



**Medical Rate Summary**  
**Godfrey-Lee Public Schools**  
**All Employees**  
 Assumed Effective Date: 2/1/2019

Current Plan(s) and Segment:	1P	2P	FF		Total Annual Cost
<b>Union Support Staff - PAK A</b>	<b>Census</b> 2	2	4	8	
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b> \$676.40	\$1,520.03	\$1,891.22		\$143,493
<b>Union Support Staff - PAK C</b>	<b>Census</b>	1	1	2	
MESSA ABC Plan 1 HSA \$1350-0%; ABC Rx	<b>Rate</b> \$604.05	\$1,357.23	\$1,688.63		\$36,550
<b>Teachers - PAK A</b>	<b>Census</b> 2	13	7	22	
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b> \$676.40	\$1,520.03	\$1,891.22		\$412,221
<b>Teachers - PAK C</b>	<b>Census</b> 10	8	47	65	
MESSA ABC Plan 1 HSA \$1350-0%; ABC Rx	<b>Rate</b> \$604.05	\$1,357.23	\$1,688.63		\$1,155,167
<b>Teachers - PAK D</b>	<b>Census</b> 2	1	3	6	
MESSA ABC Plan 1 HSA \$1350-10%; ABC Rx	<b>Rate</b> \$562.47	\$1,263.68	\$1,572.21		\$85,263
<b>Administrators &amp; Non-Union Support Staff - PPO \$250-0% Plan</b>	<b>Census</b> 4		4	8	
BCBSM PPO \$250-0%; \$10/\$40 Rx	<b>Rate</b> \$687.76	\$1,549.83	\$1,928.67		\$125,589
<b>Administrators &amp; Non-Union Support Staff - PPO \$250-10% Plan</b>	<b>Census</b> 2	1	4	7	
BCBSM PPO \$250-10%; \$10/\$40 Rx	<b>Rate</b> \$614.18	\$1,384.02	\$1,722.33		\$114,020
<b>Administrators &amp; Non-Union Support Staff - PPO \$1350 HSA Plan</b>	<b>Census</b> 2		3	5	
BCBSM PPO HSA \$1350-0%; \$10/\$40 Rx	<b>Rate</b> \$569.74	\$1,283.85	\$1,628.44		\$72,298
<b>TOTALS:</b>	24	26	73	<b>123</b>	<b>\$2,144,601</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCBSM Simply Blue Conventional Plans</b>					
BCBSM SB PPO \$250-20%; \$1500 ECM; \$10/\$40/\$80 Rx	\$571	\$1,358	\$1,696	\$2,073,650	\$70,951
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$540	\$1,285	\$1,604	\$1,961,665	\$182,936

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1350-0%; \$10/\$40/\$80 Rx	\$509	\$1,209	\$1,509	\$1,845,617	\$298,984
BCBSM SB PPO HSA \$1350-20%; \$10/\$40/\$80 Rx	\$476	\$1,130	\$1,411	\$1,725,656	\$418,945
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$463	\$1,100	\$1,373	\$1,679,257	\$465,344
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$436	\$1,035	\$1,291	\$1,579,646	\$564,955
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$428	\$1,014	\$1,266	\$1,548,605	\$595,996
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx	\$389	\$922	\$1,151	\$1,407,819	\$736,782
<b>McLaren POS Traditional Plans</b>					
McLaren POS \$250-0%; \$10/\$40/\$40 Rx	\$704	\$1,573	\$1,955	\$2,406,264	-\$261,663
McLaren POS \$250-20%; \$10/\$40/\$40 Rx	\$658	\$1,469	\$1,826	\$2,247,505	-\$102,904
McLaren POS \$500-0%; \$10/\$40/\$40 Rx	\$687	\$1,535	\$1,908	\$2,348,564	-\$203,963
McLaren POS \$500-20%; \$10/\$40/\$40 Rx	\$643	\$1,435	\$1,783	\$2,194,947	-\$50,346
<b>McLaren HMO HSA Plans</b>					
McLaren HMO HSA \$1350-0%; 0% Rx	\$573	\$1,279	\$1,589	\$1,955,848	\$188,753
McLaren HMO HSA \$1750-20%; \$10/\$25/\$40 Rx	\$487	\$1,083	\$1,345	\$1,656,480	\$488,121
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$505	\$1,125	\$1,397	\$1,720,344	\$424,257
McLaren HMO HSA \$2,000-20%; \$10/\$25/\$40 Rx	\$460	\$1,023	\$1,270	\$1,564,532	\$580,069
McLaren HMO HSA \$3,000-0%; \$10/\$25/\$40 Rx	\$441	\$981	\$1,218	\$1,499,967	\$644,634
McLaren HMO HSA \$3,000-20%; \$10/\$25/\$40 Rx	\$409	\$907	\$1,127	\$1,387,888	\$756,713
<b>MESSA</b>	See separate rate sheets				
<b>Priority Health</b>	Declined to quote				

**BCBSM:**

\*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.

