



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
Anchor Bay School District
All Employees

Current Plans and Segments		Assumed Effective Date: 1/1/26				
		1P	2P	FF	Total Annual Cost	
Teachers Enrolled in MESSA Balance+ \$1700-20% Plan		Census	6	0	3	\$133,884
MESSA Balance+ \$1700-20%; Balance+ Rx		Rate	\$774.79	\$1,743.28	\$2,169.41	
Teachers Enrolled in MESSA ABC Plan 2 \$2000-0% Plan		Census	27	11	73	\$2,401,285
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx		Rate	\$781.21	\$1,757.72	\$2,187.39	
Teachers Enrolled in MESSA ABC Plan 2 \$2000-20% Plan		Census	28	12	48	\$1,612,504
MESSA ABC Plan 2 \$2000-20%; 5 Tier Rx		Rate	\$709.48	\$1,596.33	\$1,986.54	
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA Balance+ \$1700-20% Plan		Census	3	0	1	\$55,026
MESSA Balance+ \$1700-20%; Balance+ Rx		Rate	\$790.60	\$1,778.85	\$2,213.68	
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA ABC Plan 2 \$2000-0% Plan		Census	7	4	13	\$501,248
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx		Rate	\$797.15	\$1,793.59	\$2,232.02	
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA ABC Plan 2 \$2000-20% Plan		Census	9	9	7	\$424,386
MESSA ABC Plan 2 \$2000-20%; 5 Tier Rx		Rate	\$723.96	\$1,628.91	\$2,027.09	
Central Office, Support Staff and ACA Eligible Employees Enrolled in MESSA Essentials \$375-20% Plan		Census	18	0	1	\$181,779
MESSA Essentials \$375-20%; Essentials Rx		Rate	\$728.28	\$1,638.63	\$2,039.18	
Secretaries Enrolled in Teamsters Plan		Census	3	1	5	\$147,669
BCBSM PPO \$300; \$10/\$20/\$35 Rx		Rate	\$695.28	\$1,529.45	\$1,738.10	
TOTALS:		101	37	151	\$5,457,780	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1700-20%; \$10/\$40/\$80 after Ded. Rx	\$1,102.95	\$2,647.08	\$3,308.85	\$8,507,715	-\$3,049,935
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$1,172.32	\$2,813.57	\$3,516.96	\$9,042,808	-\$3,585,029
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 after Ded. Rx	\$1,059.88	\$2,543.71	\$3,179.64	\$8,175,489	-\$2,717,710
BCN					
BCN BEP POS HSA \$1700-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$1,017.25	\$2,441.41	\$3,051.76	\$7,846,682	-\$2,388,903
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$1,078.65	\$2,588.75	\$3,235.94	\$8,320,252	-\$2,862,472
BCN BEP POS HSA \$2000-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$993.19	\$2,383.65	\$2,979.56	\$7,661,050	-\$2,203,270
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$557,664	\$4,900,116
Priority Health	Solicited and declined to quote				

*BCBSM/BCN 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.
**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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Medical Rate Summary
Anchor Bay School District
Everyone but Teachers

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA Balance+ \$1700-20% Plan	Census	3	0	1	\$55,026
MESSA Balance+ \$1700-20%; Balance+ Rx	Rate	\$790.60	\$1,778.85	\$2,213.68	
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA ABC Plan 2 \$2000-0% Plan	Census	7	4	13	\$501,248
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$797.15	\$1,793.59	\$2,232.02	
Administration, Central Office, Paraprofessionals and Support Staff Enrolled in MESSA ABC Plan 2 \$2000-20% Plan	Census	9	9	7	\$424,386
MESSA ABC Plan 2 \$2000-20%; 5 Tier Rx	Rate	\$723.96	\$1,628.91	\$2,027.09	
Central Office, Support Staff and ACA Eligible Employees Enrolled in MESSA Essentials \$375-20% Plan	Census	18	0	1	\$181,779
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$728.28	\$1,638.63	\$2,039.18	
	TOTALS:	37	13	22	\$1,162,438

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1700-20%; \$10/\$40/\$80 after Ded. Rx	\$771.41	\$1,851.40	\$2,314.25	\$1,242,286	-\$79,848
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$839.13	\$2,013.92	\$2,517.39	\$1,351,336	-\$188,898
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 after Ded. Rx	\$739.63	\$1,775.12	\$2,218.91	\$1,191,107	-\$28,669
BCN					
BCN BEP POS HSA \$1700-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$677.80	\$1,626.71	\$2,033.40	\$1,091,528	\$70,910
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$736.45	\$1,767.47	\$2,209.35	\$1,185,978	-\$23,540
BCN BEP POS HSA \$2000-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$661.92	\$1,588.60	\$1,985.75	\$1,065,952	\$96,486

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Dental Rate Summary
Anchor Bay School District
All Employees

Current Plans and Segments		1P	2P	FF	Assumed Effective Date: 1/1/26	Total Annual Cost	Rate Period
Cust, Food Service, Para, Sec, Tech, Theater Dir, Trans (SET SF i70%/i70%/50%/50%-\$2500/\$3000)		Census	42	33	41	\$105,418	7/1/25 - 6/30/26
SET/ADN SF i70%/i70%/50%/50%-\$2500/\$3000		Rate	\$41.10	\$75.58	\$111.33		
Teachers with Medical		Census	64	32	118	\$268,058	1/1/26 - 12/31/26
MESSA 80%/80%/80%/80%-\$1000/\$1300		Rate	\$39.64	\$74.07	\$147.72		
Teachers with Medical (COB)		Census	4	3	49	\$51,514	1/1/26 - 12/31/26
MESSA 50%/50%/50%/50%-\$1000/\$1000		Rate	\$21.86	\$40.74	\$83.33		
Teachers without Medical		Census	33	7	19	\$63,235	1/1/26 - 12/31/26
MESSA 100%/90%/90%/90%-\$1000/\$1500		Rate	\$43.19	\$83.63	\$171.52		
TOTALS:			143	75	227	\$488,225	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and did not provide options					
MetLife	Solicited and did not provide options					
SET ADN	Solicited and declined to quote					
SunLife	Solicited and did not provide options					

*Current 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
Anchor Bay School District
All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
SET/NVA Vision Enrollee (SET SF NVA \$0/\$0 Copay; \$80 Frame)	Census	51	41	68	\$20,161	7/1/25 - 6/30/26
SET SF NVA \$0/\$0 Copay; \$80 Frame	Rate	\$5.23	\$8.50	\$15.66		
Teachers Enrolled in Medical	Census	54	26	128	\$30,577	1/1/26 - 12/31/26
MESSA VSP 2 \$6.50/\$18 Copay - \$65 Frame	Rate	\$4.87	\$10.45	\$15.73		
Teachers without Medical	Census	28	9	47	\$15,613	1/1/26 - 12/31/26
MESSA VSP 3 \$0/\$0 Copay - \$65 Frame	Rate	\$6.54	\$14.03	\$21.10		
	TOTALS:	133	76	243	\$66,352	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and did not provide options					
MetLife	Solicited and did not provide options					
SET SF NVA	Solicited and declined to quote					
SunLife	Solicited and did not provide options					

*Current 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.