



Medical Rate Summary
Forest Hills Public Schools
All Employees
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Employees Enrolled in MESSA \$500-0%	Census	34	24	95	153	
MESSA Choices \$500-0%; Saver Rx	Rate	\$709.18	\$1,595.66	\$1,985.72		\$3,012,616
Employees Enrolled in MESSA \$1400-0%	Census	23	26	222	271	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate	\$633.15	\$1,424.60	\$1,772.83		\$5,342,044
Employees Enrolled in MESSA \$1400-10%	Census	5	4	16	25	
MESSA ABC Plan 1 \$1400-10%; ABC Rx	Rate	\$589.47	\$1,326.29	\$1,650.50		\$415,926
Employees Enrolled in WMHIP PH POS \$250-0%	Census	49	13	22	84	
WMHIP PH POS \$250-0%; \$10/\$40/\$40/\$40/\$40 Rx	Rate	\$762.17	\$1,714.81	\$2,133.98		\$1,279,037
Employees Enrolled in WMHIP PH POS \$250-10%	Census	15	2	6	23	
WMHIP PH POS \$250-10%; \$10/\$40/\$40/\$40/\$40 Rx	Rate	\$719.23	\$1,618.16	\$2,013.71		\$313,284
Employees Enrolled in WMHIP PH POS \$1400-0%	Census	15	7	30	52	
WMHIP PH POS HSA \$1400-0%; \$10/\$40/\$40/\$40/\$40 Rx	Rate	\$633.44	\$1,425.16	\$1,773.54		\$872,207
Employees Enrolled in WMHIP PH EPO \$6500-0%	Census	1			1	
WMHIP PH POS HSA \$6500-0%; \$15/25%/25%/25%/25% Rx	Rate	\$481.41	\$1,083.13	\$1,347.89		\$5,777
TOTALS:		142	76	391	609	\$11,240,892

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM Community Blue Plans					
BCBSM CB \$250-0%; \$10/\$40/\$80 Rx	\$818	\$1,964	\$2,455	\$14,706,349	-\$3,465,457
BCBSM CB \$250-10%; \$10/\$40/\$80 Rx	\$772	\$1,853	\$2,316	\$13,874,792	-\$2,633,901
BCBSM Simply Blue Plans					
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$720	\$1,728	\$2,161	\$12,940,641	-\$1,699,749
BCBSM SB PPO \$1500-0%; \$10/\$40/\$80 Rx	\$659	\$1,582	\$1,977	\$11,842,752	-\$601,861
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$619	\$1,486	\$1,858	\$11,125,945	\$114,947
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	\$584	\$1,402	\$1,753	\$10,497,660	\$743,231

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
Priority Health PPO Plans					
Priority Health PPO \$250-0%; \$10/\$40 Rx	\$822	\$1,848	\$2,300	\$13,877,954	-\$2,637,062
Priority Health PPO \$250-10%; \$10/\$40 Rx	\$770	\$1,733	\$2,157	\$13,011,267	-\$1,770,376
Priority Health PPO \$500-0%; \$10/\$40 Rx	\$787	\$1,770	\$2,203	\$13,291,347	-\$2,050,456
Priority Health PPO HSA Plans					
Priority Health PPO HSA \$1400-0%; \$10/\$40 Rx	\$639	\$1,437	\$1,788	\$10,786,559	\$454,332
Priority Health PPO HSA \$1400-10%; \$10/\$40 Rx	\$574	\$1,292	\$1,608	\$9,703,684	\$1,537,208
MESSA	Solicited and did not provide options				
BCN	Solicited and did not provide options				

*MESSA & WMHIP rates include taxes and fees.

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

*BCBSM & 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.

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



Dental Rate Summary
Forest Hills Public Schools
All Employees
Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census	3	6	26	\$145.48	\$61,103	1/1/2021-12/31/2021
ADN SF Dental 100/100/80/80; \$2000/\$3000	Rate	\$58.56	\$132.15	\$158.59			
Supervisors	Census	5	5	7	\$146.59	\$29,904	1/1/2021-12/31/2021
ADN SF Dental 100/100/80/80; \$2000/\$2000	Rate	\$70.71	\$159.58	\$191.51			
Support Staff, Transportation, Custodians and Food Service	Census	57	24	40	\$71.37	\$103,627	1/1/2021-12/31/2021
ADN SF Dental 100/85/50/50; \$2000/\$1200	Rate	\$39.36	\$88.72	\$106.57			
Teachers and Itinerants w/ Medical	Census	57	61	330	\$96.16	\$516,959	1/1/2021-12/31/2021
MESSA Dental 80/80/80/80; \$1000/\$1300	Rate	\$31.53	\$59.72	\$114.06			
Teachers and Itinerants w/o Medical	Census	23	9	81	\$90.89	\$123,252	1/1/2021-12/31/2021
MESSA Dental 80/80/80/80; \$1000/\$1300	Rate	\$29.89	\$57.11	\$111.97			
TOTALS:		145	105	484		\$834,846	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian		Solicited and did not provide options					
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

*Current ADN rates are for illustrative purposes.

*MESSA rates include taxes and fees



Vision Rate Summary
Forest Hills Public Schools
All Employees
Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration and Supervisors	Census	8	10	33	\$21.66	\$13,256	11/1/2018-10/31/2022
	Rate	\$9.78	\$18.59	\$25.47			
Transportation	Census	68	25	26	\$12.23	\$17,470	11/1/2018-10/31/2022
	Rate	\$7.94	\$15.12	\$20.69			
Custodians, Maintenance and Food Service	Census	15	8	12	\$13.60	\$5,710	1/1/2021-12/31/2024
	Rate	\$7.74	\$14.73	\$20.16			
Teachers and Itinerants	Census	82	69	410	\$16.95	\$114,113	1/1/2021-12/31/2021
	Rate	\$6.12	\$13.13	\$19.76			
TOTALS:		173	112	481		\$150,549	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
NVA \$0/\$0 - \$75 Frame	1/1/2021-12/31/2024	\$7.94	\$15.12	\$20.69	\$17.00	\$156,227	-\$5,678
Guardian		Solicited and did not provide options					
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

*All rates include taxes and fees