \$10/\$40/\$80 after Ded. Rx	\$743.36	\$1,784.09	\$2,230.10	\$1,919,668	-\$74,049
BCBSM PPO HSA \$2,500-0%; \$10/\$40/\$80 after Ded. Rx	\$702.55	\$1,686.14	\$2,107.67	\$1,814,280	\$31,340
BCBSM PPO HSA \$1,700-0% (All EEs); \$10/\$40/\$80 after Ded. Rx	\$733.32	\$1,759.97	\$2,199.97	\$1,893,732	-\$48,112
BCBSM PPO HSA \$2,000-0% (All EEs); \$10/\$40/\$80 after Ded. Rx	\$693.89	\$1,665.33	\$2,081.65	\$1,791,889	\$53,731
BCN					
BCN BEP POS HSA \$1,700-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$592.24	\$1,421.37	\$1,776.71	\$1,529,394	\$316,226
BCN BEP POS HSA \$1,700-0% (All EEs); \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$617.35	\$1,481.63	\$1,852.04	\$1,594,237	\$251,382
BCN BEP POS HSA \$2,000-0% (All EEs); \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$594.36	\$1,426.47	\$1,783.09	\$1,534,882	\$310,738
MESSA					
MESSA Essentials \$375-20%; EBM Rx	\$662.12	\$1,489.86	\$1,854.05	\$1,618,169	\$227,451
MESSA ABC Plan 1 \$1,700-0%; 3 Tier Rx	\$827.19	\$1,861.18	\$2,316.13	\$2,021,486	-\$175,866
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$186,480	\$1,659,140
Priority Health	Solicited and declined to quote				

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

**BCBSM/BCN All EE Rates are the total rates if all segments were to enroll



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Dental Rate Summary
Benzie County Central Schools
All Employees
Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Administrators, Nonin, Early Ed (SET LF 100%/100%/80%/60%-\$1500/\$1500)	Census	21	4	19	\$67,786	7/1/25 - 6/30/26
SET SEG LF 100%/100%/80%/60%-\$1500/\$1500	Rate	\$78.45	\$129.90	\$183.25		
Teachers & Counselors enrolled in MESSA Delta Dental	Census	12	11	45	\$70,397	1/1/25 - 12/31/25
MESSA Delta Dental 70/70/70/70; \$1,000/\$1,500	Rate	\$28.33	\$52.69	\$109.93		
Transportation enrolled in MESSA Delta Dental	Census	10	2	0	\$3,973	1/1/25 - 12/31/25
MESSA Delta Dental 60/60/50/60; \$1,000/\$600	Rate	\$24.29	\$44.09	\$82.44		
Parapros enrolled in MESSA Delta Dental	Census	6	0	5	\$5,865	1/1/25 - 12/31/25
MESSA Delta Dental 60/60/60; \$1,000	Rate	\$22.35	\$38.95	\$70.93		
Office Personnel enrolled in MESSA Delta Dental	Census	1	2	4	\$4,759	1/1/25 - 12/31/25
MESSA Delta Dental 60/60/60; \$1,000	Rate	\$21.97	\$40.29	\$73.50		
TOTALS:		50	19	73	\$152,779	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Beam						
BEAM 100/100/80/60; \$1,500/\$1,500	1/1/26 - 12/31/26	\$71.25	\$182.03	\$253.28	\$306,126	-\$153,347
BEAM 70/70/70/60; \$1,000/\$1,500	1/1/26 - 12/31/26	\$37.11	\$100.50	\$137.61	\$165,726	-\$12,947
MESSA (Delta)						
MESSA Delta Dental 70/70/70/70; \$1,000/\$1,500 (Teachers & Counselors)	1/1/26 - 12/31/26	\$29.75	\$55.32	\$115.43	\$131,580	\$21,199
MESSA Delta Dental 60/60/50/60; \$1,000/\$600 (Trans)	1/1/26 - 12/31/26	\$25.50	\$46.29	\$86.56	\$101,681	\$51,098
MESSA Delta Dental 60/60/60; \$1,000 (Para)	1/1/26 - 12/31/26	\$23.47	\$40.90	\$74.48	\$88,652	\$64,127
MESSA Delta Dental 60/60/60; \$1,000 (Office)	1/1/26 - 12/31/26	\$23.07	\$42.30	\$77.18	\$91,096	\$61,683
SET ADN						
SET ADN SF 70/70/70/70; \$1,000/\$1,500	1/1/26 - 12/31/26	\$29.08	\$52.09	\$106.19	\$122,347	\$30,432
Guardian	Solicited and declined to quote					

*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.



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Vision Rate Summary
Benzie County Central Schools
All Employees
Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Admin, Nonin, Early Ed (VSP Choice Plan\$0/\$0 Copays-\$130 Frame)	Census	21	4	19	\$12,808	1/1/24 - 12/31/25
VSP Choice Plan\$0/\$0 Copays-\$130 Frame	Rate	\$13.49	\$20.60	\$36.93		
Teachers, Counselors, & Trans enrolled in MESSA VSP 3 Plus	Census	22	13	45	\$22,285	1/1/25 - 12/31/25
MESSA VSP 3 Plus	Rate	\$9.50	\$20.40	\$30.73		
	TOTALS:	43	17	64	\$35,093	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BEAM						
BEAM \$10/\$10 Copay; \$150 Frame/\$150 Contacts	1/1/26 - 12/31/26	\$8.09	\$16.35	\$27.05	\$28,284	\$6,809
BEAM \$10/\$10 Copay; \$200 Frame/\$200 Contacts	1/1/26 - 12/31/26	\$9.52	\$19.29	\$31.63	\$33,139	\$1,954
MESSA (VSP)						
MESSA VSP 2S	1/1/26 - 12/31/26	\$5.48	\$11.73	\$17.66	\$18,783	\$16,309
MESSA VSP 3 Plus	1/1/26 - 12/31/26	\$9.51	\$20.41	\$30.74	\$32,679	\$2,414
VSP						
VSP Choice Plan\$0/\$0 Copays-\$130 Frame	1/1/26 - 12/31/27	\$13.49	\$20.60	\$36.93	\$39,525	-\$4,433
NVA	Solicited and declined to quote					