



Medical Rate Summary
Midland Public Schools
All Employees
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
All Employees Except Maintenance	Census	96	86	293	475	
	Rate	\$430.31	\$966.33	\$1,202.17		\$5,719,799
Maintenance Employees	Census	1	2	9	12	
	Rate	\$430.31	\$966.33	\$1,202.17		\$158,190
	TOTALS:	97	88	302	487	\$5,877,989

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$404	\$959	\$1,197	\$5,822,218	\$55,771
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$403	\$958	\$1,195	\$5,812,524	\$65,466
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$355	\$842	\$1,051	\$5,111,613	\$766,377
BCN HMO HSA \$2700-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$336	\$796	\$993	\$4,832,316	\$1,045,673
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$479	\$1,139	\$1,421	\$6,911,267	-\$1,033,278
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$452	\$1,075	\$1,342	\$6,523,686	-\$645,696
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$424	\$1,007	\$1,257	\$6,113,872	-\$235,883
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$373	\$884	\$1,103	\$5,365,191	\$512,798
HAP PPO HSA \$1300-0%; \$10/\$20/\$40 Rx	\$490	\$1,091	\$1,355	\$6,632,910	-\$754,920

MESSA

Did Not Quote This Segment

Priority Health

Did Not Submit Proposal

McLaren

Declined to Quote

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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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.

HAP:

*HAP proposed rates include estimated taxes or fees associated with the Affordable Care Act.

SET SEG:

*Rates include \$7.50 enrollment and billing service fee.

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



Medical Rate Summary
Midland Public Schools
Renewal All Employees Except Maintenance
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
All Employees Except Maintenance	Census	96	86	293	475	
MESSA ABC Plan 1 \$1300-0% ABC Rx	Rate	\$430.31	\$966.33	\$1,202.17		\$5,719,799
	TOTALS:	96	86	293	475	\$5,719,799

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$422	\$947	\$1,178	\$5,605,578	\$114,221

MESSA:

*MESSA rates include estimated blended taxes and fees.

SET SEG:

*Rates do not include \$7.50 enrollment and billing service fee.

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



Medical Rate Summary
Midland Public Schools
Renewal Maintenance
 Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Maintenance Employees	Census	1	2	9	12	
	Rate	\$430.31	\$966.33	\$1,202.17		\$158,190
	TOTALS:	1	2	9	12	\$158,190

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$422	\$947	\$1,178	\$155,031	\$3,159

MESSA:

*MESSA rates include estimated blended taxes and fees.

SET SEG:

*Rates do not include \$7.50 enrollment and billing service fee.

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



**Dental Rate Summary
Midland Public Schools
All Employees Except Maintenance
Assumed Effective Date: 7/1/2017**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
All Employee's Except Maintenance	Census	79	111	331	\$88.47	\$553,110	7/1/2017-12/31/2018
CIGNA Dental PPO 100/80/60/50; \$1000/\$1000	Rate	\$38.68	\$79.71	\$103.29			
	TOTALS:	79	111	331		\$553,110	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MetLife Dental		Declined to Quote					
ADN Dental		Declined to Quote					
Guardian Dental		Declined to Quote					
MESSA Dental Plan A With MESSA Pak	7/1/2017-12/31/2018	\$34.80	\$68.84	\$128.76	\$101.75	\$636,120	-\$83,010
MESSA Dental Plan B Without MESSA Pak	7/1/2017-12/31/2018	\$33.34	\$66.14	\$125.94	\$99.16	\$619,938	-\$66,828

MESSA:

* MESSA rates include taxes and fees.

