



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
Fremont Public Schools
All Employees
 Assumed Effective Date: 5/1/21

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period	
Teachers Enrolled in MESSA ABC Plan 1 20%		Census	7	3	4	\$191,488.56	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-20%	Rate	\$639.57	\$1,439.05	\$1,790.81		
Teachers Enrolled in MESSA ABC Plan 1 0%		Census	14	8	34	\$1,090,667.76	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-0%	Rate	\$714.53	\$1,607.72	\$2,000.70		
Teachers Enrolled in MESSA Choices		Census	2	2	7	\$250,667.04	1/1/21 - 12/31/21
	MESSA Choices \$500-0%	Rate	\$800.34	\$1,800.76	\$2,240.96		
Non-Teachers Enrolled in BCBSM 20%		Census	1	0	3	\$64,880.76	1/1/21 - 12/31/21
	BCBSM SB PPO HSA \$2500-20%	Rate	\$540.67	\$1,297.62	\$1,622.02		
Non-Teachers Enrolled in BCN		Census	2	1	1	\$38,303.76	1/1/21 - 12/31/21
	BCN HMO HSA \$3000-0%	Rate	\$431.35	\$1,035.23	\$1,294.05		
Non-Teachers Enrolled in BCBSM 0%		Census	0	4	4	\$147,428.16	1/1/21 - 12/31/21
	BCBSM SB PPO HSA \$2500-0%	Rate	\$568.78	\$1,365.08	\$1,706.34		
TOTALS:			26	18	53	\$1,783,436	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM						
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	5/1/21 - 4/30/22	\$600.05	\$1,440.10	\$1,800.12	\$1,643,154.1	\$140,281.94
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	5/1/21 - 4/30/22	\$583.58	\$1,400.60	\$1,750.74	\$1,598,078.91	\$185,357.13
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$534.39	\$1,282.57	\$1,603.21	\$1,463,404.1	\$320,031.94
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$475.66	\$1,141.60	\$1,427.00	\$1,302,567	\$480,869.04
BCBSM SB PPO HSA \$2500-0%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$464.45	\$1,114.66	\$1,393.32	\$1,271,826.2	\$511,609.84
BCBSM SB PPO HSA \$2500-20%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$434.22	\$1,042.11	\$1,302.64	\$1,189,051.78	\$594,384.26
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$457.20	\$1,097.28	\$1,371.61	\$1,252,001.5	\$531,434.54
BCN						
BCN HMO MVP HSA \$6350-0%; 0% after Ded. Rx	5/1/21 - 4/30/22	\$331.46	\$795.52	\$994.39	\$907,683.17	\$875,752.87
Priority Health	Solicited and declined to quote					

*MESSA rates include taxes and fees.

*MESSA 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.

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



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Medical Rate Summary
Fremont Public Schools
Teachers
 Assumed Effective Date: 5/1/21

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period	
Teachers Enrolled in MESSA ABC Plan 1 20%		Census	7	3	4	\$191,488.56	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-20%	Rate	\$639.57	\$1,439.05	\$1,790.81		
Teachers Enrolled in MESSA Choices		Census	2	2	7	\$250,667.04	1/1/21 - 12/31/21
	MESSA Choices \$500-0%	Rate	\$800.34	\$1,800.76	\$2,240.96		
Teachers Enrolled in MESSA ABC Plan 1 0%		Census	14	8	34	\$1,090,667.76	1/1/21 - 12/31/21
	MESSA ABC Plan 1 \$1400-0%	Rate	\$714.53	\$1,607.72	\$2,000.70		
TOTALS:			23	13	45	\$1,532,823	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM						
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	5/1/21 - 4/30/22	\$570.82	\$1,369.93	\$1,712.43	\$1,295,964.66	\$236,858.7
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	5/1/21 - 4/30/22	\$555.14	\$1,332.33	\$1,665.41	\$1,260,380.97	\$272,442.39
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$508.53	\$1,220.46	\$1,525.57	\$1,154,556.13	\$378,267.23
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 after Ded. Rx	5/1/21 - 4/30/22	\$452.57	\$1,086.19	\$1,357.74	\$1,027,532.16	\$505,291.2

*MESSA rates include taxes and fees.

*MESSA 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.

