



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  
Buckley Community Schools  
All Employees

Assumed Effective Date: 3/1/24

| Current Plans and Segments  |               | 1P        | 2P         | FF         | Total Annual Cost |
|---|---------------|-----------|------------|------------|-------------------|
| <b>All Employees</b>  | <b>Census</b> | 9         | 1          | 9          | \$340,578         |
| MESSA Choices \$500-0%; Saver Rx  | <b>Rate</b>   | \$778.64  | \$1,751.96 | \$2,180.20 |                   |
| <b>Teachers &amp; Support Staff Enrolled in MESSA ABC Plan 1 \$1,600-0%</b> | <b>Census</b> | 4         | 0          | 11         | \$279,181         |
| MESSA ABC Plan 1 \$1,600-0%; ABC Rx   | <b>Rate</b>   | \$668.54  | \$1,504.22 | \$1,871.90 |                   |
| <b>TOTALS:</b>  |               | <b>13</b> | <b>1</b>   | <b>20</b>  | <b>\$619,759</b>  |

| Product Name  | 1P Rate                         | 2P Rate    | FF Rate    | Total Cost | Estimated Annual Savings |
|---|---------------------------------|------------|------------|------------|--------------------------|
| <b>BCBSM</b>  |                                 |            |            |            |                          |
| BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx           | \$576.80                        | \$1,384.30 | \$1,730.39 | \$521,886  | \$97,873                 |
| BCBSM SB PPO HSA \$1600-0%; \$10/\$40/\$80 after Ded. Rx        | \$538.02                        | \$1,291.26 | \$1,614.07 | \$486,803  | \$132,956                |
| <b>BCN</b>  |                                 |            |            |            |                          |
| BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx                 | \$533.60                        | \$1,280.64 | \$1,600.80 | \$482,801  | \$136,958                |
| BCN HMO HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx | \$439.74                        | \$1,055.37 | \$1,319.21 | \$397,874  | \$221,885                |
| <b>SET SEG</b>  |                                 |            |            |            |                          |
| SET MEC Plan  | \$74.00                         | \$148.00   | \$222.00   | \$66,600   | \$553,159                |
| <b>Priority Health</b>  | 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.



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Dental Rate Summary  
Buckley Community Schools  
All Employees

Assumed Effective Date: 3/1/24

| Current Plans and Segments          |               | 1P        | 2P       | FF        | Total Annual Cost | Rate Period       |
|-------------------------------------|---------------|-----------|----------|-----------|-------------------|-------------------|
| <b>Teachers &amp; Support Staff</b> | <b>Census</b> | 16        | 1        | 17        | \$45,700          | 1/1/24 - 12/31/24 |
| 100/90/90/90; \$3,000/\$4,000       | <b>Rate</b>   | \$45.20   | \$88.06  | \$176.30  |                   |                   |
| <b>Principals, Admin Sec, Supt</b>  | <b>Census</b> | 2         | 0        | 5         | \$8,127           | 1/1/24 - 12/31/24 |
| 70/70/70/70; \$2,000/\$4,000        | <b>Rate</b>   | \$27.80   | \$52.33  | \$124.33  |                   |                   |
| <b>TOTALS:</b>                      |               | <b>18</b> | <b>1</b> | <b>22</b> | <b>\$53,827</b>   |                   |

| Product Name                                    | Rate Period                     | 1P Rate | 2P Rate  | FF Rate  | Total Cost | Estimated Annual Savings |
|---|---------------------------------|---------|----------|----------|------------|--------------------------|
| <b>BCBSM</b>                                    |                                 |         |          |          |            |                          |
| Blue Dental PPO 100/80/60/50; \$1,500/\$1,500   | 3/1/24 - 2/28/25                | \$32.53 | \$65.05  | \$113.84 | \$37,861   | \$15,966                 |
| <b>SET ADN</b>                                  |                                 |         |          |          |            |                          |
| SET SF Dental 100%/80%/80%/80%; \$2000/\$2000   | 3/1/24 - 2/28/25                | \$36.56 | \$73.13  | \$149.91 | \$48,351   | \$5,477                  |
| SET SF Dental 100%/90%/90%/90%; \$3,000/\$4,000 | 3/1/24 - 2/28/25                | \$50.15 | \$100.29 | \$205.59 | \$66,312   | -\$12,484                |
| <b>Guardian</b>                                 | Solicited and declined to quote |         |          |          |            |                          |
| <b>MetLife</b>                                  | 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.

\*SET ADN SF illustrative rates are based on enrollment and advance self-funded reserve is required.



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Vision Rate Summary  
 Buckley Community Schools  
 All Employees  
 Assumed Effective Date: 3/1/24

| Current Plans and Segments          |               | 1P        | 2P       | FF        | Total Annual Cost | Rate Period       |
|-------------------------------------|---------------|-----------|----------|-----------|-------------------|-------------------|
| <b>Teachers &amp; Support Staff</b> | <b>Census</b> | 16        | 1        | 17        | \$8,162           | 1/1/24 - 12/31/24 |
| VSP 3 Plus P 250CL                  | <b>Rate</b>   | \$9.31    | \$20.00  | \$30.07   |                   |                   |
| <b>Principals, Admin Sec, Supt</b>  | <b>Census</b> | 2         | 0        | 5         | \$1,190           | 1/1/24 - 12/31/24 |
| VSP 2 S                             | <b>Rate</b>   | \$5.47    | \$11.71  | \$17.64   |                   |                   |
| <b>TOTALS:</b>                      |               | <b>18</b> | <b>1</b> | <b>22</b> | <b>\$9,351</b>    |                   |

| Product Name  | Rate Period                     | 1P Rate | 2P Rate | FF Rate | Total Cost | Estimated Annual Savings |
|---|---------------------------------|---------|---------|---------|------------|--------------------------|
| <b>SET ADN</b>  |                                 |         |         |         |            |                          |
| SET SF Vision \$0/\$0 Copay; \$130 Frame/\$110 Contacts | 3/1/24 - 2/28/25                | \$11.16 | \$22.32 | \$45.75 | \$14,756   | -\$5,405                 |
| SET ADN SF \$0/\$0 Copay; \$130 Frame/\$250 Contacts    | 3/1/24 - 2/28/25                | \$17.00 | \$34.01 | \$69.71 | \$22,484   | -\$13,132                |
| <b>Guardian</b>   | Solicited and declined to quote |         |         |         |            |                          |
| <b>MetLife</b>  | Solicited and declined to quote |         |         |         |            |                          |

\*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.

\*SET ADN SF illustrative rates are based on enrollment and advance self-funded reserve is required.