**McLaren:**

\*McLaren rates include taxes and fees.

**SET SEG:**

\*Rates include \$8.30 enrollment and billing service fee.

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.



**Dental Rate Summary**  
**Godfrey-Lee Public Schools**  
**All Employees**  
**Assumed Effective Date: 2/1/2019**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Union Support Staff Enrolled in Medical	<b>Census</b>	2	3	5	\$126.87	\$15,224	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$52.30	\$100.14	\$172.73			
Union Support Staff Not Enrolled in Medical	<b>Census</b>		2		\$111.67	\$2,680	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$60.16	\$111.67	\$188.63			
Union Support Staff Not Enrolled in Medical COB Plan	<b>Census</b>		1		\$49.00	\$588	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$26.16	\$49.00	\$87.60			
Teachers Enrolled in Medical	<b>Census</b>	13	20	52	\$119.03	\$121,415	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$43.76	\$81.86	\$152.15			
Teachers Not Enrolled in Medical	<b>Census</b>	3	5	9	\$109.56	\$22,351	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$41.03	\$78.40	\$149.72			
Teachers Enrolled in Medical COB Plan	<b>Census</b>	1	2	5	\$56.71	\$5,444	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$19.69	\$36.60	\$72.16			
Teachers Not Enrolled in Medical COB Plan	<b>Census</b>	1		6	\$65.84	\$5,531	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$18.92	\$36.92	\$73.66			
Administrators and Non-Union Support Staff	<b>Census</b>	9	2	16	\$89.44	\$28,978	
ADN SF 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$42.48	\$95.87	\$115.05			
<b>TOTALS:</b>		<b>29</b>	<b>35</b>	<b>93</b>		<b>\$202,211</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
MetLife 100%/100%/90%/50%-\$2000/\$1500	2/1/2019-1/31/2020	\$52.49	\$97.58	\$158.70	\$125.46	\$236,359	-\$34,149
Ameritas		See additional rate sheets					
SET		See additional rate sheets					
MESSA		Refer to MESSA proposal					
SunLife		Declined to quote					

Guardian

Declined to quote

UNUM

Did not respond to quote request

\*Proposed plan rates include taxes and fees.

\*There is an additional \$2.00 per employee per month fee for enrollment and billing for non SET plans.



**Dental Rate Summary**  
**Godfrey-Lee Public Schools**  
**Employees Enrolled in Non-COB Plan**  
**Assumed Effective Date: 2/1/2019**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Union Support Staff Enrolled in Medical	<b>Census</b>	2	3	5	\$126.87	\$15,224	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$52.30	\$100.14	\$172.73			
Union Support Staff Not Enrolled in Medical	<b>Census</b>		2		\$111.67	\$2,680	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$60.16	\$111.67	\$188.63			
Teachers Enrolled in Medical	<b>Census</b>	13	20	52	\$119.03	\$121,415	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$43.76	\$81.86	\$152.15			
Teachers Not Enrolled in Medical	<b>Census</b>	3	5	9	\$109.56	\$22,351	1/1/2019-12/31/2019
MESSA 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$41.03	\$78.40	\$149.72			
Administrators and Non-Union Support Staff	<b>Census</b>	9	2	16	\$89.44	\$28,978	
ADN SF 100%/100%/90%/80%-\$2000/\$1500	<b>Rate</b>	\$42.48	\$95.87	\$115.05			
<b>TOTALS:</b>		<b>27</b>	<b>32</b>	<b>82</b>		<b>\$190,648</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
Ameritas 100%/100%/90%/80%-\$2000/\$1500	2/1/2019-1/31/2020	\$58.56	\$114.00	\$192.24	\$148.89	\$251,914	-\$61,266
SET SF 100%/100%/90%/80%-\$2000/\$1500	2/1/2019-1/31/2020	\$47.57	\$60.74	\$161.58	\$116.86	\$197,732	-\$7,084

\*Proposed plan rates include taxes and fees.

