



**Medical Rate Summary**  
**Hesperia Community Schools**  
**All Employees**  
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
<b>Administrators MESSA ABC Plan 1</b>	<b>Census</b> 1		3	4
MESSA ABC Plan 1 \$1400/\$2800-0%; ABC Rx	<b>Rate</b> \$759.51	\$1,708.91	\$2,126.63	\$85,673
<b>Teachers MESSA Choices</b>	<b>Census</b> 4	1	5	10
MESSA Choices \$200-0%; Saver Rx	<b>Rate</b> \$941.32	\$2,117.98	\$2,635.71	\$228,742
<b>Teachers MESSA ABC Plan 1</b>	<b>Census</b> 2	4	20	26
MESSA ABC Plan 1 \$1400/\$2800-0%; ABC Rx	<b>Rate</b> \$759.51	\$1,708.91	\$2,126.63	\$610,647
<b>Support Staff MESSA ABC Plan 1</b>	<b>Census</b> 1			1
MESSA ABC Plan 1 \$1400/\$2800-0%; ABC Rx	<b>Rate</b> \$767.26	\$1,726.34	\$2,148.33	\$20,716
<b>TOTALS:</b>	7	6	28	<b>41</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO Plans</b>					
BCN HMO \$250-20%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$624	\$1,499	\$1,873	\$789,772	\$156,006
BCN HMO \$1500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$584	\$1,402	\$1,753	\$739,020	\$206,757
<b>BCBSM Simply Blue Plans</b>					
BCBSM SB PPO \$250-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$673	\$1,615	\$2,018	\$850,865	\$94,912
BCBSM SB PPO \$1500-0%; \$10/\$40/\$80 Rx	\$640	\$1,535	\$1,919	\$809,013	\$136,764
<b>Priority Health PPO Plans</b>					
Priority Health PPO \$200-0%; \$10/\$40 Rx	\$943	\$2,121	\$2,639	\$1,118,703	-\$172,925
<b>Priority Health PPO HSA Plans</b>					
Priority Health PPO HSA \$1400-0%; \$10/\$40 Rx	\$713	\$1,604	\$1,996	\$846,117	\$99,661
<b>Priority Health POS Plans</b>					
Priority Health POS \$200-0%; \$10/\$40 Rx	\$933	\$2,099	\$2,612	\$1,107,203	-\$161,425

<b>Product Name</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Annual Cost</b>	<b>Estimated Annual Savings</b>
<b>Priority Health POS HSA Plans</b>					
Priority Health POS HSA \$1400-0%; \$10/\$40 Rx	\$689	\$1,550	\$1,929	\$817,671	\$128,106
<b>McLaren</b>	Solicited and declined to quote				
<b>HAP</b>	Solicited and declined to quote				
<b>MESSA</b>	Solicited and did not receive options				

\*BCBSM, BCN and Priority Health 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.

\*MESSA rates include taxes and fees.

\*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.

\*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.



**Dental Rate Summary**  
**Hesperia Community Schools**  
**All Employees**  
**Assumed Effective Date: 1/1/2021-12/31/2021**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Administrators w/ Medical	<b>Census</b>	1		3	\$100.57	\$4,827	1/1/2021-12/31/2021
MESSA Dental: 80%/80%/80%/80%; \$1250/\$2150	<b>Rate</b>	\$33.51	\$64.58	\$122.92			
Administrators w/o Medical	<b>Census</b>	2	3		\$54.34	\$3,260	1/1/2021-12/31/2021
MESSA Dental: 80%/80%/80%/80%; \$1250/\$2150	<b>Rate</b>	\$35.79	\$66.70	\$119.43			
Teachers w/ Medical	<b>Census</b>	6	7	25	\$92.38	\$42,125	1/1/2021-12/31/2021
MESSA Dental: 80%/80%/80%/80%; \$1250/\$2150	<b>Rate</b>	\$31.11	\$59.71	\$116.23			
Teachers w/o Medical	<b>Census</b>	6	2	8	\$78.21	\$15,017	1/1/2021-12/31/2021
MESSA Dental: 80%/80%/80%/80%; \$1250/\$2150	<b>Rate</b>	\$30.74	\$58.61	\$118.72			
Support Staff	<b>Census</b>		6	3	\$53.43	\$5,771	1/1/2021-12/31/2021
MESSA Dental: 100%/50%/50%; \$1000-No Ortho	<b>Rate</b>	\$23.29	\$43.13	\$74.04			
<b>TOTALS:</b>		<b>15</b>	<b>18</b>	<b>39</b>		<b>\$71,000</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
BCBSM Dental 100/80/50/50; \$1250/\$1250	1/1/2021-12/31/2021	35.87	71.74	125.55	\$93.41	\$80,709	-\$9,709
Guardian		Solicited and declined to quote					
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

\*MESSA & BCBSM rates include taxes and fees.



**Vision Rate Summary**  
**Hesperia Community Schools**  
**All Employees**  
**Assumed Effective Date: 1/1/2021**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators and Teachers	<b>Census</b>	15	12	36	\$18.92	\$14,306	1/1/2021-12/31/2021
MESSA VSP 3 \$0 Copay - \$65 Frame/\$115 CL	<b>Rate</b>	\$7.59	\$16.30	\$24.52			
	<b>TOTALS:</b>	<b>15</b>	<b>12</b>	<b>36</b>		<b>\$14,306</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
NVA Vision \$0 Copay - \$65 Frame/ \$115 CL	1/1/2021-12/31/2024	\$4.95	\$10.64	\$16.00	\$12.35	\$9,335	\$4,971
EyeMed SF Vision \$0 Coapy - \$65 Frame/ \$115 CL	1/1/2021-12/31/2024	\$5.69	\$11.19	\$16.49	\$12.91	\$9,759	\$4,547
Guardian		Solicited and declined to quote					
SunLife		Solicited and declined to quote					
MetLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

\*All rates include taxes and fees.

\*EyeMed rates are illustrative and include a \$2.00 pepm vision administration/network fee.

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