



**Medical Rate Summary**  
**Northwest Education Services**  
**All Employees**  
 Assumed Effective Date: 1/1/2022

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
<b>Non-Teachers Enrolled in BCBSM \$1400-0% Renewal Plan</b>	<b>Census</b>	32	18	20	70	
BCBSM SB PPO HSA \$1400-0%; \$5/\$25/\$50 Rx	<b>Rate</b>	\$578.09	\$1,351.46	\$1,682.91		\$917,800
<b>Non-Teachers Enrolled in BCBSM \$1400-20% Renewal Plan</b>	<b>Census</b>	34	28	75	137	
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	<b>Rate</b>	\$525.56	\$1,225.47	\$1,525.35		\$1,999,001
<b>Teachers Enrolled in MESSA Choices \$500</b>	<b>Census</b>	23	16	61	100	
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$656.63	\$1,477.43	\$1,838.56		\$1,810,722
<b>Teachers Enrolled in MESSA Choices \$1000</b>	<b>Census</b>	1	1	1	3	
MESSA Choices \$1000- 20%; Saver Rx	<b>Rate</b>	\$558.80	\$1,257.32	\$1,564.64		\$40,569
<b>Teachers Enrolled in MESSA ABC Plan 1 \$1400; ABC Rx</b>	<b>Census</b>	7	4	46	57	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$580.39	\$1,305.88	\$1,625.08		\$1,008,479
<b>Teachers Enrolled in MESSA ABC Plan 1 \$1400; 3Tier Mail Rx</b>	<b>Census</b>	13	8	28	49	
MESSA ABC Plan 1 \$1400-0%; 3Tier Mail Rx	<b>Rate</b>	\$548.55	\$1,234.25	\$1,535.93		\$720,134
<b>TOTALS:</b>		<b>110</b>	<b>75</b>	<b>231</b>	<b>416</b>	<b>\$6,496,707</b>

Product Name	1P Rate	2P Rate	FF Rate
SET SEG			
SET MEC (VEBA)	\$74	\$148	\$222
BCBSM	Solicited and did not provide ALL EMPLOYEE group quote		
BCN	Solicited and did not provide ALL EMPLOYEE group quote		
Priority Health	Solicited and did not provide ALL EMPLOYEE group quote		

\*BCBSM rates are for illustrative purposes only.

\*MESSA rates include taxes and fees.

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



Dental Rate Summary  
**Northwest Education Services**  
 All Employees  
 Assumed Effective Date: 1/1/2022

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
All Non-Teachers	<b>Census</b>	66	46	94	\$75.25	\$186,022	7/1/2021-6/30/2022
SET ADN SF 100%/75%/75%/50%; \$1000/\$500	<b>Rate</b>	\$32.93	\$59.51	\$112.67			
Teachers w/ Medical	<b>Census</b>	44	29	136	\$84.85	\$212,813	1/1/2022-12/31/2022
MESSA Dental 100%/60%/60%/50%; \$1000/\$500	<b>Rate</b>	\$30.09	\$56.77	\$108.56			
Teachers w/out Medical	<b>Census</b>						1/1/2022-12/31/2022
MESSA Dental 100%/60%/60%/50%; \$1000/\$500	<b>Rate</b>	\$29.39	\$56.32	\$109.42			
<b>TOTALS:</b>		<b>110</b>	<b>75</b>	<b>230</b>		<b>\$398,835</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET ADN SF Dental 100%/60%/60%/50%; \$1000/\$500	1/1/2022-6/30/2022	\$28.01	\$49.67	\$96.08	\$69.65	\$346,857	\$51,978
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
Guardian		Solicited and declined to quote					

\*MESSA rates include taxes and fees.

\*SETSEG SF/ADN rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. The plan includes access to the ADN/Dentemax network.

\*SETSEG SF/ADN rates are based on enrollment and advance self-funded reserve is required.

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



**Vision Rate Summary**  
**Northwest Education Services**  
 All Employees  
 Assumed Effective Date: 1/0/1900

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Non-Teachers	<b>Census</b>	66	46	94	\$13.10	\$32,385	7/1/2021-6/30/2022
SET ADN SF Vision \$0 Copay - \$75 Frames/\$200 Contacts	<b>Rate</b>	\$6.17	\$10.50	\$19.24			
Teachers	<b>Census</b>	44	29	136	\$26.88	\$67,416	1/1/2022-12/31/2022
MESSA vsp 3 Plus P 250CL \$0 Copay - \$130 Frames/ \$250 Contacts	<b>Rate</b>	\$10.30	\$22.12	\$33.26			
<b>TOTALS:</b>		<b>110</b>	<b>75</b>	<b>230</b>		<b>\$99,802</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET ADN SF Vision \$0/\$0 Copay - \$130 Frame/\$250 Contacts	1/1/2022-6/30/2022	\$20.96	\$40.07	\$80.47	\$57.40	\$285,827	-\$186,026
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
Guardian		Solicited and declined to quote					

\*MESSA rates include taxes and fees.

\*SETSEG SF/ADN rates are illustrative and include a \$1.85 per employee per month vision administration fee.

\*SETSEG SF/ADN rates are based on enrollment and advance self-funded reserve is required.

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