



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
 Forest Area Community Schools
 All Employees
 Assumed Effective Date: 5/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost
All Employees enrolled in MESSA \$1,600-0%	Census	5	5	13	\$379,123
MESSA ABC Plan 1 \$1600-0%; ABC Mail Rx	Rate	\$600.07	\$1,350.15	\$1,680.19	
All Employees enrolled in MESSA \$1,600-10%	Census	1	1	7	\$153,077
MESSA ABC Plan 1 \$1600-10%; ABC Mail Rx	Rate	\$558.27	\$1,256.11	\$1,563.15	
TOTALS:		6	6	20	\$532,200

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1600-0%; \$10/\$40/\$80 after Ded. Rx	\$508.18	\$1,219.64	\$1,524.54	\$490,293	\$41,907
BCBSM SB PPO HSA \$1,600-10%; \$10/\$40/\$80 after Ded. Rx	\$462.37	\$1,109.70	\$1,387.13	\$446,100	\$86,100
BCN					
BCN HMO HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$456.65	\$1,095.95	\$1,369.94	\$440,573	\$91,627
BCN HMO HSA \$1,600-10%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$421.39	\$1,011.32	\$1,264.15	\$406,551	\$125,649
SET SEG					
SET MEC Plan	\$74.00	\$148.00	\$222.00	\$69,264	\$462,936
Priority Health	Solicited and declined to quote				

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

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



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

Dental Rate Summary
 Forest Area Community Schools
 All Employees
 Assumed Effective Date: 5/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Full Time Union Support Staff	Census	1	2	5	\$8,175	1/1/24 - 12/31/24
MESSA Delta Dental 60/60/60/60; \$1,500/ UCR	Rate	\$26.26	\$52.03	\$110.19		
Teachers	Census	7	5	18	\$25,779	1/1/24 - 12/31/24
MESSA Delta Dental 60/60/60/60; \$1,500/UCR	Rate	\$21.85	\$43.67	\$98.72		
Principals	Census	0	1	0	\$535	1/1/24 - 12/31/24
MESSA Delta Dental 60/60/60/60; \$1,500/UCR	Rate	\$20.88	\$44.62	\$79.93		
Administration	Census	0	1	3	\$4,004	1/1/24 - 12/31/24
MESSA Delta Dental 60/60/60/60; \$1,500/UCR	Rate	\$20.09	\$37.89	\$98.59		
TOTALS:		8	9	26	\$38,494	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM						
Blue Dental PPO Plus \$50/\$150 Ded.; 100/80/50/50; \$1,250/\$1,250	5/1/24 - 4/30/25	\$34.68	\$69.36	\$121.38	\$48,691	-\$10,197
Guardian	Solicited and declined to quote					
MetLife	Solicited and did not provide options					
SET ADN	Solicited and declined to quote					
SunLife	Solicited and declined to quote					



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

Vision Rate Summary
 Forest Area Community Schools
 All Employees
 Assumed Effective Date: 5/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
All Employees	Census	8	8	26	\$12,446	1/1/24 - 12/31/24
VSP 3 Plus; \$0 Copay; \$80 Frame/\$200 Contacts	Rate	\$9.49	\$20.38	\$30.70		
	TOTALS:	8	8	26	\$12,446	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
VSP						
\$0 Copay; \$100 Frame/\$200 Contacts	5/1/24 - 4/30/26	\$25.31	\$38.64	\$69.28	\$27,755	-\$15,309
Guardian	Solicited and did not provide options					
MetLife	Solicited and did not provide options					
NVA	Solicited and declined to quote					
SunLife	Solicited and declined to quote					