



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: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Employees Enrolled in BCBSM CB PPO \$250/\$500 0% Coinsurance - PPO 8 - Plan 052	Census	7	0	2	\$140,450
BCBSM CB PPO \$250/\$500 0% Coinsurance - PPO 8 - Plan 052; \$10/\$40 Rx	Rate	\$928.91	\$2,090.00	\$2,600.91	
Employees Enrolled in BCBSM SB PPO \$500/\$1,000 20% Coinsurance PPO 6 - Plan 095	Census	13	4	2	\$238,195
BCBSM SB PPO \$500/\$1,000 20% Coinsurance PPO 6 - Plan 095; \$20/\$40/\$80 Rx	Rate	\$719.19	\$1,618.17	\$2,013.72	
Employees Enrolled in BCBSM CB PPO \$1,000/\$2,000 0% Coinsurance PPO 4 - Plan 112	Census	10	7	8	\$505,325
BCBSM CB PPO \$1,000/\$2,000 0% Coinsurance PPO 4 - Plan 112; \$10/\$40 Rx	Rate	\$874.58	\$1,967.77	\$2,448.78	
Employees Enrolled in BCBSM SB HSA \$2,000/\$4,000 0% Coinsurance - HSA - Plan 115/116	Census	12	8	19	\$671,138
BCBSM SB HSA \$2,000/\$4,000 0% Coinsurance - HSA - Plan 115/116; \$10/\$40/\$80 after Ded. Rx	Rate	\$672.23	\$1,512.47	\$1,882.19	
Employees Enrolled in MESSA Choices \$1000/\$2000-10%, 5 Tier	Census	2	2	3	\$151,560
MESSA Choices \$1000-10%; 5 Tier Rx	Rate	\$847.65	\$1,907.21	\$2,373.42	
Employees Enrolled in MESSA ABC Plan 2.5 \$2500/\$5000-0%, 5 Tier	Census	13	3	3	\$256,775
MESSA ABC Plan 2.5 \$2500-0%; 5 Tier Rx	Rate	\$760.14	\$1,710.32	\$2,128.39	
Employees Enrolled in MESSA ABC Plan 2 (DH) \$2,000/\$4,000 0% Coinsurance	Census	26	7	44	\$1,648,684
MESSA ABC Plan 2 \$2000-0%; 3 Tier Rx	Rate	\$832.92	\$1,874.07	\$2,332.18	
Employees Enrolled in MESSA Balance+ \$1700-20%, Balance+ Rx	Census	11	3	7	\$351,976
MESSA Balance+ \$1700-20%; Balance+ Rx	Rate	\$785.31	\$1,766.95	\$2,198.87	
Employees Enrolled in MESSA Essentials, Essentials Rx	Census	8	3	5	\$249,576
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$723.41	\$1,627.67	\$2,025.55	
TOTALS:		102	37	93	\$4,213,680

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$802.76	\$1,926.62	\$2,408.28	\$4,525,638	-\$311,958
BCN					
BCN HMO HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$742.68	\$1,782.44	\$2,228.05	\$4,186,947	\$26,732
SET SEG					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$404,040	\$3,809,640
HAP	Solicited and declined to quote				
Priority Health	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 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.
*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.



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: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period	
Administrative Supervisor		Census	1	1	2	\$4,333	1/1/26 - 12/31/26
	MESSA Delta Dental 80%/80%/80%/80%-\$1,000/\$800	Rate	\$35.39	\$67.37	\$129.17		
Central Office Administrators		Census	2	0	4	\$9,601	1/1/26 - 12/31/26
	MESSA Delta Dental 100%/100%/50%/50%-\$1,200/\$1,500	Rate	\$48.93	\$90.05	\$175.55		
Teachers		Census	69	26	100	\$200,204	1/1/26 - 12/31/26
	MESSA Delta Dental 80%/80%/80%/70%-\$1,000/\$1,500	Rate	\$33.34	\$62.24	\$127.65		
Secretary, Paraprofessional, Cafeteria Worker 30+		Census	42	18	31	\$79,068	1/1/26 - 12/31/26
	MESSA Delta Dental 80%/80%/80%/80%-\$1,000/\$800	Rate	\$35.21	\$66.16	\$126.43		
Principals & Assistant Principals		Census	3	3	8	\$23,846	1/1/26 - 12/31/26
	MESSA Delta Dental 100%/100%/100%/50%-\$1,200/UCR	Rate	\$52.61	\$97.82	\$191.98		
Non Union Administrators		Census	5	2	5	\$11,402	1/1/26 - 12/31/26
	MESSA Delta Dental 80%/80%/80%/80%-\$1,000/\$800	Rate	\$36.70	\$67.92	\$126.17		
Custodial, Grounds, Maintenance		Census	15	6	9	\$35,773	1/1/26 - 12/31/26
	MESSA Delta Dental 100%/85%/85%/85%-\$2,500/\$3,500	Rate	\$49.05	\$90.35	\$189.25		
TOTALS:			137	56	159	\$364,228	

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



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

Current Plans and Segments

Assumed Effective Date: 1/1/26

	1P	2P	FF	Total Annual Cost	Rate Period
Administrators/Principals/Non-Affiliated/Preschool Teachers, Bus Drivers, Clerical, Food Service, Monitors, Para-professionals, Specialists, Secretaries, and Technicians (SET SF NVA \$25/\$0 Copay; \$150 Frame)	Census 18	18	21	\$7,345	7/1/25 - 6/30/26
SET SF NVA \$25/\$0 Copay; \$150 Frame	Rate \$5.53	\$9.11	\$16.60		
Employees Enrolled in MESSA VSP 2 S	Census 124	44	134	\$42,740	1/1/26 - 12/31/26
MESSA VSP 2 S	Rate \$5.48	\$11.72	\$17.66		
Employees Enrolled in MESSA VSP 3 Plus P 250CL	Census 14	6	9	\$6,263	1/1/26 - 12/31/26
MESSA VSP 3 Plus P 350CI	Rate \$9.33	\$20.03	\$30.12		
TOTALS:	156	68	164	\$56,348	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
EyeMed	Solicited and declined to quote					
NVA	Solicited and declined to quote					
SunLife	Solicited and declined to quote					
VSP	Solicited and declined to quote					



Waverly Community Schools - Quote Summary

January 1, 2026 Marketing Summary

Carrier	Line of Coverage	Response	Notes
Current: WMHIP	Medical	Quoted - Renewal	The district participates in the Western Michigan Health Insurance Pool Renewed with current plans.
Alternatives: None			

RENEWAL-FINANCIAL NOTICE: This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.

COVERAGE NOTICE: This analysis is an outline of the coverage proposed by the carrier(s), based on information provided by your company. It does not include all of the terms, coverage, exclusions, limitations, and conditions of the actual contract language. The policies and contracts themselves must be read for those details. Policy forms for your reference will be made available upon request.

FINANCIAL RATING NOTICE: While GBS does not guarantee the financial viability of any health insurance carrier or market, it is an area we recommend that clients closely scrutinize when selecting a health insurance carrier or HMO. There are a number of rating agencies that can be referred to including, A.M. Best, Fitch, Moody's, Standard & Poor's, and Weiss Ratings (TheStreet.com). Generally, agencies that provide ratings of U.S. Health Insurers, including traditional insurance companies and other managed care (e.g., HMO) organizations, reflect their opinion based on a comprehensive quantitative and qualitative evaluation of a company's financial strength, operating performance and market profile. However, these ratings are not a warranty of any insurer's current or future ability to meet its contractual obligations.