



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**  
**Armada Area Schools**  
**All Employees**  
 Assumed Effective Date: 7/1/22

| Current Plans and Segments                              |               | 1P        | 2P         | FF         | Total Annual Cost  |
|---|---------------|-----------|------------|------------|--------------------|
| <b>All Employees with MESSA</b>                         | <b>Census</b> | 24        | 18         | 48         | \$1,680,143        |
| MESSA ABC Plan 1 \$1400-0%; ABC Rx                      | <b>Rate</b>   | \$703.93  | \$1,583.84 | \$1,971.01 |                    |
| <b>All Employees (BCBSM SB PPO HSA \$1400-0%)</b>       | <b>Census</b> | 1         | 2          | 6          | \$176,539          |
| BCBSM SB PPO HSA \$1400-0%; \$5/\$25/\$50 after Ded. Rx | <b>Rate</b>   | \$618.13  | \$1,483.52 | \$1,854.40 |                    |
| <b>TOTALS:</b>  |               | <b>25</b> | <b>20</b>  | <b>54</b>  | <b>\$1,856,682</b> |

| Product Name   | 1P Rate                         | 2P Rate    | FF Rate    | Total Cost  | Estimated Annual Savings |
|--|---------------------------------|------------|------------|-------------|--------------------------|
| <b>BCBSM</b>   |                                 |            |            |             |                          |
| BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 after Ded. Rx                   | \$610.79                        | \$1,465.88 | \$1,832.35 | \$1,722,411 | \$134,271                |
| BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx                  | \$527.04                        | \$1,264.90 | \$1,581.12 | \$1,486,254 | \$370,428                |
| BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx                   | \$558.45                        | \$1,340.26 | \$1,675.33 | \$1,574,811 | \$281,871                |
| BCBSM SB PPO HSA \$1400-0%; Prev \$500 Rider; \$10/\$40/\$80 after Ded. Rx | \$611.06                        | \$1,466.54 | \$1,833.18 | \$1,723,188 | \$133,494                |
| <b>SET SEG</b>   |                                 |            |            |             |                          |
| SET SEG MEC (VEBA)   | \$74.00                         | \$148.00   | \$222.00   | \$201,576   | \$1,655,106              |
| <b>HAP</b>   |                                 |            |            |             |                          |
|  | Solicited and declined to quote |            |            |             |                          |
| <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.

\*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  
Armada Area Schools  
All Employees  
Assumed Effective Date: 7/1/22

| Current Plans and Segments                           |               | 1P        | 2P        | FF        | Total Annual Cost | Rate Period       |
|--|---------------|-----------|-----------|-----------|-------------------|-------------------|
| <b>Admin (SET LF 80%/80%/80%/60%- \$2000/\$1000)</b> | <b>Census</b> | 1         | 3         | 11        | \$22,703          | 7/1/21 - 6/30/22  |
| SET LF 80%/80%/80%/60%- \$2000/\$1000                | <b>Rate</b>   | \$40.50   | \$97.20   | \$141.80  |                   |                   |
| <b>Full Time Bus Drivers Without Medical</b>         | <b>Census</b> | 0         | 0         | 0         | \$0               | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$40.47   | \$68.85   | \$119.37  |                   |                   |
| <b>Full Time Bus Drivers With Medical</b>            | <b>Census</b> | 1         | 0         | 2         | \$3,552           | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$39.13   | \$72.92   | \$128.43  |                   |                   |
| <b>Custodian and Maintenance Without Medical</b>     | <b>Census</b> | 0         | 1         | 2         | \$4,026           | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$38.11   | \$73.49   | \$131.00  |                   |                   |
| <b>Custodian and Maintenance With Medical</b>        | <b>Census</b> | 2         | 2         | 5         | \$10,149          | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$37.66   | \$69.52   | \$126.27  |                   |                   |
| <b>Teachers With Medical</b>                         | <b>Census</b> | 16        | 15        | 40        | \$76,923          | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$33.87   | \$64.85   | \$122.39  |                   |                   |
| <b>Office Personnel Without Medical</b>              | <b>Census</b> | 0         | 2         | 3         | \$6,584           | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$39.60   | \$74.89   | \$132.95  |                   |                   |
| <b>Office Personnel With Medical</b>                 | <b>Census</b> | 3         | 1         | 4         | \$10,564          | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$50.77   | \$94.13   | \$158.47  |                   |                   |
| <b>Teachers Without Medical</b>                      | <b>Census</b> | 4         | 7         | 24        | \$33,302          | 1/1/22 - 12/31/22 |
| Delta Dental 80%/80%/80%/60%- \$1000/\$1000          | <b>Rate</b>   | \$25.24   | \$48.40   | \$97.31   |                   |                   |
| <b>TOTALS:</b>                                       |               | <b>27</b> | <b>31</b> | <b>91</b> | <b>\$167,802</b>  |                   |

| Product Name                          | Rate Period                           | 1P Rate | 2P Rate | FF Rate  | Total Cost | Estimated Annual Savings |
|---------------------------------------|---------------------------------------|---------|---------|----------|------------|--------------------------|
| <b>SET ADN</b>                        |                                       |         |         |          |            |                          |
| SET LF 80%/80%/80%/60%- \$2000/\$1000 | 7/1/22 - 6/30/23                      | \$39.29 | \$94.28 | \$137.55 | \$198,007  | -\$30,205                |
| <b>Guardian</b>                       | Solicited and did not provide options |         |         |          |            |                          |
| <b>MetLife</b>                        | Uncompetitive; Declined to Quote      |         |         |          |            |                          |
| <b>SunLife</b>                        | Uncompetitive; 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.



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**Vision Rate Summary**  
**Armada Area Schools**  
**All Employees**  
 Assumed Effective Date: 7/1/22

| Current Plans and Segments                                 |               | 1P        | 2P        | FF        | Total Annual Cost | Rate Period       |
|--|---------------|-----------|-----------|-----------|-------------------|-------------------|
| <b>Admin (NVA Insured Plan \$0/\$0 copays-\$130 Frame)</b> | <b>Census</b> | 1         | 3         | 12        | \$5,141           | 1/1/21 - 12/31/24 |
| NVA Insured Plan \$0/\$0 Copays -\$130 Frame               | <b>Rate</b>   | \$8.33    | \$16.68   | \$30.84   |                   |                   |
| <b>All Employees with MESSA VSP</b>                        | <b>Census</b> | 26        | 28        | 80        | \$33,413          | 1/1/22 - 12/31/22 |
| MESSA VSP 3 \$0/\$0 Copays - \$65 Frame                    | <b>Rate</b>   | \$8.09    | \$17.36   | \$26.10   |                   |                   |
| <b>TOTALS:</b>   |               | <b>27</b> | <b>31</b> | <b>92</b> | <b>\$38,554</b>   |                   |

| Product Name                      | Rate Period                     | 1P Rate | 2P Rate | FF Rate | Total Cost | Estimated Annual Savings |
|-----------------------------------|---------------------------------|---------|---------|---------|------------|--------------------------|
| <b>SET ADN</b>                    |                                 |         |         |         |            |                          |
| SET SF \$0/\$0 Copay: \$130 Frame | 7/1/22 - 6/30/23                | \$18.48 | \$35.11 | \$70.25 | \$96,604   | -\$58,050                |
| <b>Guardian</b>                   | Solicited with no response      |         |         |         |            |                          |
| <b>MetLife</b>                    | Solicited and declined to quote |         |         |         |            |                          |
| <b>SunLife</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.