



Medical Rate Summary
Jackson Public Schools
All Employees
 Assumed Effective Date: 1/1/2020

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
All EE's Enrolled in MESSA Choices \$500	Census	41	45	134	220	
MESSA Choices \$500-0%; Saver RX	Rate	\$724.10	\$1,627.37	\$2,024.79		\$4,490,899
All EE's Enrolled in MESSA Choices \$1000	Census	29	17	22	68	
MESSA Choices \$1,000-0%; Saver RX	Rate	\$682.92	\$1,534.71	\$1,909.48		\$1,054,840
All EE's Enrolled in MESSA Choices 1000-10	Census	2	1	2	5	
MESSA Choices \$1,000-10%; Saver RX	Rate	\$633.07	\$1,422.53	\$1,769.88		\$74,741
All EE's Enrolled in MESSA ABC Plan 1	Census	6	7	23	36	
MESSA ABC \$1,400-0%; ABC Rx	Rate	\$646.64	\$1,453.09	\$1,807.91		\$667,601
TOTALS:		78	70	181	329	\$6,288,081

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Plans					
MESSA Choices \$1,000-0%; Saver Rx (Renewal)	\$683	\$1,535	\$1,909	\$6,075,760	\$212,321
MESSA ABC Plan 1 \$1,400-0%; ABC Rx (Renewal)	\$647	\$1,453	\$1,808	\$5,752,631	\$535,450
MESSA Choices \$1,000-10%; Saver Rx (Renewal)	\$633	\$1,423	\$1,770	\$5,631,658	\$656,423
MESSA Choices \$500-0%; Saver Rx (Renewal)	\$724	\$1,627	\$2,025	\$6,442,592	(\$154,511)
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$738	\$1,771	\$2,214	\$6,987,990	(\$699,909)
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$708	\$1,699	\$2,123	\$6,701,239	(\$413,158)
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$671	\$1,611	\$2,014	\$6,355,861	(\$67,780)

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$633	\$1,520	\$1,899	\$5,994,579	\$293,502
BCBSM ASC Plans					
BCBSM ASC MC \$100,000 Specific; 120% Aggregate (Base Admin Fee)	\$71	\$71	\$71	\$281,113	\$6,006,968
BCBSM ASC MC \$100,000 Specific; 125% Aggregate (Base Admin Fee)	\$71	\$71	\$71	\$281,113	\$6,006,968
BCBSM ASC WI \$100,000 Specific; 120% Aggregate (Base Admin Fee)	\$64	\$64	\$64	\$252,648	\$6,035,433
BCBSM ASC WI \$100,000 Specific; 125% Aggregate (Base Admin Fee)	\$64	\$64	\$64	\$252,648	\$6,035,433

McLaren - Declined to Quote

Priority Health - Declined to Quote

CoreSource - Needs Additional Claims Data

SET SEG:

Rates do not include \$8.30 Enrollment & Billing Fee

BCBSM/BCN:

Rates Include MESSA 3% Commission



Medical Rate Summary
Jackson Public Schools
Secretaries
 Assumed Effective Date: 1/1/2020

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Secretaries Enrolled in MESSA Choices \$1,000-0%	Census	4	3	7	14	
MESSA Choices \$1,000-0%; Saver RX	Rate	\$682.92	\$1,534.71	\$1,909.48		\$248,426
Secretaries Enrolled in MESSA Choices \$1,000-10%	Census			1	1	
MESSA Choices \$1,000-10%; Saver RX	Rate	\$633.07	\$1,422.53	\$1,769.88		\$21,239
Secretaries Enrolled in MESSA ABC Plan 1	Census	2	2	4	8	
MESSA ABC \$1,400-0%; ABC Rx	Rate	\$646.64	\$1,453.09	\$1,807.91		\$137,173
	TOTALS:	6	5	12	23	\$406,838

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Plans					
MESSA Choices \$1,000-0%; Saver Rx (Renewal)	\$683	\$1,535	\$1,909	\$416,218	(\$9,380)
MESSA ABC Plan 1 \$1,400-0%; ABC Rx (Renewal)	\$647	\$1,453	\$1,808	\$394,083	\$12,755
MESSA Choices \$1,000-10%; Saver Rx (Renewal)	\$633	\$1,423	\$1,770	\$385,796	\$21,042
MESSA Choices \$500-0%; Saver Rx (Renewal)	\$724	\$1,627	\$2,025	\$441,347	(\$34,509)
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$656	\$1,574	\$1,967	\$424,917	(\$18,079)
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$689	\$1,654	\$2,068	\$446,637	(\$39,800)
BCBSM SB PPO \$1000-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$635	\$1,523	\$1,904	\$411,255	(\$4,417)
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$631	\$1,515	\$1,893	\$408,930	(\$2,092)

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
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McLaren - Declined to Quote

Priority Health - Decline to Quote

CoreSource - Needs Additional Claims Data

SET SEG:

Rates do not include \$8.30 Enrollment & Billing Fee

BCBSM/BCN:

Rates Include MESSA 3% Commission



Dental Rate Summary
Jackson Public Schools
All Employees
Assumed Effective Date: 1/1/2020

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost	Rate Period
Pak A, C Teaching Assistant	MESSA 80%/80%/80%/80%; \$1,000/\$800	Census 17 Rate \$32.41	6 \$61.31	5 \$110.16	\$17,636	1/1/20 - 12/31/20
Pak B Teaching Assistant	MESSA 100%/90%/90%/90%; \$1,000/\$900	Census 2 Rate \$34.14	1 \$65.28	4 \$125.66	\$7,634	1/1/20 - 12/31/20
Pak B Office Personnel	MESSA 100%/90%/90%/90%; \$2,000/\$1,500	Census Rate \$41.23	1 \$77.91	3 \$146.76	\$6,218	1/1/20 - 12/31/20
Pak A, C, D Teachers, Counselors	MESSA 80%/80%/80%/80%; \$2,500/\$1,800	Census 39 Rate \$34.95	41 \$66.57	135 \$126.90	\$254,687	1/1/20 - 12/31/20
Pak B Teachers, Counselors	MESSA 100%/90%/90%/90%; \$1,500/\$800	Census 2 Rate \$39.19	5 \$74.65	21 \$136.58	\$39,838	1/1/20 - 12/31/20
Pak A, C Admin	MESSA 80%/80%/80%/80%; \$1,000/\$800	Census 2 Rate \$32.06	3 \$60.70	9 \$111.37	\$14,983	1/1/20 - 12/31/20
Pak B Admin	MESSA 100%/90%/90%/90%; \$1,000/\$900	Census Rate \$31.24	2 \$59.13	2 \$119.68	\$2,872	1/1/20 - 12/31/20
Pak A, C Non-Unit Admin	MESSA 80%/80%/80%/80%; \$1,500/\$800	Census 8 Rate \$34.17	12 \$66.04	15 \$120.68	\$34,512	1/1/20 - 12/31/20
Pak B Non-Unit Admin	MESSA 100%/90%/90%/90%; \$1,500/\$800	Census Rate \$41.82	1 \$78.16	1 \$141.44	\$2,635	1/1/20 - 12/31/20
Pak A Non Public Teacher	MESSA 80%/80%/80%/50%; \$1,500/\$1,000	Census 6 Rate \$31.61	2 \$57.59	6 \$100.06	\$10,862	1/1/20 - 12/31/20
Pak B Non Public Teacher	MESSA 80%/80%/80%/50%; \$1,500/\$1,000	Census Rate \$27.06	1 \$51.22	1 \$104.21	\$1,865	1/1/20 - 12/31/20
TOTALS:		76	73	202	\$393,743	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN SF 80,80,80-1000,80-800	1/1/20 - 6/31/21	\$27.11	\$47.88	\$91.75	\$289,069	\$104,674
SET ADN SF 100,90,90-1000,90-900	1/1/20 - 6/31/21	\$35.54	\$64.72	\$126.38	\$395,452	(\$1,709)
SET ADN SF 100, 90,90-2000,90-1500	1/1/20 - 6/31/21	\$41.88	\$77.40	\$152.45	\$475,536	(\$81,793)
SET ADN SF 80,80,80-2500,80-1800	1/1/20 - 6/31/21	\$33.79	\$61.24	\$119.22	\$373,452	\$20,291
SET ADN SF 100,90,90-1500,90-800	1/1/20 - 6/31/21	\$38.37	\$70.38	\$138.02	\$431,207	(\$37,464)
SET ADN SF 80,80,80-1500,80-800	1/1/20 - 6/31/21	\$35.08	\$63.80	\$124.49	\$389,646	\$4,098
SET ADN SF 80,80,80-1500,50-1000	1/1/20 - 6/31/21	\$29.08	\$51.81	\$99.83	\$313,894	\$79,849

