



Medical Rate Summary
 Armada Area Schools
 All Employees PA 106

Assumed Effective Date: 1/1/25

DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Admin, Supt, Office Personnel, Custodians, Bus Drivers & Aides BCBSM SB PPO HSA \$1650-0%, \$10/\$40/\$80 Rx	Census	8	5	9	\$446,706
BCBSM SB PPO HSA \$1650-0%; \$10/\$40/\$80 after Ded. Rx	Rate	\$792.03	\$1,900.88	\$2,376.10	
Admin, Supt, Office Personnel, Custodians, Bus Drivers & Aides BCBSM SB PPO HSA \$1650-0%, \$5/\$25/\$50 Rx	Census	2	2	7	\$267,785
BCBSM SB PPO HSA \$1650-0%; \$5/\$25/\$50 after Ded. Rx	Rate	\$802.71	\$1,926.50	\$2,408.14	
Admin, Supt, Office Personnel, Custodians, Bus Drivers & Aides BCBSM SB PPO HSA \$1650-20%, \$10/\$40/\$80 Rx	Census	2	2	5	\$182,019
BCBSM SB PPO HSA \$1600-20%; \$10/\$40/\$80 after Ded. Rx	Rate	\$695.79	\$1,669.90	\$2,087.37	
Teachers	Census	18	10	43	\$1,641,215
MESSA ABC Plan 1 \$1650-0%; ABC Rx	Rate	\$850.02	\$1,912.54	\$2,380.05	
TOTALS:		30	19	64	\$2,537,725

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1650-0%; \$5/\$25/\$50 after Ded. Rx	\$802.71	\$1,926.50	\$2,408.14	\$2,577,669	-\$39,944
BCBSM SB PPO HSA \$1650-0%; \$10/\$40/\$80 after Ded. Rx	\$772.17	\$1,853.21	\$2,316.52	\$2,479,600	\$58,125
BCBSM SB PPO HSA \$1650-20%; \$10/\$40/\$80 after Ded. Rx	\$672.66	\$1,614.39	\$2,017.89	\$2,159,978	\$377,747
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$728.56	\$1,748.53	\$2,185.66	\$2,339,533	\$198,192
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 after Ded. Rx	\$645.80	\$1,549.92	\$1,937.39	\$2,073,785	\$463,940
BCBSM SB PPO HSA \$3500-0%; \$10/\$40/\$80 after Ded. Rx	\$613.43	\$1,472.21	\$1,840.27	\$1,969,826	\$567,899
BCN					
BCN HMO HSA \$1650-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$592.14	\$1,421.14	\$1,776.43	\$1,901,489	\$636,236
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$568.07	\$1,363.38	\$1,704.22	\$1,824,197	\$713,528
HAP					
HAP PPO HSA \$1650-0%; \$10/\$10/\$40/\$80/\$80/\$80 after Ded. Rx	\$776.44	\$1,863.44	\$2,329.31	\$2,493,293	\$44,432
Priority Health					
Priority Health PPO HSA \$1650-0%; \$15/\$50 after Ded. Rx	\$774.08	\$1,857.79	\$2,322.24	\$2,485,725	\$52,000
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$230,880	\$2,306,845

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

*Proposed rates include taxes and fees.

**SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.



Dental Rate Summary
 Armada Area Schools
 All Employees PA 106

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Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Administrators	Census	2	4	13	\$31,660	1/1/25 - 12/31/25
SET LF 80%/80%/80%/60%-\$2000/\$1000	Rate	\$70.00	\$112.93	\$157.43		
Bus Drivers, Custodians, Office Personnel	Census	14	10	20	\$22,826	1/1/25 - 12/31/25
SET SF 80%/80%/80%/80%: \$1000/\$1000	Rate	\$23.71	\$40.64	\$58.19		
Teachers no COB	Census	21	10	39	\$80,900	1/1/25 - 12/31/25
MESSA 80%/80%/80%/60% - \$1,000/\$1,000	Rate	\$36.34	\$67.57	\$135.97		
Teachers with COB	Census	3	7	31	\$28,563	1/1/25 - 12/31/25
MESSA 50%/50%/50%/50% - \$1,000/\$1,000	Rate	\$17.01	\$33.46	\$67.58		
TOTALS:		40	31	103	\$163,948	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Equitable						
Equitable 80%/80%/60%/50% - \$1,000/\$1,000 - \$50/\$150 annual deductible	1/1/25 - 12/31/25	\$66.17	\$103.81	\$176.29	\$288,273	-\$124,325
MetLife						
MetLife Multi plan quote	1/1/25 - 12/31/25	\$32.64	\$61.15	\$98.39	\$160,025	\$3,923
SET ADN	Solicited and declined to quote					
SunLife	Solicited and declined to quote					

*Proposed rates include taxes and fees



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Vision Rate Summary
 Armada Area Schools
 All Employees Vision PA 106
 Assumed Effective Date: 1/1/25

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Administrators, Aides, Custodians, Bus Drivers, Office Personnel, Food Service, Superintendent	Census	16	14	33	\$16,614	1/1/25 - 12/31/25
NVA Insured \$0/\$0 Copays - \$130 Frame	Rate	\$8.33	\$16.68	\$30.84		
Teachers	Census	24	17	70	\$25,159	1/1/25 - 12/31/25
MESSA VSP 3G	Rate	\$7.33	\$15.72	\$23.62		
TOTALS:		40	31	103	\$41,773	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
MetLife						
MetLife Option 1- \$0 Copay, \$130 Frame/\$130 Contacts	1/1/25 - 12/31/25	\$9.97	\$18.74	\$26.68	\$44,733	-\$2,960
NVA						
NVA \$0 Copay, \$130 Frames/\$135 Contacts	1/1/25 - 12/31/25	\$6.63	\$14.22	\$21.36	\$34,873	\$6,900
Equitable	Solicited and declined to quote					
SunLife	Solicited and declined to quote					
VSP	Solicited and declined to quote					

*All proposed rates include taxes and fees