



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
Howell Public Schools
All Employees

Current Plans and Segments	Assumed Effective Date: 7/1/24				
		1P	2P	FF	Total Annual Cost
Teachers, HESPA 36.25+ After 2003, HESPA 30+ Before 2003, HESPA 25-29.99 Before 2003 Enrolled in MESSA Choices \$500-0% SRX Mail 9T	Census	22	17	56	\$1,968,459
MESSA Choices \$500-0%; Saver Rx w/Mandatory Mail	Rate	\$755.77	\$1,700.47	\$2,116.13	
Teachers, HESPA 36.25+ After 2003, HESPA 30+ Before 2003, HESPA 25-29.99 Before 2003 Enrolled in MESSA Choices \$500-10% SRX Mail 9V	Census	1	4	8	\$271,220
MESSA Choices \$500-10%; Saver Rx w/Mandatory Mail	Rate	\$697.58	\$1,569.56	\$1,953.23	
Teachers, HESPA 36.25+ After 2003, HESPA 30+ Before 2003, HESPA 25-29.99 Before 2003 Enrolled in MESSA ABC 1 \$1600-0% ABC Rx 7U	Census	44	47	187	\$5,466,252
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate	\$676.50	\$1,522.12	\$1,894.20	
Teachers, HESPA 36.25+ After 2003, HESPA 30+ Before 2003, HESPA 25-29.99 Before 2003 Enrolled in MESSA ABC 1 \$1600-10% ABC Mail AJ	Census	7	5	9	\$324,125
MESSA ABC Plan 1 \$1600-10%; ABC Rx w/Mandatory Mail	Rate	\$621.64	\$1,398.70	\$1,740.60	
Admin Assoc, Admin Assoc EOI, Exec Sec/NonUnion, ExecSec EOI, CO, CO Admin EOI, Maint Enrolled in MESSA Choices \$500-0% SRX Mail 9S	Census	6	1	19	\$557,299
MESSA Choices \$500-0%; Saver Rx w/Mandatory Mail	Rate	\$755.77	\$1,700.47	\$2,116.13	
Admin Assoc, Admin Assoc EOI, Exec Sec/NonUnion, ExecSec EOI, CO, CO Admin EOI, Maint. Enrolled in MESSA Choices \$500-10% SRX Mail 9U	Census	1	1	8	\$214,716
MESSA Choices \$500-10%; Saver Rx w/Mandatory Mail	Rate	\$697.58	\$1,569.56	\$1,953.23	
Admin Assoc, Admin Assoc EOI, Exec Sec/NonUnion, ExecSec EOI, CO, CO Admin EOI, Maint. Enrolled in MESSA ABC 1 \$1600-0% ABC Rx 7V	Census	0	1	8	\$200,109
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate	\$676.50	\$1,522.12	\$1,894.20	
Admin Assoc, Admin Assoc EOI, Exec Sec/NonUnion, ExecSec EOI, CO, CO Admin EOI, Maint. Enrolled in MESSA ABC 1 \$1600-10% ABC Mail AI	Census	0	1	2	\$58,559
MESSA ABC Plan 1 \$1600-10%; ABC Rx w/Mandatory Mail	Rate	\$621.64	\$1,398.70	\$1,740.60	
Part-Time Teachers Enrolled in MESSA ABC 1 \$1600-0% ABC Rx 7U	Census	0	1	0	\$18,405
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate	\$681.78	\$1,533.77	\$1,908.97	
TOTALS:		81	78	297	\$9,079,143

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$765.70	\$1,837.68	\$2,297.10	\$10,651,193	-\$1,572,051
BCBSM SB PPO HSA \$1600-0%; \$10/\$40/\$80 after Ded. Rx	\$699.17	\$1,678.00	\$2,097.50	\$9,725,691	-\$646,549
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$657.19	\$1,577.27	\$1,971.58	\$9,141,825	-\$62,682
BCN					
BCN BEP POS \$500; \$4/\$15/\$40/\$80/20%/20% Rx	\$660.27	\$1,584.65	\$1,980.81	\$9,184,622	-\$105,479
BCN BEP POS HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$617.68	\$1,482.44	\$1,853.05	\$8,592,219	\$486,924
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$1,001,664	\$8,077,479
HAP	Solicited and declined to quote				
Priority Health	Solicited and declined to quote				

*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.



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Dental Rate Summary
Howell Public Schools
All Employees

Current Plans and Segments		1P	2P	FF	Assumed Effective Date: 7/1/24 Total Annual Cost	Rate Period
Teachers	Census	74	64	273	\$569,064	1/1/24 - 12/31/24
	Rate	\$40.36	\$76.64	\$144.80		
Exec Sec/NonUnion, Exec Sec EOI	Census	0	1	5	\$13,924	1/1/24 - 12/31/24
	Rate	\$54.77	\$109.71	\$210.13		
Admin Assoc, Admin Assoc EOI	Census	3	3	31	\$76,638	1/1/24 - 12/31/24
	Rate	\$51.31	\$96.41	\$191.72		
Central Office Admin, Central Office Admin EOI	Census	1	0	4	\$9,414	1/1/24 - 12/31/24
	Rate	\$48.92	\$84.45	\$183.89		
HESPA 36.25+ After 2003 with or without Medical	Census	5	2	30	\$59,274	1/1/24 - 12/31/24
	Rate	\$44.46	\$83.99	\$151.64		
HESPA 30+ Before 2003 with or without Medical	Census	10	9	0	\$15,849	1/1/24 - 12/31/24
	Rate	\$48.83	\$92.49	\$160.16		
Maintenance	Census	1	2	6	\$14,147	1/1/24 - 12/31/24
	Rate	\$52.36	\$82.59	\$160.23		
Part-Time Teachers	Census	1	1	1	\$1,861	1/1/24 - 12/31/24
	Rate	\$23.02	\$44.41	\$87.66		
HESPA 25-29.99 Before 2003 with or without Medical	Census	1	1	0	\$1,837	1/1/24 - 12/31/24
	Rate	\$51.98	\$101.07	\$176.46		
TOTALS:		96	83	350	\$762,007	

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
Howell Public Schools
All Employees

Current Plans and Segments					Assumed Effective Date: 7/1/24
					Total Annual Cost
					Rate Period
Teachers, HESPA 36.25+ After 2003, HESPA 30+ Before 2003, Maintenance, HESPA 25-29.99 Before 2003					
MESSA VSP 2 S					
Admin Assoc, Admin Assoc EOI, Exec Sec/NonUnion, ExecSec EOI, CO Admin, CO Admin EOI					
MESSA VSP 3 Plus					
TOTALS:					

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 SF NVA	Solicited and declined to quote					
SunLife	Solicited and declined to quote					