



Medical Rate Summary  
Jackson Public Schools  
All Employees

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
<b>Teaching Assistants</b>	<b>Census</b>	13	3	4	\$355,594
MESSA Choices \$1000-0%; Saver Rx	<b>Rate</b>	\$957.44	\$2,154.25	\$2,680.85	
<b>Teaching Assistants</b>	<b>Census</b>	2	0	1	\$50,758
MESSA Choices \$1000-10%; Saver Rx	<b>Rate</b>	\$881.22	\$1,982.75	\$2,467.42	
<b>Teaching Assistants</b>	<b>Census</b>	4	1	3	\$156,826
MESSA ABC Plan 1 \$1650-0%; ABC Rx	<b>Rate</b>	\$892.07	\$2,007.16	\$2,497.80	
<b>Teachers Enrolled in MESSA Choices 500-0%</b>	<b>Census</b>	32	27	72	\$3,586,341
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$1,015.32	\$2,284.49	\$2,842.92	
<b>Teachers Enrolled in MESSA Choices \$1000-10%</b>	<b>Census</b>	7	1	10	\$393,906
MESSA Choices \$1000-10%; Saver Rx	<b>Rate</b>	\$881.22	\$1,982.75	\$2,467.42	
<b>Teachers Enrolled in MESSA ABC Plan 1</b>	<b>Census</b>	9	6	31	\$1,170,041
MESSA ABC Plan 1 \$1650-0%; ABC Rx	<b>Rate</b>	\$892.07	\$2,007.16	\$2,497.80	
<b>JPSAA, NUA and NUT Enrolled in BCBSM SB PPO \$2000-0% with hearing aid rider</b>	<b>Census</b>	12	6	18	\$661,686
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	<b>Rate</b>	\$685.83	\$1,645.98	\$2,057.48	
<b>JPSAA, NUA and NUT Enrolled in BCBSM SB PPO \$1000-0% with hearing aid rider</b>	<b>Census</b>	16	4	29	\$1,099,769
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	<b>Rate</b>	\$813.92	\$1,953.42	\$2,441.76	
<b>TOTALS:</b>		<b>95</b>	<b>48</b>	<b>168</b>	<b>\$7,474,921</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO HSA \$2000-0% with hearing aid; \$10/\$40/\$80 after Ded. Rx	\$756.75	\$1,816.19	\$2,270.24	\$6,485,624	\$989,297
BCBSM SB PPO \$1000-0% with hearing aid; \$10/\$40/\$80 Rx	\$903.35	\$2,168.03	\$2,710.04	\$7,742,045	-\$267,124
<b>BCN</b>					
BCN HMO HSA \$1650-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$633.90	\$1,521.36	\$1,901.70	\$5,432,777	\$2,042,144
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$608.34	\$1,460.03	\$1,825.03	\$5,213,745	\$2,261,176
<b>HAP</b>					
HAP PPO HSA \$1650-0%; \$10/\$10/\$20/\$40/\$40/\$40 Rx after Ded.	\$937.38	\$2,109.11	\$2,624.67	\$7,574,795	-\$99,874
HAP PPO \$1000-0%; \$15/\$20/\$60/50%/50%/50% Rx	\$904.14	\$2,034.33	\$2,531.60	\$7,306,199	\$168,722
<b>SET SEG</b>					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$617,160	\$6,857,761
<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.

\*All 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.



