



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
Marshall Public Schools
All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost
All Employees Enrolled in MESSA Choices \$1000	Census	5	3	4	\$265,973
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$965.77	\$2,172.98	\$2,704.16	
All Employees Enrolled in MESSA ABC Plan 1	Census	8	3	12	\$520,852
MESSA ABC Plan 1 \$1700-0%; 3 Tier Rx	Rate	\$897.71	\$2,019.85	\$2,513.59	
All Employees Enrolled in MESSA ABC Plan 2	Census	12	15	78	\$2,493,273
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$786.57	\$1,769.78	\$2,202.40	
All Employees Enrolled in MESSA Balance +	Census	7	4	5	\$280,840
MESSA Balance+ \$1700-20%; Balance+Rx	Rate	\$780.11	\$1,755.25	\$2,184.31	
All Employees Enrolled in MESSA Essentials	Census	8	5	6	\$310,871
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$718.61	\$1,616.87	\$2,012.11	
Non-Union Personnel Enrolled in MESSA ABC Plan 2	Census	0	1	1	\$48,031
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$792.59	\$1,783.33	\$2,219.25	
Non-Union Personnel Enrolled in MESSA Choices \$1000	Census	0	0	1	\$32,698
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$973.16	\$2,189.61	\$2,724.85	
	TOTALS:	40	31	107	\$3,952,537

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$995.04	\$2,388.09	\$2,985.12	\$5,198,883	-\$1,246,345
BCBSM SB PPO HSA \$1700-0%; \$10/\$40/\$80 after Ded. Rx	\$935.63	\$2,243.49	\$2,806.89	\$4,887,727	-\$935,190
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$885.73	\$2,124.58	\$2,655.72	\$4,625,439	-\$672,901
BCN					
BCN HMO HSA \$1700-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$816.71	\$1,960.14	\$2,451.52	\$4,268,945	-\$316,407
SET SEG					
SET SEG MEC (VEBA)	\$200.00	\$200.00	\$200.00	\$427,200	\$3,525,337
Priority Health	Solicited and declined to quote				

*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.
*BCBSM 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.
*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.



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
Marshall Public Schools
All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period	
Superintendent		Census	0	0	1	\$1,892	1/1/26 - 12/31/26
	MESSA Dental 100%/100%/90%/80%; \$1800/\$2000	Rate	\$40.91	\$75.84	\$157.65		
Administration		Census	1	3	14	\$33,894	1/1/26 - 12/31/26
	MESSA Dental 100%/100%/90%/80%; \$1800/\$2000	Rate	\$47.79	\$89.59	\$179.14		
Maintenance & Office Personnel		Census	4	1	10	\$17,476	1/1/26 - 12/31/26
	MESSA Dental 80%/80%/80%/80%; \$1000/\$1300	Rate	\$34.55	\$63.04	\$125.51		
Transportation		Census	16	1	2	\$11,330	1/1/26 - 12/31/26
	MESSA Dental 80%/80%/60%/60%; \$1000/\$1000	Rate	\$37.96	\$72.26	\$132.29		
Teachers		Census	36	25	105	\$234,321	1/1/26 - 12/31/26
	MESSA Dental 100%/80%/80%/80%; \$1500/\$1800	Rate	\$40.38	\$75.45	\$154.16		
Central Office Personnel		Census	0	2	1	\$4,296	1/1/26 - 12/31/26
	MESSA Dental 100%/100%/90%/80%; \$1000/\$1500	Rate	\$48.06	\$91.74	\$174.48		
Non-Admin Personnel		Census	6	5	7	\$17,382	1/1/26 - 12/31/26
	MESSA Dental 80%/80%/80%/80%; \$1000/\$1500	Rate	\$34.62	\$64.93	\$130.87		
TOTALS:		63	37	140	\$320,590		

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

*MESSA rates include taxes and fees.



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
Marshall Public Schools
All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Employees Enrolled in MESSA Preferred Vision	Census	37	28	122	\$36,403	1/1/26 - 12/31/26
MESSA Vision Preferred	Rate	\$6.18	\$13.25	\$19.95		
Employees Enrolled in MESSA VSP 2 S	Census	26	7	19	\$6,722	1/1/26 - 12/31/26
MESSA VSP 2 S	Rate	\$5.48	\$11.73	\$17.66		
Employees Enrolled in MESSA VSP 2	Census	0	2	1	\$440	1/1/26 - 12/31/26
MESSA VSP 2	Rate	\$4.87	\$10.45	\$15.73		
TOTALS:		63	37	142	\$43,564	

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

*MESSA VSP rates include taxes and fees.