



Oakridge Public Schools

Medical Rate Summary

All Employees

Effective Date: January 1, 2019

Current Plan(s):	1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
BCBSM WMHIP Flexible Blue HSA \$1350-0%; \$10/\$40 Rx (Non-Union)	Census 3	3	13	19		
	Rate \$582.81	\$1,311.30	\$1,631.86		\$26,897	\$322,758
*MESSA Choices \$500-0%; Saver Rx with Mandatory Mail (Tch)	Census 10	3	18	31		
	Rate \$710.33	\$1,596.37	\$1,986.22		\$47,644	\$571,732
*MESSA Choices \$1000-20%; Saver Rx with Mandatory Mail (Tch)	Census 1	1	0	2		
	Rate \$603.36	\$1,355.70	\$1,686.72		\$1,959	\$23,509
*MESSA ABC Plan 1 HSA \$1350-0%; ABC Rx with Mandatory Mail (Tch)	Census 9	9	38	56		
	Rate \$634.53	\$1,425.81	\$1,773.97		\$85,954	\$1,031,447
*MESSA ABC Plan 2 HSA \$2000-20%; ABC Rx (Tch)	Census 1	1	5	7		
	Rate \$550.10	\$1,235.86	\$1,537.60		\$9,474	\$113,688
*MESSA Choices \$200-0%; \$10/\$20 Rx (Parapro & Office Personnel)	Census 8	0	0	8		
	Rate \$831.89	\$1,869.87	\$2,326.59		\$6,655	\$79,861
*MESSA ABC Plan 1 HSA \$1350-0%; ABC Rx (Parapro & Office Personnel)	Census 3	1	2	6		
	Rate \$642.40	\$1,443.51	\$1,796.00		\$6,963	\$83,553
*MESSA ABC Plan 1 HSA \$1350-0%; ABC Rx (OESPA SS)	Census 6	1	1	8		
	Rate \$642.40	\$1,443.51	\$1,796.00		\$7,094	\$85,127
TOTALS:	41	19	77	137	\$192,640	\$2,311,675

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$819.02	\$1,954.03	\$2,440.46	\$258,621.95	\$3,103,463.38	\$791,789
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$801.52	\$1,912.05	\$2,387.98	\$253,065.94	\$3,036,791.32	\$725,117
BCBSM SB PPO HSA \$1350-0%; \$10/\$40/\$80 Rx	\$661.17	\$1,575.19	\$1,966.91	\$208,488.17	\$2,501,858.06	\$190,183
BCBSM SB PPO HSA \$1350-20%; \$10/\$40/\$80 Rx	\$645.40	\$1,537.34	\$1,919.60	\$203,479.72	\$2,441,756.69	\$130,082
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$601.15	\$1,431.13	\$1,786.84	\$189,425.40	\$2,273,104.74	-\$38,570
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$588.07	\$1,399.74	\$1,747.60	\$185,270.87	\$2,223,250.43	-\$88,424
PH POS \$250-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$768.04	\$1,717.71	\$2,135.58	\$228,565.79	\$2,742,789.48	\$431,115
PH POS \$250-20%; \$10/\$40/\$80/\$40/\$80 Rx	\$691.66	\$1,545.86	\$1,921.71	\$205,701.07	\$2,468,412.84	\$156,738

PH POS \$500-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$744.72	\$1,665.24	\$2,070.28	\$221,584.64	\$2,659,015.68	\$347,341
PH POS \$500-20%; \$10/\$40/\$80/\$40/\$80 Rx	\$673.37	\$1,504.71	\$1,870.50	\$200,226.16	\$2,402,713.92	\$91,039
PH POS HSA \$1350-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$619.73	\$1,384.01	\$1,720.31	\$184,168.99	\$2,210,027.88	-\$101,647
PH POS HSA \$1350-20%; \$10/\$40/\$80/\$40/\$80 Rx	\$534.16	\$1,191.48	\$1,480.71	\$158,553.35	\$1,902,640.20	-\$409,035
PH POS HSA \$2000-0%; \$10/\$40/\$80/\$40/\$80 Rx	\$549.95	\$1,227.01	\$1,524.92	\$163,279.98	\$1,959,359.76	-\$352,315
PH POS HSA \$2000-20%; \$10/\$40/\$80/\$40/\$80 Rx	\$473.02	\$1,053.92	\$1,309.52	\$140,251.34	\$1,683,016.08	-\$628,659
McLaren	Declined to quote					
MESSA Choices \$500-20%; Saver Rx	\$643.97	\$1,447.07	\$1,800.43	\$192,530.21	\$2,310,362.52	-\$1,312
MESSA ABC Plan 1 HSA \$1350-10%; ABC Rx	\$598.17	\$1,344.01	\$1,672.18	\$178,819.02	\$2,145,828.24	-\$165,846
MESSA ABC Plan 2 HSA \$2000-20%; ABC Rx	\$550.10	\$1,235.86	\$1,537.60	\$164,430.64	\$1,973,167.68	-\$338,507

DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

All Proposed Plans:

*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.

