

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 Waverly Community Schools All Employees Assumed Effective Date: 1/1/23

MESSA Choices \$3000-20%; Saver Rx Rate \$677.45 \$1,524.26 \$1,896.86 Teachers Census 9 2 18 \$586,167 MESSA Choices \$500-20%; Saver Rx w/Mandatory Mail Rate \$764.44 \$1,719.97 \$2,140.41	Current Plans and Segments		1P	2P	FF	Total Annual Co
Teachers Census 9 2 18 \$586,187 MESSA Choices \$500-20%; Saver Rx w/Mandatory Mail Rate \$76444 \$17,197 \$2,14041 Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 0 1 \$41,100 MESSA Essentials \$375-20%; Essentials Rx Rate \$509,52 \$13,26,67 \$21,584.6 Eaton Principal/Asst. Princ Census 6 \$17,187.7 \$2,138.8 Eaton CustMa/Grounds/Sec/Para/Cafe Census 6 \$17,187.7 \$2,138.8 Eaton Principal/Asst. Princ Census 6 \$0 3 \$71,507.7 Eaton Principal/Asst. Princ RESSA ABC Plan 2 \$2000-0%; 3 Tier Rx Rate \$709.9 \$1,566.3 \$20,608.2 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$206,808.2 Eaton CustMa/Grounds/Sec/Para/Cafe Res 682.2 \$1,564.2 \$1,966.7 \$204,814.5 Eaton Principal/Asst. Princ Census 6 0 6 \$206,808.2 Eaton Principal/Asst. Princ RESSA ABC Plan 1 \$150	Teachers	Census	1	1	0	\$26,421
MESSA Choices \$500-20%, Saver Rx wMandationy Mail Rate \$764,44 \$1,719.79 \$2,140.41 Eaton CustMa/Grounds/Seo/Para/Cafe Consus 3 0 1 \$41,100 MESSA Essentialis \$375-20%, Essentials Rx 60 0 0 1 \$25,666 Eaton Principal/Asst. Princ Census 6 \$17,118.70 \$2,138.62 \$385,229 Eaton CustMa/Grounds/Seo/Para/Cafe Census 6 0 0 1 \$385,229 Eaton Principal/Asst. Princ Census 0 0 3 \$31,205 Eaton Principal/Asst. Princ Census 0 0 3 \$71,007 Eaton CustMa/Grounds/Seo/Para/Cafe Census 8 0 0 \$31,968.30 Eaton CustMa/Grounds/Seo/Para/Cafe Res 8592.20 \$1,568.20 \$1,968.30 \$2,000.00 Eaton CustMa/Grounds/Seo/Para/Cafe Res 8592.20 \$1,568.20 \$1,968.30 \$2,000.00 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20 \$20	MESSA Choices \$3000-20%; Saver Rx	Rate	\$677.45	\$1,524.26	\$1,896.86	
Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 0 1 \$41,100 MESSA Essentials \$375-20%; Essentials RX Rate \$590.52 \$13,286.67 \$1,653.46 Eaton Principal/Asst. Princ Census 6 0 0 0 2 MESSA Choices \$1000-20%; Saver RX Rate \$763.87 \$1,718.70 \$2,138.82 Eaton Principal/Asst. Princ Census 6 0 0 3 3,71,507 Eaton Exist Ma/Grounds/Sec/Para/Cafe Census 8 0 0 3 \$71,507 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 0 3 \$71,507 Eaton CustMa/Grounds/Sec/Para/Cafe Res 870,50 \$1,596.43 \$1,966.70 \$208,892 Eaton CustMa/Grounds/Sec/Para/Cafe Res 870,50 \$1,596.40 \$1,966.77 \$243,441 Eaton CustMa/Grounds/Sec/Para/Cafe Res 870.82 \$1,596.40 \$1,966.77 \$243,441 Eaton CustMa/Grounds/Sec/Para/Cafe Res 870.82 \$1,596.20 \$1,966.77	Teachers	Census	9	2	18	\$586,167
MESSA Essentials \$375-20%; Essentials RX Rate \$99.52 \$1,328.67 \$1,633.66 Eaton Principal/Asst. Princ Census 0 0 0 1 \$25,666 MESSA Choices \$1000-20%; Saver RX Rate \$62,307 \$1,100 4 \$388,229 MESSA ABC Plane \$2000-0%; Saver RX Census 6 10 4 \$388,229 Eaton Principal/Asst. Princ Census 8 0 6 \$20,822 MESSA ABC Plan 2 \$2000-0%; 3 Tier RX Rate \$709.39 \$1,596.13 \$1,986.30 \$71,507 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$20,828 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$20,843 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$20,843 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 0 6 \$20,434 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 0 \$0 \$0 \$0 <	MESSA Choices \$500-20%; Saver Rx w/Mandatory Mail	Rate	\$764.44	\$1,719.97	\$2,140.41	