Dental Rate Summary  
Jackson Public Schools  
All Employees

Assumed Effective Date: 1/1/25

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Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Teaching Assistants with Medical</b>	<b>Census</b>	16	6	9	\$24,586	1/1/25 - 12/31/25
MESSA Delta 80%/80%/80%/80% - \$1,000/\$800	<b>Rate</b>	\$35.49	\$64.49	\$121.56		
<b>Teaching Assistants without Medical</b>	<b>Census</b>	15	5	10	\$24,976	1/1/25 - 12/31/25
MESSA Delta 100%/90%/90%/90% - \$1,000/\$900	<b>Rate</b>	\$32.58	\$61.69	\$128.42		
<b>Teachers with Medical</b>	<b>Census</b>	40	35	120	\$261,792	1/1/25 - 12/31/25
MESSA Delta 80%/80%/80%/80% - \$2,500/\$1,800	<b>Rate</b>	\$40.00	\$74.56	\$146.72		
<b>Teachers without Medical</b>	<b>Census</b>	13	3	23	\$49,631	1/1/25 - 12/31/25
MESSA Delta 100%/90%/90%/90% - \$1,500/\$800	<b>Rate</b>	\$40.97	\$75.03	\$146.88		
<b>Administration</b>	<b>Census</b>	4	6	12	\$30,953	1/1/25 - 12/31/25
MESSA Delta 100%/90%/90%/90% - \$1,500/\$800	<b>Rate</b>	\$44.76	\$82.70	\$158.68		
<b>Non Unit Administration</b>	<b>Census</b>	11	14	23	\$65,532	1/1/25 - 12/31/25
MESSA Delta 100%/90%/90%/90% - \$1,500/\$800	<b>Rate</b>	\$47.17	\$87.23	\$161.78		
<b>Non Public Teacher</b>	<b>Census</b>	9	13	19	\$52,360	1/1/25 - 12/31/25
MESSA Delta 100%/90%/90%/90% - \$1,500/\$800	<b>Rate</b>	\$44.10	\$80.84	\$153.45		
<b>TOTALS:</b>		<b>108</b>	<b>82</b>	<b>216</b>	<b>\$509,831</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>Equitable</b>						
Equitable 100%/90%/90%/50% - \$2,500/\$1,750 - \$50/\$150 Deductible	1/1/25 - 12/31/25	\$43.97	\$88.12	\$164.39	\$569,794	-\$59,963
<b>MetLife</b>						
MetLife \$100/90%/90%/80% - \$2,500/\$1,800	1/1/25 - 12/31/25	\$40.84	\$82.41	\$135.73	\$485,832	\$23,999
<b>SET ADN</b>	Solicited and declined to quote					
<b>SunLife</b>	Solicited and declined to quote					

\*All rates include taxes and fees.



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Vision Rate Summary  
Jackson Public Schools  
All Employees

Assumed Effective Date: 1/1/25

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Teacher Assistants</b>	<b>Census</b>	31	11	19	\$9,096	1/1/25 - 12/31/25
MESSA VSP 3	<b>Rate</b>	\$6.54	\$14.03	\$21.10		
<b>Teachers with Medical</b>	<b>Census</b>	40	35	120	\$32,983	1/1/25 - 12/31/25
MESSA VSP 2 S	<b>Rate</b>	\$5.48	\$11.72	\$17.66		
<b>Teachers without Medical</b>	<b>Census</b>	13	3	23	\$7,349	1/1/25 - 12/31/25
MESSA VSP3	<b>Rate</b>	\$6.54	\$14.03	\$21.10		
<b>Administration, Non Unit Administration, Non Public Teacher</b>	<b>Census</b>	24	33	54	\$21,112	1/1/25 - 12/31/25
MESSA VSP 3	<b>Rate</b>	\$6.54	\$14.03	\$21.10		
<b>TOTALS:</b>		<b>108</b>	<b>82</b>	<b>216</b>	<b>\$70,540</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>Equitable</b>						
Equitable \$10/\$25 Copay - \$130 Frame/\$130 Contacts	1/1/25 - 12/31/25	\$7.00	\$14.00	\$22.54	\$81,272	-\$10,732
<b>MetLife</b>						
MetLife \$10/\$25 Copay - \$65 Frame/\$65 Contacts	1/1/25 - 12/31/25	\$4.98	\$9.36	\$13.32	\$50,190	\$20,350
<b>SET SF NVA</b>	Solicited and declined to quote					
<b>SunLife</b>	Solicited and declined to quote					

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