



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
Northwest Education Services
All Employees
Assumed Effective Date: 7/1/25

Current Plans and Segments		1P	2P	FF	Total Annual Cost
EBT (BCBSM SF SB PPO HSA \$1,650-0%)	Census	51	14	46	\$1,663,267
BCBSM SF SB PPO HSA \$1,650-0%; \$5/\$25/\$50 after Ded. Rx	Rate	\$636.85	\$1,488.83	\$1,853.97	
EBT (BCBSM SF SB PPO HSA \$1,650-20%)	Census	17	27	61	\$1,785,567
BCBSM SF SB PPO HSA \$1,650-20%; \$10/\$40/\$80 after Ded. Rx	Rate	\$578.98	\$1,350.03	\$1,680.39	
Professional Staff enrolled in MESSA Choices \$500-0%	Census	14	10	50	\$1,536,391
MESSA Choices \$500-0%; 5 Tier Rx	Rate	\$725.40	\$1,632.15	\$2,031.11	
Professional Staff enrolled in MESSA Choices \$1,000-20%	Census	3	2	6	\$178,757
MESSA Choices \$1,000-20%; 5 Tier Rx	Rate	\$613.02	\$1,379.30	\$1,716.46	
Professional Staff enrolled in MESSA ABC Plan 1 \$1,650-0% w 5 Tier Rx	Census	13	13	87	\$2,186,213
MESSA ABC Plan 1 \$1,650-0%; 5 Tier Rx	Rate	\$637.34	\$1,434.02	\$1,784.56	
Professional Staff enrolled in MESSA ABC Plan 1 \$1,650-0% w 3 Tier Rx	Census	7	6	15	\$497,462
MESSA ABC Plan 1 \$1,650-0%; 3 Tier Mail Rx	Rate	\$663.28	\$1,492.39	\$1,857.19	
TOTALS:		105	72	265	\$7,847,657

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM PPO \$500-0%; \$10/\$40/\$80 Rx	\$729.47	\$1,705.36	\$2,123.60	\$9,145,611	-\$1,297,954
BCBSM PPO \$1,000-20%; \$10/\$40/\$80 Rx	\$695.38	\$1,625.67	\$2,024.38	\$8,718,286	-\$870,629
BCBSM PPO HSA \$1,650-0%; \$5/\$25/\$50 after Ded. Rx	\$638.44	\$1,492.56	\$1,858.62	\$8,004,418	-\$156,761
BCBSM PPO HSA \$1,650-20%; \$10/\$40/\$80 after Ded. Rx	\$608.22	\$1,421.92	\$1,770.65	\$7,625,563	\$222,094
BCN					
BCN BEP POS \$1,000-20%; \$10/\$40/\$80 Rx	\$519.90	\$1,247.75	\$1,559.69	\$6,692,944	\$1,154,713
BCN BEP POS HSA \$1,650-0%; \$10/\$40/\$80 after Ded. Rx	\$523.35	\$1,256.04	\$1,570.05	\$6,737,399	\$1,110,258
SET SEG					
SET MEC Plan	\$74.00	\$148.00	\$222.00	\$927,072	\$6,920,585
Priority Health	Solicited and declined to quote				

**SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.
*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.
*BCBSM PPO rates are ASO; BCN BEP rates are ERS



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Dental Rate Summary
Northwest Education Services
All Employees

Assumed Effective Date: 7/1/25

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
EBT (SET SF 100%/75%/75%/50%-\$1000/\$500)	Census	76	56	129	\$171,319	7/1/24 - 6/30/25
SET ADN SF 100%/75%/75%/50%-\$1000/\$500	Rate	\$28.33	\$49.92	\$72.31		
Professional Staff enrolled in MESSA Delta Dental	Census	45	37	205	\$339,016	1/1/25 - 12/31/25
MESSA Delta Dental 100/60/60/50; \$1,000/\$500	Rate	\$32.89	\$62.23	\$119.36		
	TOTALS:	121	93	334	\$510,335	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Beam						
BEAM 100%/75%/75%/50%; \$1,000/\$500	7/1/25 - 6/30/26	\$45.84	\$86.74	\$166.37	\$830,172	-\$319,837
MetLife						
MetLife 100%/75%/75%/50%; \$1,000/\$500	7/1/25 - 6/30/26	\$34.43	\$65.15	\$124.96	\$623,539	-\$113,204
SET ADN						
SET ADN SF 100%/75%/75%/50%-\$1000/\$500 (Non-Professional Staff Renewal)	7/1/25 - 6/30/26	\$36.85	\$71.74	\$107.91	\$566,071	-\$55,736
SET ADN SF 100%/60%/50%/50%; \$1,000/\$500 (Professional Staff)	7/1/25 - 6/30/26	\$27.26	\$49.53	\$92.89	\$467,160	\$43,175
SET ADN SF 100%/75%/75%/50%; \$1,000/\$500 (Professional Staff)	7/1/25 - 6/30/26	\$30.55	\$55.76	\$104.83	\$526,745	-\$16,410
BCBSM	Solicited and did not provide options					

*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.



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Vision Rate Summary
Northwest Education Services
All Employees
Assumed Effective Date: 7/1/25

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
EBT (SET SF NVA \$0/\$0 Copay; \$75 Frame)	Census	77	56	125	\$35,197	7/1/24 - 6/30/25
SET SF NVA \$0/\$0 Copay; \$75 Frame	Rate	\$5.75	\$9.56	\$15.64		
Professional Staff enrolled in MESSA VSP	Census	44	38	205	\$88,125	1/1/25 - 12/31/25
MESSA VSP 3 Plus P \$250CL	Rate	\$9.32	\$20.03	\$30.11		
	TOTALS:	121	94	330	\$123,323	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BEAM						
BEAM \$10 Copay; \$200 Frame/\$200 Contacts	7/1/25 - 6/30/26	\$9.00	\$17.43	\$28.71	\$146,421	-\$23,098
EyeMed						
EyeMed SF \$0 copay; \$130 Frame/\$250 Contacts	7/1/25 - 6/30/26	\$8.25	\$15.23	\$22.12	\$116,754	\$6,569
EyeMed SF \$0 Copay; \$100 Frame/\$200 Contacts	7/1/25 - 6/30/26	\$7.15	\$13.13	\$19.05	\$100,630	\$22,692
MetLife						
MetLife \$0 Copay; \$130 Frame/\$250 Contacts	7/1/25 - 6/30/26	\$6.19	\$13.32	\$20.02	\$103,292	\$20,031
NVA						
SET NVA SF \$0/\$0 Copay; \$75 Frame/\$200 Contacts (Non-Professional Staff Renewal)	7/1/25 - 6/30/26	\$5.32	\$8.68	\$14.86	\$76,361	\$46,961
SET NVA SF \$0 Copay; \$75 Frame/\$200 Contacts	7/1/25 - 6/30/26	\$6.75	\$12.26	\$17.45	\$92,732	\$30,590
SET NVA SF \$0 Copay; \$130 Frame/\$250 Contacts	7/1/25 - 6/30/26	\$7.80	\$14.51	\$20.84	\$110,219	\$13,103

*EyeMed rates are illustrative and include a \$2.25 PEPM vision administration/network fee.
*SET NVA SF Vision rates are illustrative and include a \$1.95 per employee per month vision administration fee. These plans do include network access.