Eaton Principal/Asst. Princ Census 0 0 1 \$25,666 MESSA Choices \$1000-20%;; Saver RX Res 67.5 \$17,18.70 \$2,138.2 \$385,229 Eaton CustMa/Grounds/Sec/Para/Cafe Census \$6.5 \$1,00 4 \$385,229 Eaton Principal/Asst. Princ Census \$0 0 3 \$71,507 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$206,892 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$206,892 Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$206,892 Eaton Principal/Asst. Princ RESSA Choices \$1000-20%; Saver RX Res 745,59 \$1,555.78 \$1,967.21 Bus Drivers MESSA Sesentials \$375-20%; Essentials RX Res 802,57 \$1,555.78 \$1,687.21 Bus Drivers MESSA Choices \$1000-0%; ABC RX Res 802,57 \$1,555.78 \$1,687.21 Bus Drivers MESSA ABC Plan 1 \$1500-0%; ABC RX Res 81,682.21 \$1,175.79	Eaton CustMa/Grounds/Sec/Para/Cafe	Census	3	0	1	\$41,100
MESSA Choices \$1000-20%;; Saver Rx	MESSA Essentials \$375-20%; Essentials Rx	Rate	\$590.52	\$1,328.67	\$1,653.46	
Eaton CustMa/Grounds/Sec/Para/Cafe Census 5 10 4 \$385,292.9 MESSA Choloes \$1000-0%; Saver RX Census 0 0 3 \$71,507 Eaton Principal/Asst. Princ Census 0 0 3 \$91,996.30 Eaton CustMa/Grounds/Sec/Para/Cafe Census 88 0.0 6 \$206,892.80 Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 2 7 \$434,441 Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 2 0 0 0 \$0 Eaton Principal/Asst. Princ Census 6 0 0 0 \$1,551,255 \$1,504,254 \$1,504,20	Eaton Principal/Asst. Princ	Census	0	0	1	\$25,666
MESSA Choices \$1000-0%; Saver RX	MESSA Choices \$1000-20%;; Saver Rx	Rate	\$763.87	\$1,718.70	\$2,138.82	
Eaton Principal/Asst. Princ	Eaton CustMa/Grounds/Sec/Para/Cafe	Census	5	10	4	\$385,229
MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx Rate \$709.39 \$1,596.13 \$1,966.30 \$206,892 \$2000-0%; 3 Tier Rx Rate \$709.39 \$1,596.13 \$1,966.30 \$206,892 \$2000-0%; 3 Tier Rx Rate \$2000-0%; 3 Tier Rx Rate \$2000-0%; 3 Tier Rx \$2000-0%; 3 Tier	MESSA Choices \$1000-0%; Saver Rx	Rate	\$829.52	\$1,866.42	\$2,322.65	
Eaton CustMa/Grounds/Sec/Para/Cafe Census 8 0 6 \$206,892 MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx Rate \$895,20 \$1,584,20 \$1,946,57 Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 2 7 \$243,414 MESSA Choices \$1000-20%;; Saver Rx Rate \$748,59 \$1,684,33 \$2,096,50 Eaton Principal/Asst. Princ Census 0 0 0 \$0 MESSA Essentials \$375-20%; Essentials RX Rate \$802,57 \$1,355,78 \$1,687,21 Bus Drivers Census 0 0 0 0 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$814,22 \$1,757,97 \$2,187,00 Eaton Principal/Asst. Princ Census 0 1 1 \$51,295 MESSA ABC Plan 2 \$2000-0%; ABC RX Rate \$16,65 \$1,904,51 \$2,370,06 \$23,270,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 \$2,200,06 <td>Eaton Principal/Asst. Princ</td> <td>Census</td> <td>0</td> <td>0</td> <td>3</td> <td>\$71,507</td>	Eaton Principal/Asst. Princ	Census	0	0	3	\$71,507
MESSA ABC Plan 2 \$2000-0%; 3 Tier RX Rate \$695.20 \$1,564.20 \$1,946.57 \$243,441 \$244,441 \$244,4	MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx	Rate	\$709.39	\$1,596.13	\$1,986.30	
