



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
Haslett Public Schools
All Employees

Current Plans and Segments		1P	Assumed Effective Date: 1/1/27			
		2P	FF	Total Annual Cost		
Administration and Supervisors Enrolled in MESSA ABC Plan 1 1750/3500-0%, 3 Tier Rx		Census	0	1	1	\$63,654
MESSA ABC Plan 1 \$1750-0%; ABC 3 Tier \$10/20% Min \$40/Max \$80/20% Min \$60/Max \$100 after Ded. Rx		Rate	\$1,050.40	\$2,363.40	\$2,941.12	
Administration and Supervisors Enrolled in MESSA ABC Plan 2 2000/4000-0%, 5 Tier Rx		Census	3	2	8	\$328,259
MESSA ABC Plan 2 \$2000-0%; ABC 5 Tier \$10/\$40/\$80/20% Max \$150/20% Max \$300 after Ded. Rx		Rate	\$914.88	\$2,058.48	\$2,561.66	
Administration and Supervisors Enrolled in MESSA Balance+ 1750/3500-20%, Balance+ Rx		Census	0	0	0	\$0
MESSA Balance+ \$1750-20%; Balance+ \$10/\$40/\$80/20% Max \$150/20% Max \$300 after Ded. Rx		Rate	\$905.55	\$2,037.49	\$2,535.54	
Administration and Supervisors Enrolled in MESSA Essentials, Essentials Rx		Census	2	0	0	\$20,020
MESSA Essentials \$375-20%; Essentials \$10/20% Min \$40/Max \$80/20% Min \$60/Max \$100 Rx		Rate	\$834.17	\$1,876.88	\$2,335.68	
Teachers, Parapro's, Office Personnel, Trans, Cust, Maint Enrolled in MESSA ABC Plan 1 1750/3500-0%, 5 Tier		Census	25	3	25	\$1,256,885
MESSA ABC Plan 1 \$1750-0%; ABC 5 Tier \$10/\$40/\$80/20% Max \$150/20% Max \$300 after Ded. Rx		Rate	\$1,029.39	\$2,316.13	\$2,882.29	
Teachers, Parapro's, Office Personnel, Trans, Cust, Maint Enrolled in MESSA ABC Plan 2 2000/4000-0%, 5 Tier Rx		Census	22	9	66	\$2,442,819
MESSA ABC Plan 2 \$2000-0%; ABC 5 Tier \$10/\$40/\$80/20% Max \$150/20% Max \$300 after Ded. Rx		Rate	\$896.58	\$2,017.31	\$2,510.42	
Teachers, Parapro's, Office Personnel, Trans, Cust, Maint Enrolled in MESSA Balance+, Balance+ Rx		Census	1	0	2	\$70,285
MESSA Balance+ \$1750-20%; Balance+ \$10/\$40/\$80/20% Max \$150/20% Max \$300 after Ded. Rx		Rate	\$887.44	\$1,996.74	\$2,484.83	
Teachers, Parapro's, Office Personnel, Trans, Cust, Maint Enrolled in MESSA Essentials, Essentials Rx		Census	9	1	2	\$165,294
MESSA Essentials \$375-20%; Essentials Rx		Rate	\$817.48	\$1,839.33	\$2,288.94	
TOTALS:		62	16	104	\$4,347,216	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB HSA PPO \$1750-0%; \$10/\$40/\$80 after Ded. Rx	\$1,058.05	\$2,539.33	\$3,174.16	\$5,236,092	-\$888,876
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$1,008.56	\$2,420.56	\$3,025.69	\$4,991,177	-\$643,961
BCBSM SB PPO HSA \$2500-0%; \$10/\$40/\$80 after Ded. Rx	\$953.77	\$2,289.06	\$2,861.32	\$4,720,032	-\$372,815
BCBSM SB PPO HSA \$3500-0%; \$10/\$40/\$80 after Ded. Rx	\$815.39	\$1,956.94	\$2,446.18	\$4,035,215	\$312,001
BCBSM SB PPO HSA \$3500-20%; \$10/\$40/\$80 after Ded. Rx	\$771.36	\$1,851.28	\$2,314.09	\$3,817,322	\$529,894
BCN					
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$998.65	\$2,396.76	\$2,995.95	\$4,942,119	-\$594,903
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$994.30	\$2,386.31	\$2,982.89	\$4,920,577	-\$573,361
HAP	Solicited and declined to quote				
Priority Health	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.
*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.
*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.
*Priority Health 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.



