



Medical Rate Summary

**Bridgman Public School District
All Employees**

Assumed Effective Date: 7/1/2021

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Teachers Enrolled in MESSA Choices	Census 1	2	4	7
MESSA Choices \$500-0%; Saver Rx	Rate \$740.02	\$1,665.03	\$2,072.05	\$148,299
Teachers, Admin, Support Staff Enrolled in MESSA ABC	Census 9	17	46	72
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate \$660.68	\$1,486.54	\$1,849.90	\$1,395,752
TOTALS:	10	19	50	79
				\$1,544,052

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO Plans					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$630	\$1,513	\$1,891	\$1,555,266	-\$11,214
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$584	\$1,401	\$1,751	\$1,440,388	\$103,664
BCN HMO HSA Plans					
BCN HMO HSA \$1400-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$524	\$1,258	\$1,572	\$1,293,032	\$251,020
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$482	\$1,158	\$1,447	\$1,189,966	\$354,086
BCBSM Simply Blue Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$633	\$1,520	\$1,900	\$1,562,909	-\$18,857
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$650	\$1,560	\$1,950	\$1,604,058	-\$60,007
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$579	\$1,389	\$1,736	\$1,427,985	\$116,067
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$533	\$1,280	\$1,600	\$1,315,663	\$228,388
Priority Health	Solicited and declined to quote				
MESSA	Supplied 21' renewal as quoted options				

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

*MESSA rates include taxes and fees.

*BCBSM/BCN 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.

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Dental Rate Summary
Bridgman Public School District
All Employees
Assumed Effective Date: 7/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers w/Medical	Census	7	15	36	\$119.22	\$82,977	1/1/2021-12/31/2021
Dental: 100/90/90/90: \$2000/\$2000	Rate	\$40.87	\$78.50	\$151.42			
Teachers w/o Medical	Census	8		4	\$68.33	\$9,839	1/1/2021-12/31/2021
Dental: 100/90/90/90: \$2000/\$2000	Rate	\$34.09	\$67.43	\$136.80			
Administrators & Support Staff w/ Medical	Census	3	5	13	\$123.93	\$31,230	1/1/2021-12/31/2021
Dental: 100/90/90/90: \$2000/\$2000	Rate	\$42.97	\$81.61	\$158.89			
Administrators & Support Staff w/o Medical	Census	1			\$46.40	\$557	1/1/2021-12/31/2021
Dental: 100/90/90/90: \$2000/\$2000	Rate	\$46.40	\$86.55	\$151.61			
TOTALS:		19	20	53		\$124,603	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SF: 100/90/90/90: \$2000/\$2000	7/1/2021-6/30/2021	\$45.50	\$84.65	\$168.52	\$124.88	\$137,869	-\$13,266
Ameritas: 100/90/90/65: \$2000/\$2000	7/1/2021-6/30/2021	\$54.48	\$106.64	\$182.24	\$139.42	\$153,920	-\$29,317
BCBSM: Did not provide options							
The Standard: Declined to Quote							
MESSA: Supplied 21' Renewal as Quoted Options							

*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.

*Ameritas rates include taxes and fees, maximums can be applied to vision plan benefits (must elect both coverages).

*Ameritas rates assume enrolment in electronic certificate (eCert) program. If you choose to receive paper certification, monthly rates will increase.



Vision Rate Summary
Bridgman Public School District
All Employees
Assumed Effective Date: 7/1/2021

Current Plan(s) and Segment:	Census	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
All Employees	19	20	53		\$19.24	\$21,237	1/1/2021-12/31/2021
VPS 3 Plan \$0/\$0 Copay - \$65 Frame	Rate	\$7.59	\$16.30	\$24.52			
TOTALS:		19	20	53		\$21,237	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SF:\$0/\$0 Copay: \$65 Frame	7/1/2021-6/30/2022	\$12.65	\$23.46	\$46.29	\$34.38	\$37,955	-\$16,718
Ameritas: \$0/\$0 Coapy: \$130 Frame	7/1/2021-6/30/2023	\$7.20	\$13.32	\$19.44	\$15.58	\$17,202	\$4,035
Ameritas: \$0/\$0 Copay: \$150 Frame	7/1/2021-6/30/2023	\$7.36	\$13.60	\$19.88	\$15.93	\$17,586	\$3,651
Ameritas: \$0/\$0 Copay: \$200 Frame	7/1/2021-6/30/2023	\$7.96	\$14.68	\$21.48	\$17.21	\$18,999	\$2,238
BCBSM: Did not provide options							
The Standard: Declined to Quote							
MESSA: Supplied 21' Renewal as Quoted Options							

- *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.
- *Ameritas rates include taxes and fees.
- *Ameritas rates assume enrolment in electronic certificate (eCert) program. If you choose to receive paper certification, monthly rates will increase.