Eaton CustMa/Grounds/Sec/Para/Cafe Census 3 2 7 \$243,441 MESSA Choices \$1000-20%;; Saver Rx Rate \$748,59 \$1,684,33 \$2,096.05 Eaton Principal/Asst. Princ Census 0 0 0 \$0 Bus Drivers Census 6 0 0 0 \$0 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$781,32 \$1,757.97 \$2,187.70 \$1,295 Eaton Principal/Asst. Princ Census 0 1 1 \$1,295 Eaton Principal/Asst. Princ Census 0 1 1 \$1,295 Eaton Principal/Asst. Princ Rate \$846.45 \$1,904.51 \$2,370.06 \$2,370.06 Teachers Census 6 3 9 \$326,334 Teachers Rate \$76.59 \$1,612.32 \$2,006.44 Teachers Census 6 3 9 \$326,334 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,712.81 \$2,143.95	Eaton CustMa/Grounds/Sec/Para/Cafe	Census	8	0	6	\$206,892
Rate \$748.59 \$1,684.33 \$2,096.05 Eaton Principal/Asst. Princ Census 0 0 0 \$0 \$0 MESSA Essentials \$375-20%; Essentials RX Rate \$602.57 \$1,355.78 \$1,687.21 Bus Drivers Census 0 0 0 0 \$0 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$781.32 \$1,757.97 \$2,187.70 Eaton Principal/Asst. Princ Census 0 0 1 1 \$51,295 Eaton Principal/Asst. Princ Census 0 0 1 1 \$51,295 Eaton Principal/Asst. Princ Census 6 3 9 \$326,334 MESSA Choices \$1000-0%; Saver RX Rate \$846.45 \$1,904.51 \$2,370.06 Teachers Census 6 3 9 \$326,334 MESSA ABC Plan 2 \$2000-0%; ABC RX Rate \$716.59 \$1,612.32 \$2,006.44 Teachers Census 24 13 55 \$1,904.284 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 6 \$793.37 \$1,785.09 \$2,221.45 Eaton Principal/Asst. Princ Census A 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census A 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Rate \$793.37 \$1,785.09 \$2,217.00 MESSA ABC Plan 1 \$1500-0%; ABC RX Ra	MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx	Rate	\$695.20	\$1,564.20	\$1,946.57	
MESSA Essentials \$375-20%; Essentials Rx Rate \$60.257 \$1,355.78 \$1,687.21 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$60.257 \$1,355.78 \$1,687.21 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$781.32 \$1,757.97 \$2,187.70 MESSA Choices \$1000-0%; Saver Rx Rate \$846.45 \$1,904.51 \$2,307.06 MESSA ABC Plan 2 \$2000-0%; ABC Rx Rate \$76.59 \$1,612.32 \$2,006.44 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.77 \$1,722.81 \$2,143.95 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.77 \$1,785.09 \$2,221.45 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.77 \$1,785.09 \$2,221.45 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.77 \$1,785.09 \$2,221.45 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,277.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$1,	Eaton CustMa/Grounds/Sec/Para/Cafe	Census	3	2	7	\$243,441
MESSA Essentials \$375-20%; Essentials RX	MESSA Choices \$1000-20%;; Saver Rx	Rate	\$748.59	\$1,684.33	\$2,096.05	
MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$781.32 \$1,757.97 \$2,187.70	Eaton Principal/Asst. Princ	Census	0	0	0	\$0
MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$781.32 \$1,757.97 \$2,187.70 Eaton Principal/Asst. Princ Census 0 1 1 \$51,295 MESSA Choices \$1000-0%; Saver Rx Rate \$846.45 \$1,904.51 \$2,370.06 \$2,370.06 Teachers Census 6 3 9 \$326,334 MESSA ABC Plan 2 \$2000-0%; ABC Rx Rate \$716.59 \$1,612.32 \$2,006.44 Teachers Census 24 13 55 \$1,904,284 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 \$94,180 McLaren POS HSA \$2000 Renewal Census \$494.81 \$1,178.84 <	MESSA Essentials \$375-20%; Essentials Rx	Rate	\$602.57	\$1,355.78	\$1,687.21	