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
Haslett Public Schools
Office Personnel

Assumed Effective Date: 1/1/27

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Office Personnel MESSA Delta Dental 80/80/80/80-\$1000/\$1300	Census	4	4	12	\$26,797	1/1/27 - 12/31/27
MESSA Delta Dental 80/80/80/80-\$1000/\$1300	Rate	\$42.44	\$78.58	\$145.75		
TOTALS:		4	4	12	\$26,797	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
ADN SET						
ADN SF 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$36.17	\$65.01	\$118.61	\$21,936	\$4,860
BCBSM						
BCBSM FF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$30.79	\$61.58	\$107.76	\$19,951	\$6,846
BCBSM SF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$38.18	\$67.23	\$110.81	\$21,016	\$5,781
MetLife						
MetLife 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$38.16	\$70.66	\$131.06	\$24,096	\$2,701
Guardian	Solicited and declined to quote					

*Rates include taxes and fees
*SET ADN Dental plans include access to the ADN and Dentemax networks.
*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.
*BCBSM uses the Blue Dental PPO Network.
*BCBSM SF rates are illustrative and include a \$9.13 per employee per month dental administration/network fee.



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
Haslett Public Schools
Paraprofessionals

Assumed Effective Date: 1/1/27

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Paraprofessionals MESSA Delta Dental 80/80/80/80-\$1000/\$1300	Census	36	4	7	\$31,492	1/1/27 - 12/31/27
MESSA Delta Dental 80/80/80/80-\$1000/\$1300	Rate	\$37.93	\$71.63	\$138.91		
	TOTALS:	36	4	7	\$31,492	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
ADN SET						
ADN SF 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$32.57	\$59.46	\$113.15	\$26,429	\$5,064
BCBSM						
BCBSM FF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$30.79	\$61.58	\$107.76	\$25,309	\$6,183
BCBSM SF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$38.18	\$67.23	\$110.81	\$29,029	\$2,464
MetLife						
MetLife FF 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$34.11	\$64.41	\$124.91	\$28,320	\$3,173
Guardian	Solicited and declined to quote					

*Rates include taxes and fees
*SET ADN Dental plans include access to the ADN and Dentemax networks.
*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.
*BCBSM uses the Blue PPO Dental network.
*BCBSM SF rates are illustrative and include a \$9.13 per employee per month dental administration/network fee.



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
Haslett Public Schools
Teachers

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Assumed Effective Date: 1/1/27 Rate Period
Teachers MESSA Delta Dental 100/90/90/75-\$1000/\$1200		Census 40	12	102	\$214,781	1/1/27 - 12/31/27
MESSA Delta Dental 100/90/90/75-\$1000/\$1200		Rate \$40.40	\$74.73	\$150.84		
TOTALS:		40	12	102	\$214,781	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
ADN SET						
ADN SF 100/90/90/75-\$1000/\$1200	1/1/27 - 12/31/27	\$34.54	\$61.93	\$122.67	\$175,645	\$39,136
BCBSM						
BCBSM FF Blue Dental PPO Plus 100/90/90/75-\$1000/\$1200	1/1/27 - 12/31/27	\$34.11	\$68.23	\$119.40	\$172,344	\$42,438
BCBSM SF Blue Dental PPO Plus 100/90/90/75-\$1000/\$1200	1/1/27 - 12/31/27	\$41.32	\$73.51	\$121.79	\$179,490	\$35,291
MetLife						
MetLife FF 100/90/90/75-\$1000/\$1200	1/1/27 - 12/31/27	\$36.33	\$67.20	\$135.63	\$193,126	\$21,655
Guardian	Solicited and declined to quote					

*Rates include taxes and fees
*SET ADN Dental plans include access to the ADN and Dentemax networks.
*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.
*BCBSM uses the Blues PPO network.
*BCBSM SF rates are illustrative and include a \$9.13 per employee per month dental administration/network fee.