\*SET SF rates are illustrative.

\*There is an additional \$2.00 per employee per month fee for enrollment and billing for non SET plans.



**Dental Rate Summary**  
**Godfrey-Lee Public Schools**  
**Employees Enrolled in COB Plan**  
**Assumed Effective Date: 2/1/2019**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Union Support Staff Not Enrolled in Medical COB Plan	<b>Census</b>		1		\$49.00	\$588	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$26.16	\$49.00	\$87.60			
Teachers Enrolled in Medical COB Plan	<b>Census</b>	1	2	5	\$56.71	\$5,444	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$19.69	\$36.60	\$72.16			
Teachers Not Enrolled in Medical COB Plan	<b>Census</b>	1		6	\$65.84	\$5,531	1/1/2019-12/31/2019
MESSA 50%/50%/50%/50%-\$2000/\$1500	<b>Rate</b>	\$18.92	\$36.92	\$73.66			
<b>TOTALS:</b>		<b>2</b>	<b>3</b>	<b>11</b>		<b>\$11,563</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Ameritas 50%/50%/50%/80%-\$2000/\$1500	2/1/2019-1/31/2020	\$25.68	\$50.68	\$88.40	\$73.49	\$14,110	-\$2,547
SET SF 50%/50%/50%/50%-\$2000/\$1500	2/1/2019-1/31/2020	\$29.61	\$37.14	\$94.79	\$75.83	\$14,560	-\$2,997

\*Proposed plan rates include taxes and fees.

\*SET SF rates are illustrative.

\*There is an additional \$2.00 per employee per month fee for enrollment and billing for non SET plans.



**Vision Rate Summary**  
**Godfrey-Lee Public Schools**  
**All Employees**  
**Assumed Effective Date: 2/1/2019**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Teachers and Union Support Staff	<b>Census</b>	20	33	77	\$17.79	\$27,753	1/1/2019-12/31/2019
MESSA VSP 3 \$0/\$0 copay - \$65 frame	<b>Rate</b>	\$6.80	\$14.63	\$22.00			
Administrators and Non-Union Support Staff	<b>Census</b>	9	2	16	\$16.12	\$5,223	9/1/2018-8/31/2019
NVA \$0/\$0 copay - \$65 frame	<b>Rate</b>	\$8.03	\$14.46	\$20.88			
<b>TOTALS:</b>		<b>29</b>	<b>35</b>	<b>93</b>		<b>\$32,977</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
Ameritas \$10/\$10 copay - \$130 frame (Eyemed Network)	2/1/2019-1/31/2021	\$6.48	\$12.24	\$17.92	\$14.54	\$27,395	\$5,582
Ameritas \$0/\$0 copay - \$100 frame (VSP Network)	2/1/2019-1/31/2021	\$7.48	\$14.16	\$20.64	\$16.76	\$31,584	\$1,392
Eyemed \$0/\$0 copay - \$65 frame	2/1/2019-1/31/2022	\$6.62	\$12.58	\$18.48	\$14.97	\$28,211	\$4,766
Eyemed \$0/\$0 copay - \$65 frame (Bronze plan)	2/1/2019-1/31/2022	\$9.17	\$17.42	\$25.60	\$20.74	\$39,077	-\$6,100
NVA \$0/\$0 copay - \$65 frame	2/1/2019-1/31/2020	\$8.03	\$14.46	\$20.88	\$17.08	\$32,170	\$807
MetLife \$0/\$0 copay - \$65 frame	2/1/2019-1/31/2021	\$8.01	\$15.06	\$21.43	\$17.53	\$33,029	-\$52
SET SF \$0/\$0 copay - \$65 frame	2/1/2019-1/31/2020	\$8.92	\$15.98	\$28.14	\$21.88	\$41,220	-\$8,243
MESSA		Refer to MESSA proposal					
SunLife		Declined to quote					
Guardian		Declined to quote					
UNUM		Did not respond to quote request					
VSP		Did not respond to quote request					

\*Proposed rates include taxes and fees.

\*SET SF rates are illustrative.

\*There is an additional \$2.00 per employee per month fee for enrollment and billing for non SET plans.