*Proposed plan is a composite calculation of each segment remaining at their current benefit level



Dental Rate Summary
Midland Public Schools
Maintenance Staff
Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Maintenance Staff	Census	1	2	9	\$93.98	\$13,533	7/1/2017-12/31/2018
CIGNA Dental PPO 100/80/60/50; \$1000/\$1000	Rate	\$38.68	\$79.71	\$103.29			
	TOTALS:	1	2	9		\$13,533	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MetLife Dental							
ADN Dental							
Guardian Dental							
MESSA Dental Plan A	7/1/2017-12/31/2018	\$33.11	\$65.72	\$125.50	\$107.84	\$15,529	-\$1,996

MESSA:

* MESSA rates include taxes and fees

*Proposed plan is a composite calculation of each segment remaining at their current benefit level



Vision Rate Summary
Midland Public Schools
All Employees
Assumed Effective Date: 7/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
All Employees - Employee Only		Census 561			\$11.04	\$74,321	7/1/2017-6/30/2018
	VSP 3 - Plus Vision	Rate \$11.04					
TOTALS:		561				\$74,321	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MetLife Vision Plan			Declined to Quote				
ADN Vision Plan			Declined to Quote				
Guardian Vision Plan			Declined to Quote				
VSP Vision Plan	7/1/2017-6/30/2019	\$12.72	\$27.24	\$43.52	\$12.72	\$85,631	
NVA Vision Plan Employee Only	7/1/2017-6/30/2019	\$7.51			\$7.51	\$50,557	
MESSA Vision Plan Employee Only	7/1/2017-12/31/2018	\$11.04			\$11.04	\$74,321	

MESSA:

* Rates include taxes and fees.

NVA:

* The proposal rate is based on the district census. If there is a 10% difference between the number of eligible enrollees and actual enrollees, NVA reserves the right to re-rate the quote.

VSP:

* Rates are based on district census for enrollment and are guaranteed for two years. Coverage offered: 100% employer paid. Rates include any applicable fees.



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

Life Insurance Rate Summary

Midland Public Schools
All Employees
Assumed Effective Date: 7/1/2017

Current (Baseline)

Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Rate Period	Current Annual Cost
FT & PT All Employees	571	2x salary	2x salary	\$73,312,000	\$73,312,000	Reliance Standard	\$0.096	\$0.014	7/1/2017-6/30/2018	\$96,772
Total/Average	571			\$73,312,000	\$73,312,000		\$0.05	\$0.007		\$96,772

Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Rate Period	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
MESSA	\$0.12	\$0.03	7/1/2017-12/31/2018	\$68,441,099	\$68,441,099	\$123,194	(\$26,422)	-27%
Guardian			Declined to Quote					
Reliance Standard			Declined to Quote					
MetLife			Declined to Quote					

Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
All Employees Except Maintenance	559	2x Salary (Max of \$225,000)	2x Salary (Max of \$225,000)
Maintenance Staff	12	2x Salary (Max of \$225,000)	2x Salary (Max of \$225,000)

* Summary of rates assume all employees have the same life insurance benefit, although policy excludes support staff. If there is a difference, a requote may be necessary.



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LTD Insurance Rate Summary
 Midland Public Schools
 MESSA
 Assumed Effective Date: 7/1/2017

Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying Period (Days)	Offsets	Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill
All other Full Time Employees	Madision National Life	\$0.146	\$2,989,351	\$52,373	561	60.00%	\$9,000	60	Full Family	No	No	No	3 Year	3 Month	Yes
Total/Average		\$0.146	\$2,989,351	\$52,373	561										

Proposed Plans

Carrier	Rate/\$100/ Month	Rate Period	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
MESSA All Employees Except Maintenance	\$0.40	7/1/2017-12/31/2018	\$2,937,104	\$140,981		
MESSA Maintenance Employees	\$0.86	7/1/2017-12/31/2018	\$38,700	\$3,994		
Total Annual Savings				\$144,975	(\$92,601)	-177%

Coverage Levels

Segment	# of Emp	Benefit % of Salary	Maximum Monthly Benefit	Qualifying Period (Days)	Offsets	Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill	COBRA Medical Supplement
All Employees Except Maintenance	549	60.00%	\$5,000	60	Full Family	Yes	Yes	No	2 Year	None	Yes	None
Maintenance Employees	12	60.00%	\$5,000	60	Full Family	Yes	Yes	No	2 Year	None	Yes	None

* Excludes PT Teachers; policy states employee to work 30+ hours per week to be eligible for LTD benefits.