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
Haslett Public Schools
Trans, Custodial, Maintenance, Food Service
Assumed Effective Date: 1/1/27

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Transportation, Custodial, Maintenance, Food Service MESSA Delta Dental	Census	16	5	4	\$18,866	1/1/27 - 12/31/27
MESSA Delta Dental 80/80/80/80-\$1000/\$1300	Rate	\$39.94	\$74.45	\$140.22		
	TOTALS:	16	5	4	\$18,866	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
ADN SET						
ADN SF 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$34.17	\$61.71	\$114.20	\$15,745	\$3,121
BCBSM						
BCBSM FF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$30.79	\$61.58	\$107.76	\$14,779	\$4,087
BCBSM SF Blue PPO Plus 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$38.18	\$67.23	\$110.81	\$16,683	\$2,183
MetLife						
MetLife FF 80/80/80/80-\$1000/\$1300	1/1/27 - 12/31/27	\$35.92	\$66.95	\$126.09	\$16,966	\$1,900
Guardian	Solicited and declined to quote					

*Rates include taxes and fees
*SET ADN Dental plans include access to the ADN and Dentemax networks.
*SET ADN Dental SF rates are illustrative and include a \$6.95 per employee per month dental administration/network fee.
*BCBSM dental plans include the Blues PPO Dental Network.
*BCBSM SF rates are illustrative and include a \$9.13 per employee per month dental administration/network fee.



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
Haslett Public Schools
Everyone Except Teachers, Admin and Supervisors
Assumed Effective Date: 1/1/27

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Transportation, Custodial, Maintenance, Food, Office Personnel, Paraprofessionals Enrolled in MESSA VSP 3	Census	56	13	23	\$12,410	1/1/27 - 12/31/27
MESSA VSP 3 - \$0/\$0 Copay, \$65 Frame/\$115 Contacts	Rate	\$6.54	\$14.03	\$21.11		
	TOTALS:	56	13	23	\$12,410	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
EyeMed						
EyeMed Best Match to VSP3 - \$0/\$0 Copay, \$70 Frame/\$120 Contacts	1/1/27 - 12/31/27	\$6.87	\$13.05	\$19.17	\$11,943	\$467
NVA SET SF						
NVA Best Match to VSP3 - \$0/\$0 Copay, \$65 Frame/\$115 Contacts	1/1/27 - 12/31/27	\$4.49	\$8.98	\$16.16	\$8,878	\$3,532
VSP	Uncompetitive; Declined to Quote					

*Rates include taxes and fees.
*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.



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
Haslett Public Schools
Teachers

Current Plans and Segments					Assumed Effective Date: 1/1/27	
	1P	2P	FF	Total Annual Cost	Rate Period	
Teachers Enrolled in MESSA VSP 3 G	Census	41	11	102	\$34,606	1/1/27 - 12/31/27
MESSA VSP 3 G - \$0/\$0 Copay, \$130 Frame/\$135 Contacts - No Progressive	Rate	\$7.33	\$15.73	\$23.63		
TOTALS:		41	11	102	\$34,606	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
EyeMed						
EyeMed Best Match to VSP3-G - \$0/\$0 Copay, \$130 Frame/\$140 Contacts	1/1/27 - 12/31/27	\$8.56	\$16.26	\$23.88	\$35,587	-\$981
NVA SET SF						
NVA Best Match to VSP3-G - \$0/\$0 Copay, \$130 Frame/\$135 Contacts	1/1/27 - 12/31/27	\$5.38	\$10.76	\$19.37	\$27,776	\$6,830
VSP	Uncompetitive; Declined to Quote					

*Rates include taxes and fees.

*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.