



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
Richmond Community Schools
All Employees
Assumed Effective Date: 7/1/22

Current Plans and Segments		1P	2P	FF	Total Annual Cost	
Teachers	MESSA Choices \$500-0%; Saver Rx	Census	6	5	16	\$556,512
		Rate	\$747.40	\$1,681.64	\$2,092.71	
Teachers	MESSA ABC Plan 1 \$1400-20%; ABC Rx	Census	2	0	4	\$94,908
		Rate	\$599.16	\$1,348.11	\$1,677.66	
Teachers	MESSA ABC Plan 1 \$1400-0%; ABC Rx	Census	12	6	20	\$646,067
		Rate	\$660.60	\$1,486.35	\$1,849.68	
All Employees (BCBSM SB PPO \$500-20%; \$2500 ECM)	BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	Census	3	0	3	\$86,818
		Rate	\$602.90	\$1,446.97	\$1,808.71	
All Employees (BCBSM SB PPO HSA \$1400-0%)	BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	Census	11	0	6	\$193,171
		Rate	\$555.09	\$1,332.20	\$1,665.26	
TOTALS:		34	11	49	\$1,577,474	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx	\$522.92	\$1,255.00	\$1,568.76	\$1,301,444	\$276,030
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 after Ded. Rx	\$605.42	\$1,452.99	\$1,816.24	\$1,506,757	\$70,718
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$629.73	\$1,511.36	\$1,889.20	\$1,567,277	\$10,198
BCN					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$617.47	\$1,481.94	\$1,852.42	\$1,536,772	\$40,703
HAP					
HAP PPO \$500-0%; \$10/\$40/\$80 Rx	\$677.23	\$1,625.35	\$2,031.68	\$1,685,484	-\$108,009
HAP PPO HSA \$1400-0%; 0% after Ded. Rx	\$568.10	\$1,363.45	\$1,704.31	\$1,413,894	\$163,580
HAP PPO HSA \$1400-20%; 20% after Ded. Rx	\$471.03	\$1,130.47	\$1,413.08	\$1,172,293	\$405,181
HAP PPO HSA \$1400-0%; \$10/\$40/\$80 after Ded. Rx	\$576.81	\$1,384.33	\$1,730.42	\$1,435,557	\$141,917
HAP PPO \$500-20%; \$10/\$40/\$80 Rx	\$621.67	\$1,492.01	\$1,865.01	\$1,547,213	\$30,262
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$180,264	\$1,397,210
Priority Health	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: 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: BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.
*HAP proposed rates include estimated taxes or fees associated with the Affordable Care Act.



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Dental Rate Summary
 Richmond Community Schools
 All Employees
 Assumed Effective Date: 7/1/22

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
(SET SF 80%/80%/80%/80%-\$1500/\$1500)	Census	0	0	3	\$4,515	7/1/21 - 6/30/22
	Rate	\$35.10	\$63.84	\$125.43		
(SET SF 80%/80%/80%/80%-\$1200/\$1200)	Census	9	0	8	\$14,979	7/1/21 - 6/30/22
	Rate	\$33.74	\$60.59	\$118.07		
Teachers	Census	1	6	10	\$23,367	1/1/22 - 12/31/22
	Rate	\$40.24	\$75.45	\$145.43		
Teachers	Census	18	13	40	\$80,456	1/1/22 - 12/31/22
	Rate	\$36.83	\$69.24	\$128.54		
TOTALS:		28	19	61	\$123,317	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN						
SET SF 80%/80%/80%/80%-\$1500/\$1500	7/1/22 - 6/30/23	\$35.32	\$64.29	\$126.01	\$118,765	\$4,552
SET SF 80%/80%/80%/80%-\$1200/\$1200	7/1/22 - 6/30/23	\$33.97	\$61.58	\$119.20	\$112,709	\$10,608
SunLife						
Sunlife 80/80/80/80-\$1200/\$1250	7/1/22 - 6/30/23	\$43.89	\$83.43	\$134.79	\$132,435	-\$9,118
MetLife						
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.
 *SunLife rates include taxes and fees



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Vision Rate Summary
 Richmond Community Schools
 All Employees
 Assumed Effective Date: 7/1/22

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
EBT w/o Med (SET SF \$0/\$0 Copays-\$130 Frame)	Census	0	0	2	\$1,404	7/1/21 - 6/30/22
SET SF \$0/\$0 Copays-\$130 Frame	Rate	\$15.62	\$29.38	\$58.48		
EBT w/ Med (SET SF \$6.50/\$18 Copays-\$130 Frame)	Census	9	0	7	\$5,594	7/1/21 - 6/30/22
SET SF \$6.50/\$18 Copays-\$130 Frame	Rate	\$13.43	\$25.00	\$49.33		
Teachers w/o Med	Census	1	6	10	\$4,479	1/1/22 - 12/31/22
MESSA VSP 3 G	Rate	\$8.09	\$17.36	\$26.10		
Teachers w/ Med	Census	18	13	40	\$12,692	1/1/22 - 12/31/22
MESSA VSP 2 S	Rate	\$6.05	\$12.95	\$19.51		
TOTALS:		28	19	59	\$24,168	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN						
SET SF \$0/\$0 Copays-\$130 Frame	7/1/22 - 6/30/23	\$15.72	\$29.59	\$58.58	\$53,503	-\$29,335
SET SF \$6.50/\$18 Copays-\$130 Frame	7/1/22 - 6/30/23	\$13.41	\$24.96	\$49.00	\$44,889	-\$20,720
SunLife						
Sunlife \$0/\$0 Copays- \$130 Frames/\$130 Contacts	7/1/22 - 6/30/23	\$9.45	\$22.12	\$28.17	\$28,163	-\$3,994
MetLife	Solicited with No Response					

*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.
 *SunLife rates include taxes and fees.