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



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Medical Rate Summary
Fremont Public Schools
Non-Teachers
 Assumed Effective Date: 5/1/21

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Non-Teachers Enrolled in BCN	Census	2	1	1	\$38,303.76	1/1/21 - 12/31/21
	BCN HMO HSA \$3000-0%	Rate	\$431.35	\$1,035.23	\$1,294.05	
Non-Teachers Enrolled in BCBSM 20%	Census	1	0	3	\$64,880.76	1/1/21 - 12/31/21
	BCBSM SB PPO HSA \$2500-20%	Rate	\$540.67	\$1,297.62	\$1,622.02	
Non-Teachers Enrolled in BCBSM 0%	Census	0	4	4	\$147,428.16	1/1/21 - 12/31/21
	BCBSM SB PPO HSA \$2500-0%	Rate	\$568.78	\$1,365.08	\$1,706.34	
TOTALS:		3	5	8	\$250,613	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
MESSA						
MESSA ABC Plan 1 \$1400-0%; ABC Rx Rx	5/1/21 - 12/31/21	\$714.53	\$1,607.72	\$2,000.70	\$314,253.48	-\$63,640.8
MESSA ABC Plan 1 \$1400-20%; ABC Rx Rx	5/1/21 - 12/31/21	\$639.57	\$1,439.05	\$1,790.81	\$281,285.28	-\$30,672.6
MESSA Essentials \$375-20%; Essentials Rx Rx	5/1/21 - 12/31/21	\$537.27	\$1,208.86	\$1,504.36	\$236,291.88	\$14,320.8

*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.
 *MESSA rates include taxes and fees.
 *MESSA rates exclude the required \$5,000 Basic Term Life fee of \$1.50.



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Dental Rate Summary
Fremont Public Schools
All Employees
Assumed Effective Date: 5/1/21

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Teachers w/Medical	Census	20	15	46	\$82,314.24	1/1/21 - 12/31/21
	MESSA (Delta) 100%/80%/80%/80% - \$1000/\$1300 Max Rate	\$31.71	\$60.30	\$115.67		
Teachers w/out Medical	Census	4	4	24	\$35,575.68	1/1/21 - 12/31/21
	MESSA (Delta) 100%/80%/80%/80% - \$1000/\$1300 Max Rate	\$28.53	\$55.51	\$109.52		
Non-Teachers	Census	4	6	12	\$21,886.56	1/1/21 - 12/31/21
	MESSA (Delta) 100%/80%/80%/80% - \$1000/\$1300 Max Rate	\$31.80	\$59.60	\$111.59		
TOTALS:		28	25	82	\$139,776	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM						
BCBSM SF 100%/80%/80%/80% - \$1000/\$1500 Max	5/1/21 - 4/30/23	\$31.95	\$63.90	\$111.83	\$139,945.92	-\$169.44
SET ADN						
SET ADN SF 100%/80%/80%/80% - \$1000/\$1300 Max	5/1/21 - 6/30/21	\$34.41	\$62.47	\$122.81	\$151,147.8	-\$11,371.32
Ameritas	Solicited and did not receive options					
The Standard	Solicited and declined to quote					

*MESSA rates include taxes and fees.

*SET ADN SF rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. Plans include access to the ADN and DenteMax networks.

*SET ADN SF illustrative rates are based on enrollment and advance self-funded reserve is required.

*BCBSM rates are illustrative only.



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Vision Rate Summary
Fremont Public Schools
All Employees
 Assumed Effective Date: 5/1/21

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
All Employees	Census 28	25	82	\$31,567.92	1/1/21 - 12/31/21
MESSA (VSP) \$0 Copay; \$65 Frame/\$115 Contact	Rate \$7.59	\$16.30	\$24.52		
TOTALS:	28	25	82	\$31,568	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET ADN						
SET ADN SF \$0 Copay; \$65 Frame/\$115 Contact	5/1/21 - 6/30/21	\$12.68	\$23.51	\$46.12	\$56,695.56	-\$25,127.64
Ameritas	Solicited and did not provide options					
BCBSM	Solicited and declined to quote					
The Standard	Solicited and declined to quote					

*MESSA rates include taxes and fees.

*SET ADN SF rates are illustrative and include a \$1.85 per employee per month vision administration fee. These plans do not include a network.

*SET ADN SF illustrative rates are based on enrollment and advance self-funded reserve is required.

*All proposed options, frames are in-lieu of contacts.