BCBSM:

*BCBSM quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.

SET SEG:

*BCBSM and Priority Health 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.



Oakridge Public Schools

Dental Rate Summary

All Employees Dental Options

Effective Date: January 1, 2019

Current Plan(s):		1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Non-Union Admin & Non-Union Teacher)	Census	6	3	13	22		
	Rate	\$28.78	\$55.29	\$109.40		\$1,760.75	\$21,129.00
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Office Personnel Enrolled in Medical)	Census	3	1	1	5		
	Rate	\$36.34	\$69.91	\$125.68		\$304.61	\$3,655.32
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Office Personnel Waiving Medical)	Census	4	0	0	4		
	Rate	\$29.07	\$54.74	\$104.97		\$116.28	\$1,395.36
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Parapros Enrolled in Medical)	Census	9	0	0	9		
	Rate	\$33.32	\$0.00	\$0.00		\$299.88	\$3,598.56
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Parapros Waiving Medical)	Census	22	0	0	22		
	Rate	\$29.59	\$0.00	\$0.00		\$650.98	\$7,811.76
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Support Staff Enrolled in Medical)	Census	6	1	1	8		
	Rate	\$33.71	\$64.60	\$123.04		\$389.90	\$4,678.80
*MESSA 80%/80%/80%/80% - \$1000/\$1300 (Support Staff Waiving Medical)	Census	2	0	1	3		
	Rate	\$24.48	\$48.39	\$94.51		\$143.47	\$1,721.64
*MESSA 100%/80%/80%/80% - \$1000/\$1300 (Union Teacher Enrolled in Medical)	Census	21	14	61	96		
	Rate	\$30.70	\$58.63	\$116.33		\$8,561.65	\$102,739.80
*MESSA 100%/80%/80%/80% - \$1000/\$1300 (Union Teacher Waiving Medical)	Census	1	1	10	12		
	Rate	\$31.33	\$60.91	\$121.62		\$1,308.44	\$15,701.28
TOTALS:		74	20	87	181	\$13,536	\$162,432

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
Ameritas 100%/80%/80%/80%-\$1000/\$1300	\$36.24	\$71.56	\$126.00	\$15,074.96	\$180,899.52	\$18,468
Ameritas 80%/80%/80%/80%-\$1000/\$1300	\$34.60	\$68.00	\$117.80	\$14,169.00	\$170,028.00	\$7,596
SET SF 80%/80%/80%/80%-\$1000/\$1300	\$32.99	\$59.63	\$94.26	\$11,834.48	\$142,013.76	-\$20,418
SunLife 100%/80%/80%/80%-\$1000/\$1250	\$37.73	\$71.82	\$116.91	\$14,399.59	\$172,795.08	\$10,364
MESSA	See separate MESSA proposal					
Guardian	Declined to quote					
MetLife	Declined to quote					
UNUM	Declined to quote					

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*Proposed plans include taxes and fees.

*SET ADN SF rates are illustrative.

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



Oakridge Public Schools

Vision Rate Summary

All Employees Vision Options

Effective Date: January 1, 2019

Current Plan:		1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
*MESSA VSP 3 Plus \$0/\$0 copay - \$80 frame (All)	Census Rate	73 \$10.71	20 \$23.01	88 \$34.65	181	\$4,291.23	\$51,494.76
TOTALS:		73	20	88	181	\$4,291.23	\$51,494.76

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
Ameritas \$0/\$0 copay - \$180 frame	\$7.96	\$14.96	\$21.92	\$2,809.24	\$33,710.88	-\$17,783.88
Eyemed \$0/\$0 copay - \$80 frame	\$8.15	\$15.48	\$22.73	\$2,904.79	\$34,857.48	-\$16,637.28
SET SF \$0/\$0 copay - \$80 frame	\$10.64	\$19.42	\$30.84	\$3,879.04	\$46,548.48	-\$4,946.28
SunLife \$10/\$25 copay - \$130 frame	\$6.18	\$14.45	\$18.41	\$2,360.22	\$28,322.64	-\$23,172.12
VSP \$0/\$0 copay - \$130 frame	\$13.03	\$19.88	\$35.65	\$4,485.99	\$53,831.88	\$2,337.12
VSP \$10/\$10 copay - \$130 frame	\$8.46	\$12.91	\$23.15	\$2,912.98	\$34,955.76	-\$16,539.00
MESSA	See separate MESSA proposal					
Guardian	Declined to quote					
MetLife	Declined to quote					
UNUM	Declined to quote					

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*Proposed plans include taxes and fees.

*SET ADN SF rates are illustrative.

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