



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

Current Plans and Segments			1P	2P	FF	Total Annual Cost
Teachers		Census	1	1	0	\$26,421
	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	
Eaton CustMa/Grounds/Sec/Para/Cafe		Census	3	0	1	\$41,100
	MESSA Essentials \$375-20%; Essentials Rx	Rate	\$590.52	\$1,328.67	\$1,653.46	
Eaton Principal/Asst. Princ		Census	0	0	1	\$25,666
	MESSA Choices \$1000-20%;, Saver Rx	Rate	\$763.87	\$1,718.70	\$2,138.82	
Eaton CustMa/Grounds/Sec/Para/Cafe		Census	5	10	4	\$385,229
	MESSA Choices \$1000-0%; Saver Rx	Rate	\$829.52	\$1,866.42	\$2,322.65	
Eaton Principal/Asst. Princ		Census	0	0	3	\$71,507
	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	8	0	6	\$206,892
	MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx	Rate	\$695.20	\$1,564.20	\$1,946.57	
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
	MESSA Essentials \$375-20%; Essentials Rx	Rate	\$602.57	\$1,355.78	\$1,687.21	
Bus Drivers		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	
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	
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
	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.



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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%/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%/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%/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 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.



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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