



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Medical Rate Summary
Benzie County Central Schools
All Employees
 Assumed Effective Date: 2/1/23

Current Plans and Segments	1P	2P	FF	Total Annual Cost	
Admin,Cust, Sec	Census	4	4	5	\$204,582
Priority Health POS HSA \$1500-0%; \$10/\$40/\$40/\$40/\$40 after Ded. Rx	Rate	\$665.01	\$1,330.02	\$1,813.68	
Admin, Cust, Sec	Census	4	3	6	\$195,067
Priority Health POS HSA \$1500-20%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	Rate	\$616.59	\$1,233.18	\$1,681.62	
Admin,Cust,Sec	Census	0	0	2	\$40,447
Priority Health HMO HSA \$1500-0%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	Rate	\$617.93	\$1,235.86	\$1,685.28	
Teachers	Census	6	4	8	\$404,729
MESSA Choices \$300-0%; Saver Rx	Rate	\$901.80	\$2,029.05	\$2,525.05	
Teachers	Census	7	1	27	\$754,977
MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$741.48	\$1,668.33	\$2,076.15	
Paraprofessional	Census	1	0	0	\$8,788
MESSA ABC Plan 1 \$1500-0%; ABC Rx w/Mandatory Mail	Rate	\$732.37	\$1,647.83	\$2,050.64	
Paraprofessional	Census	2	2	0	\$43,926
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$563.16	\$1,267.10	\$1,576.85	
Bus Driver/Transportation	Census	0	0	0	\$0
MESSA Choices \$1000-10%; Saver Rx w/Mandatory Mail	Rate	\$722.64	\$1,625.94	\$2,023.40	
Bus Driver/Transportation	Census	4	0	0	\$27,032
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$563.16	\$1,267.10	\$1,576.85	
TOTALS:		28	14	48	\$1,679,548

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$620.41	\$1,488.99	\$1,861.23	\$1,530,677	\$148,872
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$599.73	\$1,439.34	\$1,799.17	\$1,479,640	\$199,908
BCBSM SB PPO HSA \$1500-0%; \$10/\$40/\$80 after Ded. Rx	\$571.16	\$1,370.77	\$1,713.47	\$1,409,158	\$270,391
BCN					
BCN HMO \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$554.67	\$1,331.21	\$1,664.01	\$1,368,482	\$311,066
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$563.90	\$1,353.34	\$1,691.68	\$1,391,239	\$288,309
BCN HSA HMO \$1500-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$513.99	\$1,233.57	\$1,541.96	\$1,268,109	\$411,439
Priority Health					
PH HMO HSA \$1500-0%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	\$610.77	\$1,221.54	\$1,665.75	\$1,369,909	\$309,639
PH POS HSA \$1500-0%; \$10/\$40/\$40/\$40/\$40 after Ded. Rx	\$657.23	\$1,314.46	\$1,792.46	\$1,474,116	\$205,433

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
PH POS HSA \$1500-20%; \$10/\$40/\$80/\$40/\$80 after Ded. Rx	\$609.44	\$1,218.88	\$1,662.12	\$1,366,925	\$312,624
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$177,600	\$1,501,948

*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.

*BCN 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.

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

*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.



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Dental Rate Summary
Benzie County Central Schools
All Employees
Assumed Effective Date: 2/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Administrators, Non-Instructional	Census	9	5	15	\$51,277	7/1/22 - 6/30/23
SET SEG LF 100%/100%/80%/60%-\$1500/\$1500	Rate	\$55.63	\$188.62	\$188.62		
Teachers	Census	14	9	50	\$73,333	1/1/23 - 12/31/23
MESSA 70%/70%/70%/70%-\$1000/\$1500	Rate	\$27.67	\$53.41	\$104.86		
Paraprofessional	Census	4	2	4	\$5,808	1/1/23 - 12/31/23
MESSA 60%/60%/60%/0%-\$1000/\$0	Rate	\$24.48	\$47.23	\$72.91		
Bus Drivers/Transportation	Census	6	3	4	\$7,057	1/1/23 - 12/31/23
MESSA 60%/60%/50%/60%-\$1000/\$600	Rate	\$24.46	\$43.16	\$77.96		
Secretary	Census	3	1	1	\$2,016	1/1/23 - 12/31/23
MESSA 60%/60%/60%/0%-\$1000/\$0	Rate	\$20.13	\$38.74	\$68.84		
TOTALS:		36	20	74	\$139,491	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Beam						
Beam 100%/100%/80%/60%-\$1500/\$1500	2/1/23 - 1/31/24	\$64.49	\$129.15	\$232.94	\$265,706	-\$126,216
SET ADN						
SET ADN SF 100%/100%/80%/60%-\$1500/\$1500	2/1/23 - 1/31/24	\$42.19	\$78.02	\$154.37	\$174,031	-\$34,541
BCBSM	Solicited and declined to quote					
UNUM	Solicited and declined to quote					

*SET ADN SF rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. Plans include access to the ADN and DenteMax networks.
 *Beam rates include taxes and fees.



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Vision Rate Summary
 Benzie County Central Schools
 All Employees
 Assumed Effective Date: 2/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Admin and Non-Union	Census	9	5	15	\$9,340	1/1/22 - 12/31/23
VSP Choice Plan \$0/\$0 Copays-\$130 Frame	Rate	\$13.49	\$20.60	\$36.93		
Teachers and Bus Drivers/Transportation	Census	20	12	53	\$24,738	1/1/23 - 12/31/23
MESSA VSP 3 Plus \$0/\$0 Copays-\$130 Frame	Rate	\$9.49	\$20.38	\$30.70		
Paraprofessional and Secretary	Census	7	3	6	\$2,151	1/1/23 - 12/31/23
MESSA VSP 2 S \$6.50/\$18.00 Copays-\$130 Frame	Rate	\$5.47	\$11.71	\$17.64		
TOTALS:		36	20	74	\$36,229	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN						
SET ADN \$0/\$0 Copays-\$130 Frame	2/1/23 - 1/31/24	\$18.25	\$34.65	\$68.93	\$77,410	-\$41,181
VSP						
VSP \$0/\$0 Copays-\$130 Frame	2/1/23 - 1/31/25	\$13.03	\$19.88	\$35.65	\$42,057	-\$5,828
EyeMed	Solicited and declined to quote					
UNUM	Solicited and declined to quote					

*SET ADN SF rates are illustrative and include a \$1.85 per employee per month vision administration fee. These plans do not include a network.