



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  
Swan Valley School District  
All Employees  
Assumed Effective Date: 6/1/24

| Current Plans and Segments  |               | 1P        | 2P         | FF         | Total Annual Cost  |
|---|---------------|-----------|------------|------------|--------------------|
| <b>Secretaries, Administrators &amp; Food Serv. 35+ Hrs enrolled in MESSA ABC Plan 1 \$1,600-0%</b> | <b>Census</b> | 6         | 6          | 13         | \$427,005          |
| MESSA ABC Plan 1 \$1,600-0%; ABC Rx   | <b>Rate</b>   | \$636.56  | \$1,432.26 | \$1,782.37 |                    |
| <b>Teachers enrolled in MESSA ABC Plan 1 \$1,600-0%</b>   | <b>Census</b> | 9         | 8          | 72         | \$1,746,489        |
| MESSA ABC Plan 1 \$1,600-0%; ABC Rx   | <b>Rate</b>   | \$636.66  | \$1,432.50 | \$1,782.65 |                    |
| <b>Maintenance &amp; Custodian enrolled in MESSA ABC Plan 1 \$1,600-0%</b>                          | <b>Census</b> | 4         | 5          | 6          | \$247,318          |
| MESSA ABC Plan 1 \$1,600-0%; ABC Rx   | <b>Rate</b>   | \$643.05  | \$1,446.87 | \$1,800.55 |                    |
| <b>TOTALS:</b>  |               | <b>19</b> | <b>19</b>  | <b>91</b>  | <b>\$2,420,812</b> |

| Product Name               | 1P Rate                         | 2P Rate    | FF Rate    | Total Cost  | Estimated Annual Savings |
|----------------------------|---------------------------------|------------|------------|-------------|--------------------------|
| <b>BCBSM</b>               |                                 |            |            |             |                          |
| BCBSM SB PPO HSA \$1600-0% | \$586.76                        | \$1,408.22 | \$1,760.27 | \$2,377,070 | \$43,742                 |
| <b>BCN</b>                 |                                 |            |            |             |                          |
| BCN HMO HSA \$1600-0%      | \$531.89                        | \$1,276.53 | \$1,595.67 | \$2,154,791 | \$266,020                |
| <b>SET SEG</b>             |                                 |            |            |             |                          |
| SET MEC Plan               | \$74.00                         | \$148.00   | \$222.00   | \$293,040   | \$2,127,772              |
| <b>Priority Health</b>     | Solicited and declined to quote |            |            |             |                          |

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.  
 \*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.  
 \*\*SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.



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Dental Rate Summary  
Swan Valley School District  
All Employees

Assumed Effective Date: 6/1/24

| Current Plans and Segments                      |  | 1P                  | 2P        | FF         | Total Annual Cost | Rate Period       |
|---|--|---------------------|-----------|------------|-------------------|-------------------|
| <b>Secretaries</b>                              |  | <b>Census</b> 2     | 3         | 4          | \$9,473           | 1/1/24 - 12/31/24 |
| MESSA Delta Dental 80/80/80/80; \$1,500/\$1,500 |  | <b>Rate</b> \$36.67 | \$70.69   | \$126.00   |                   |                   |
| <b>Teachers</b>                                 |  | <b>Census</b> 10    | 9         | 83         | \$125,248         | 1/1/24 - 12/31/24 |
| MESSA Delta Dental 80/80/80/80; \$1,500/\$1,500 |  | <b>Rate</b> \$30.70 | \$58.95   | \$115.66   |                   |                   |
| <b>Administrators</b>                           |  | <b>Census</b> 1     | 1         | 4          | \$7,086           | 1/1/24 - 12/31/24 |
| MESSA Delta Dental 80/80/80/80; \$1,500/\$1,500 |  | <b>Rate</b> \$35.20 | \$66.39   | \$122.23   |                   |                   |
| <b>Non-Bargaining Administrators</b>            |  | <b>Census</b> 2     | 3         | 7          | \$14,554          | 1/1/24 - 12/31/24 |
| MESSA Delta Dental 80/80/80/80; \$1,500/\$1,500 |  | <b>Rate</b> \$39.22 | \$73.05   | \$130.75   |                   |                   |
| <b>Food Service 35+ Hrs</b>                     |  | <b>Census</b> 0     | 1         | 0          | \$736             | 1/1/24 - 12/31/24 |
| MESSA Delta Dental 80/80/80/80; \$1,500/\$1,500 |  | <b>Rate</b> \$32.69 | \$61.35   | \$114.58   |                   |                   |
| <b>Custodians</b>                               |  | <b>Census</b> 4     | 5         | 6          | \$13,798          | 1/1/24 - 12/31/24 |
| ADN 100/80/80/80; \$1,250/\$1,250               |  | <b>Rate</b> \$36.46 | \$82.29   | \$98.76    |                   |                   |
| <b>TOTALS:</b>                                  |  | <b>19</b>           | <b>22</b> | <b>104</b> | <b>\$170,895</b>  |                   |

| Product Name | Rate Period                     | 1P Rate | 2P Rate | FF Rate | Total Cost | Estimated Annual Savings |
|--------------|---------------------------------|---------|---------|---------|------------|--------------------------|
| Guardian     | Solicited and declined to quote |         |         |         |            |                          |
| MetLife      | Solicited and declined to quote |         |         |         |            |                          |
| SET ADN      | Solicited and declined to quote |         |         |         |            |                          |
| SunLife      | Solicited and declined to quote |         |         |         |            |                          |



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Vision Rate Summary  
Swan Valley School District  
All Employees

Assumed Effective Date: 6/1/24

| Current Plans and Segments                                      |               | 1P        | 2P        | FF         | Total Annual Cost | Rate Period       |
|---|---------------|-----------|-----------|------------|-------------------|-------------------|
| <b>Custodians</b>   | <b>Census</b> | 4         | 5         | 6          | \$1,914           | 4/1/22 - 3/31/26  |
| \$5/\$7.50 Copay; \$65 Frame/\$80 Contacts                      | <b>Rate</b>   | \$4.48    | \$8.96    | \$16.13    |                   |                   |
| <b>Secretaries, Teachers, Administrators, Food Serv 35+ Hrs</b> | <b>Census</b> | 15        | 17        | 98         | \$28,812          | 1/1/24 - 12/31/24 |
| MESSA VSP 3   | <b>Rate</b>   | \$6.53    | \$14.01   | \$21.07    |                   |                   |
| <b>TOTALS:</b>  |               | <b>19</b> | <b>22</b> | <b>104</b> | <b>\$30,726</b>   |                   |

| Product Name  | Rate Period                     | 1P Rate | 2P Rate | FF Rate | Total Cost | Estimated Annual Savings |
|---|---------------------------------|---------|---------|---------|------------|--------------------------|
| <b>VSP</b>  |                                 |         |         |         |            |                          |
| VSP Signature \$0 Copay; \$100 Frame/\$120 Contacts       | 6/1/24 - 5/31/26                | \$22.52 | \$34.37 | \$61.64 | \$91,135   | -\$60,409                |
| VSP Signature \$10/\$10 Copay; \$100 Frame/\$120 Contacts | 6/1/24 - 5/31/26                | \$14.69 | \$22.43 | \$40.21 | \$59,453   | -\$28,727                |
| <b>Guardian</b>   | Solicited and declined to quote |         |         |         |            |                          |
| <b>MetLife</b>  | Solicited and declined to quote |         |         |         |            |                          |
| <b>NVA</b>  | Solicited and declined to quote |         |         |         |            |                          |
| <b>SunLife</b>  | Solicited and declined to quote |         |         |         |            |                          |