Eaton Principal/Asst. Princ Census 0 1 1 \$51,295 MESSA Choices \$1000-0%; Saver RX Rate \$846.45 \$1,904.51 \$2,370.06 *** Teachers Census 6 3 9 \$326,334 *** Teachers Rate \$716.59 \$1,612.32 \$2,006.44 *** *** *** *** \$1,904,284 *** *** *** \$1,012.32 \$2,006.44 *** *** *** *** \$1,012.32 \$2,006.44 *** *** *** *** \$1,012.32 \$2,006.44 *** *** *** *** \$1,012.32 \$2,006.44 *** *** *** *** \$2,006.44 *** *** *** \$2,006.44 *** *** *** \$2,143.95 *** *** \$2,143.95 *** *** \$2,143.95 *** *** \$2,143.95 *** *** *** \$2,221.45 *** *** *** \$2,221.45 *** *** <th< td=""><td>Bus Drivers</td><td>Census</td><td>0</td><td>0</td><td>0</td><td>\$0</td></th<>	Bus Drivers	Census	0	0	0	\$0
MESSA Choices \$1000-0%; Saver Rx Rate \$846.45 \$1,904.51 \$2,370.06 Teachers Census 6 3 9 \$326,334 MESSA ABC Plan 2 \$2000-0%; ABC Rx Rate \$716.59 \$1,612.32 \$2,006.44 Teachers Census 24 13 55 \$1,904,284 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 \$79,305 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$781.32	\$1,757.97	\$2,187.70	
Teachers Census 6 3 9 \$326,334 MESSA ABC Plan 2 \$2000-0%; ABC Rx Rate \$716.59 \$1,612.32 \$2,006.44 Teachers Census 24 13 55 \$1,904,284 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 \$94,180 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	Eaton Principal/Asst. Princ	Census	0	1	1	\$51,295
MESSA ABC Plan 2 \$2000-0%; ABC Rx Rate \$716.59 \$1,612.32 \$2,006.44 Teachers Census 24 13 55 \$1,904,284 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA Choices \$1000-0%; Saver Rx	Rate	\$846.45	\$1,904.51	\$2,370.06	
Teachers Census 24 13 55 \$1,904,284 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 94,180 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	Teachers	Census	6	3	9	\$326,334
MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$765.69 \$1,722.81 \$2,143.95 Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA ABC Plan 2 \$2000-0%; ABC Rx	Rate	\$716.59	\$1,612.32	\$2,006.44	
Eaton Principal/Asst. Princ Census 0 0 1 \$26,657 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	Teachers	Census	24	13	55	\$1,904,284
MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$793.37 \$1,785.09 \$2,221.45 Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$765.69	\$1,722.81	\$2,143.95	
Eaton CustMa/Grounds/Sec/Para/Cafe Census 4 2 0 \$79,305 MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Census 1 4 2 \$94,180 McLaren POS \$250 Renewal Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	Eaton Principal/Asst. Princ	Census	0	0	1	\$26,657
MESSA ABC Plan 1 \$1500-0%; ABC Rx Rate \$777.50 \$1,749.39 \$2,177.02 McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$793.37	\$1,785.09	\$2,221.45	
McLaren POS HSA \$2000 Renewal Census 1 4 2 \$94,180 McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	Eaton CustMa/Grounds/Sec/Para/Cafe	Census	4	2	0	\$79,305
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx Rate \$494.81 \$1,178.84 \$1,319.08 McLaren POS \$250 Renewal Census 2 0 3 \$88,077	MESSA ABC Plan 1 \$1500-0%; ABC Rx	Rate	\$777.50	\$1,749.39	\$2,177.02	
McLaren POS \$250 Renewal Census 2 0 3 \$88,077	McLaren POS HSA \$2000 Renewal	Census	1	4	2	\$94,180
	McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	Rate	\$494.81	\$1,178.84	\$1,319.08	
McLaren POS \$250-0%; \$10/\$30/\$60 Rx Rate \$734.16 \$1,749.07 \$1,957.15	McLaren POS \$250 Renewal	Census	2	0	3	\$88,077
	McLaren POS \$250-0%; \$10/\$30/\$60 Rx	Rate	\$734.16	\$1,749.07	\$1,957.15	