MESSA 80%/80%/80%/80%; \$1,000/\$800 (Pak A, C, Teaching Assistant)	1/1/20 - 12/31/20	\$32.41	\$61.31	\$110.16	\$350,293	\$43,450
MESSA 100%/90%/90%/90%; \$1,000/\$900 (Pak B Teaching Assistant)	1/1/20 - 12/31/20	\$34.14	\$65.28	\$125.66	\$392,921	\$822
MESSA 100%/90%/90%/90%; \$2,000/\$1,500 (Pak B Office Personnel)	1/1/20 - 12/31/20	\$41.23	\$77.91	\$146.76	\$461,597	(\$67,854)
MESSA 80%/80%/80%/80%; \$2,500/\$1,800 (Pak A, C, D Teachers, Counselors)	1/1/20 - 12/31/20	\$34.95	\$66.57	\$126.90	\$397,795	(\$4,052)
MESSA 100%/90%/90%/90%; \$1,500/\$800 (Pak B Teachers, Counselors)	1/1/20 - 12/31/20	\$39.19	\$74.65	\$136.58	\$432,205	(\$38,461)
MESSA 80%/80%/80%/80%; \$1,000/\$800 (Pak A, C Admin)	1/1/20 - 12/31/20	\$32.06	\$60.70	\$111.37	\$352,373	\$41,370
MESSA 100%/90%/90%/90%; \$1,000/\$900 (Pak B Admin)	1/1/20 - 12/31/20	\$31.24	\$59.13	\$119.68	\$370,393	\$23,350
MESSA 80%/80%/80%/80%; \$1,500/\$800 (Pak A, C Non-Unit Admin)	1/1/20 - 12/31/20	\$34.17	\$66.04	\$120.68	\$381,542	\$12,201
MESSA 100%/90%/90%/90%; \$1,500/\$800 (Pak B Non Unit Admin)	1/1/20 - 12/31/20	\$41.82	\$78.16	\$141.44	\$449,459	(\$55,715)
MESSA 80%/80%/80%/50%; \$1,500/\$1,000 (Pak A Non Public Teacher)	1/1/20 - 12/31/20	\$31.61	\$57.59	\$100.06	\$321,823	\$71,921
MESSA 80%/80%/80%/50%; \$1,500/\$1,000 (Pak B Non Public Teacher)	1/1/20 - 12/31/20	\$27.06	\$51.22	\$104.21	\$322,152	\$71,591
MESSA 100%/90%/90%/90%; \$2,000/\$1,500 (Pak A, C, D Office Personnel)	1/1/20 - 12/31/20	\$45.95	\$89.05	\$161.72	\$511,923	(\$118,180)

Metlife - Declined to Quote

Guardian - Declined to Quote

SET ADN

Rates are Illustrative and Require Reserve Funding Dependent on Plan Selection and Enrollment

Rates Include Access to ADN and DenteMax Networks



Vision Rate Summary
Jackson Public Schools
All Employees
Assumed Effective Date: 1/1/2020

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost	Rate Period	
Pak A, B, C Teaching Assistant; Pak B Teachers, Counselors; Pak B Admin, Pak B Non Unit Admin						
	Census	21	13	33	\$14,165	1/1/20 - 12/31/20
	Rate	\$7.59	\$16.30	\$24.52		
Pak B Office Personnel						
	Census		1	3	\$1,730	1/1/20 - 12/31/20
	Rate	\$12.18	\$26.15	\$39.34		
Pak A, C, D Teachers, Counselors; Pak A,C Non-Unit Admin						
	Census	47	53	150	\$49,228	1/1/20 - 12/31/20
	Rate	\$6.36	\$13.63	\$20.54		
Pak A, C Administration						
	Census	2	3	9	\$2,547	1/1/20 - 12/31/20
	Rate	\$5.66	\$12.15	\$18.28		
Pak A, B Non-Public Teacher						
	Census	6	3	7	\$1,569	1/1/20 - 12/31/20
	Rate	\$3.73	\$8.01	\$12.05		
TOTALS:		76	73	202	\$69,240	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN SF VSP 3 Equivalent; \$0 Copay; \$65 Frame/\$115 Contacts	1/1/20 - 6/31/21	\$12.57	\$23.28	\$45.57	\$142,319	(\$73,079)
SET ADN SF VSP 3 Plus P Equivalent; \$0 Copay; \$130 Frame/\$250 Contacts	1/1/20 - 6/31/21	\$20.80	\$39.76	\$79.19	\$245,756	(\$176,516)
SET ADN SF VSP 2 S Equivalent; \$6.50/\$18 Copay; \$130 Frame/\$110 Contacts	1/1/20 - 6/31/21	\$13.49	\$25.13	\$49.35	\$153,941	(\$84,701)
SET ADN SF VSP 1 Equivalent; \$10/\$25 Copay; \$65 Frame/\$65 Contacts	1/1/20 - 6/31/21	\$9.84	\$17.84	\$34.47	\$108,157	(\$38,917)
MESSA VSP 3 (Pak A, B, C Teaching Assistant; Pak B Teachers, Counselors; Pak B Admin,	1/1/20 -12/31/20	\$7.59	\$16.30	\$24.52	\$80,637	(\$11,398)
MESSA VSP 3 Plus P (Pak B Office Personnel)	1/1/20 -12/31/20	\$12.18	\$26.15	\$39.34	\$129,376	(\$60,136)
MESSA VSP 2 S (Pak A, C, D Teachers, Counselors; Pak A, C Non Unit Admin)	1/1/20 -12/31/20	\$6.36	\$13.63	\$20.54	\$67,529	\$1,711
MESSA VSP 2 S (Pak A, C Administration)	1/1/20 -12/31/20	\$5.66	\$12.15	\$18.28	\$60,116	\$9,124
MESSA VSP 1 (Pak A, B Non Public Teacher)	1/1/20 -12/31/20	\$3.73	\$8.01	\$12.05	\$39,628	\$29,612
MetLife - Declined to Quote						
Guardian - Declined to Quote						

SET ADN

Rates are Illustrative and Require Reserve Funding Dependent on Plan Selection and Enrollment