



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  
Niles Community Schools  
All Employees

Assumed Effective Date: 2/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost
<b>Administration and Support Staff Enrolled in MESSA Choices \$500-20%</b>	<b>Census</b>	11	5	11	\$479,611
MESSA Choices \$500-20%; Saver Rx w/Mandatory Mail	<b>Rate</b>	\$753.40	\$1,695.14	\$2,109.50	
<b>Administration and Support Staff Enrolled in MESSA Choices \$1000-20% Plan</b>	<b>Census</b>	10	0	14	\$422,629
MESSA Choices \$1000-20%; Saver Rx w/Mandatory Mail	<b>Rate</b>	\$715.83	\$1,610.63	\$2,004.34	
<b>Administrations and Support Staff Enrolled in MESSA Choices \$2000-20% Plan</b>	<b>Census</b>	5	2	8	\$264,081
MESSA Choices \$2000-20%; Saver Rx	<b>Rate</b>	\$689.86	\$1,552.20	\$1,931.63	
<b>Maintenance and Custodians Enrolled in MESSA Choices \$500-0% Plan</b>	<b>Census</b>	14	2	1	\$218,228
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$853.79	\$1,921.02	\$2,390.60	
<b>Maintenance and Custodians Enrolled in MESSA Choices \$1000-0% Plan</b>	<b>Census</b>	3	1	1	\$77,775
MESSA Choices \$1000-0%; Saver Rx	<b>Rate</b>	\$805.12	\$1,811.52	\$2,254.33	
<b>Teachers Enrolled in MESSA Choices \$500-0% Plan</b>	<b>Census</b>	20	19	69	\$2,569,876
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$836.72	\$1,882.60	\$2,342.79	
<b>Teachers Enrolled in MESSA ABC Plan 1</b>	<b>Census</b>	11	6	25	\$838,641
MESSA ABC Plan 1 \$1600-0%; ABC Rx	<b>Rate</b>	\$739.54	\$1,663.97	\$2,070.72	
<b>Teachers Enrolled in MESSA ABC Plan 3</b>	<b>Census</b>	2	1	3	\$93,509
MESSA ABC Plan 3 \$3500-10%; ABC Rx	<b>Rate</b>	\$616.00	\$1,386.00	\$1,724.80	
<b>TOTALS:</b>		<b>76</b>	<b>36</b>	<b>132</b>	<b>\$4,964,349</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO HSA \$1600-0%; \$10/\$40/\$80 after Ded. Rx	\$781.08	\$1,874.59	\$2,343.23	\$5,233,844	-\$269,495
<b>BCN</b>					
BCN HMO HSA \$1600-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$711.86	\$1,708.47	\$2,135.59	\$4,770,050	\$194,299
<b>SET SEG</b>					
SET MEC Plan	\$74.00	\$148.00	\$222.00	\$483,072	\$4,481,277
<b>Priority Health</b>	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.

\*BCBSM/BCN: BCBSM/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.



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Dental Rate Summary  
Niles Community Schools  
All Employees

Assumed Effective Date: 2/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Maintenance, Custodians and IA's Enrolled in Kansas City Life Dental</b>	<b>Census</b>	0	1	0	\$984	1/1/24 - 12/31/24
Kansas City Life 70%/60%/60%/50%-\$1,000/\$1,000	<b>Rate</b>	\$42.00	\$82.00	\$108.00		
<b>Teachers Enrolled in Medical</b>	<b>Census</b>	33	25	97	\$133,171	1/1/24 - 12/31/24
MESSA 80%/80%/80%/80%-\$1,000/\$800	<b>Rate</b>	\$26.15	\$50.02	\$92.62		
<b>Teachers without Medical</b>	<b>Census</b>	5	2	13	\$16,999	1/1/24 - 12/31/24
MESSA 80%/80%/80%/80%-\$1,000/\$1,300	<b>Rate</b>	\$24.09	\$47.00	\$92.47		
<b>Administration and Secretaries with Medical</b>	<b>Census</b>	7	4	20	\$33,131	7/1/23 - 6/30/24
ADN Direct 80%/80%/80%/80%-\$1,000/\$800	<b>Rate</b>	\$39.33	\$88.76	\$106.53		
<b>Administration and Secretaries without Medical</b>	<b>Census</b>	2	0	0	\$929	7/1/23 - 6/30/24
ADN Direct 80%/80%/80%/80%-\$1,000/\$1,300	<b>Rate</b>	\$38.72	\$87.38	\$104.88		
<b>Office Personnel</b>	<b>Census</b>	4	3	9	\$16,973	7/1/23 - 6/30/24
ADN Direct 80%/80%/80%/80%-\$1,000/\$800	<b>Rate</b>	\$40.24	\$90.82	\$109.00		
<b>TOTALS:</b>		<b>51</b>	<b>35</b>	<b>139</b>	<b>\$202,188</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and declined to quote					
MetLife	Solicited and declined to quote					
SET ADN	Uncompetitive; Declined to Quote					
SunLife	Solicited and did not provide options					

\*Current self-funded ADN Direct rates are illustrative.



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Vision Rate Summary  
Niles Community Schools  
All Employees

Assumed Effective Date: 2/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Custodians, Maintenance and IA's</b>	<b>Census</b>	0	1	0	\$204	1/1/24 - 12/31/24
Kansas City Life Vision \$10/\$25 Copay - \$130 Frame	<b>Rate</b>	\$10.00	\$17.00	\$28.00		
<b>Teachers Enrolled in Medical</b>	<b>Census</b>	33	25	97	\$23,344	1/1/24 - 12/31/24
MESSA VSP 2 \$6.50/\$18 Copay - \$65 Frame	<b>Rate</b>	\$4.87	\$10.43	\$15.71		
<b>Teachers Waiving Medical</b>	<b>Census</b>	5	2	13	\$4,015	1/1/24 - 12/31/24
MESSA VSP 3 \$0/\$0 Copay - \$65 Frame	<b>Rate</b>	\$6.53	\$14.01	\$21.07		
<b>Administrators</b>	<b>Census</b>	13	7	29	\$7,139	1/1/24 - 12/31/24
Eyemed \$6.50/\$18 Copay - \$65 Frame	<b>Rate</b>	\$5.55	\$10.55	\$15.48		
<b>TOTALS:</b>		<b>51</b>	<b>35</b>	<b>139</b>	<b>\$34,702</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and declined to quote					
MetLife	Solicited and declined to quote					
SET ADN	Uncompetitive; Declined to Quote					
SunLife	Solicited and did not provide options					