TOTALS:

66

38

112

\$4,178,578

Current Plans and Segments		1P	2P	FF	Total Annual Cost
McLaren POS \$1000 Renewal	Census	0	0	1	\$22,023
McLaren POS \$1000-0%; \$10/\$30/\$60 Rx	Rate	\$688.43	\$1,640.10	\$1,835.22	
	TOTALS:	66	38	112	\$4.178.578

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings			
BCBSM								
Community Blue PPO \$0 Ded; \$10/\$40/\$80 Rx	\$820.37	\$1,968.88	\$2,461.10	\$4,855,261	-\$676,683			
BCBSM SB PPO HSA \$1500-0%; \$10/\$40/\$80 after Ded. Rx	\$600.11	\$1,440.25	\$1,800.32	\$3,551,671	\$626,907			
SET SEG								
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$424,464	\$3,754,114			
McLaren	Uncompetitive; Declined to Quote							
Priority Health	Uncompetitive; Declined to Quote							

^{*}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. **SET MEC, provides only essential benefits as required under the ACA. \$200 admin fee and \$74 per enrolled life per month.



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

Dental Rate Summary Waverly Community Schools All Employees Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Central Office Admin	Census	0	1	3	\$6,546	1/1/23 - 12/31/23
MESSA 100%/100%/50%/50%; \$1200/\$1500	Rate	\$43.06	\$82.37	\$154.39		
Non Union Administrators	Census	4	3	8	\$15,500	12/31/69 - 12/31/69
MESSA 80%/80%80%/80%; \$1000-\$800	Rate	\$34.88	\$66.55	\$119.06		
Eaton Principal/Asst Princ	Census	0	1	9	\$18,978	1/1/23 - 12/31/23
MESSA 100%/100%/50%; \$1200	Rate	\$45.90	\$86.32	\$166.13		
Teachers	Census	30	19	55	\$101,242	1/1/23 - 12/31/23
MESSA 80%/80%/70%; \$1000/\$1500	Rate	\$31.68	\$59.68	\$115.50		
Eaton Sec,Para, Cafe	Census	19	22	38	\$79,418	1/1/23 - 12/31/23
MESSA 80%80%/80%80%; \$1000-\$800	Rate	\$34.94	\$67.49	\$117.62		
Administrative Supervisor	Census	1	2	1	\$2,945	1/1/23 - 12/31/23
MESSA 80%/80%/80%; \$1000/\$800	Rate	\$28.85	\$55.46	\$105.67		
Eaton Cust/Grounds/Maint	Census	14	3	8	\$26,886	12/31/69 - 12/31/69
MESSA 100%/85%/85%/%85; \$2500-\$3500	Rate	\$45.72	\$84.85	\$168.23		
	TOTALS:	68	51	122	\$251.515	_

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings	
SET ADN							
SET SF ADN 100%/100%/50%/50%:\$1200/\$0	1/1/23 - 12/31/23	\$33.27	\$60.18	\$117.53	\$236,042	\$15,473	
SET ADN SF: 100%/100%/50%/50%:\$1500/\$0	1/1/23 - 12/31/23	\$34.81	\$63.27	\$123.91	\$248,530	\$2,985	
Guardian	Solicited and did not provide	e options					
MetLife	Uncompetitive; Declined to Quote						
SunLife	Uncompetitive; Declined to	Quote					

^{*}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.



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

Vision Rate Summary Waverly Community Schools All Employees

Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
All enrolled in SET ADN Renewal	Census	12	21	25	\$9,494	7/1/22 - 6/30/23
SET SF \$0/\$0 Copay; \$55 Frame	Rate	\$6.38	\$10.67	\$19.62		
Eaton Cust/Grounds/Maint	Census	14	3	8	\$5,171	1/1/23 - 12/31/23
MESSA VSP 3 Plus \$0/\$0; \$130 Frame	Rate	\$9.31	\$20.00	\$30.07		
Teachers/Eaton Sec/Para/Cafe	Census	58	57	157	\$45,051	1/1/23 - 12/31/23
MESSA VSP 2 S \$6.50/\$6.50; \$130 Frame	Rate	\$5.47	\$11.71	\$17.64		
	TOTALS:	84	81	190	\$59,715	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings		
EyeMed								
EyeMed \$0/\$15 Copay: \$150 Frame	1/1/23 - 12/31/23	\$6.29	\$10.52	\$19.34	\$60,661	-\$946		
EyeMed ASO 2 Silver: \$5/\$15 Copay: \$130 Frame	1/1/23 - 12/31/23	\$5.54	\$10.52	\$15.44	\$51,013	\$8,702		
NVA								
NVA SF \$0/\$0 Copay: \$130 Frame	1/1/23 - 12/31/23	\$5.27	\$8.83	\$16.22	\$50,877	\$8,838		
SET ADN								
SET ADN SF \$0/\$0 Copay: \$130 Frame	1/1/23 - 12/31/23	\$23.03	\$44.22	\$88.49	\$267,953	-\$208,238		
Guardian	Solicited and did not provide options							
MetLife	Uncompetitive; Declined to Quote							
SunLife	Uncompetitive; Declined to Quote							

^{*}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. *EyeMed rates are illustrative and include a \$2.00 PEPM vision administration/network fee.

^{*}NVA rates include taxes and fees.

^{*}Reference proposals for additional plan details