



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  
Battle Creek Public Schools  
All Employees

Assumed Effective Date: 1/1/25  
Total Annual Cost

Current Plans and Segments	1P	2P	FF	9	Total Annual Cost
<b>Administrators Enrolled in MESSA Choices \$1000-0% Plan</b>	3	1	9	\$338,311	
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$2,083.19	\$2,592.42		
<b>Full-Time Teachers Enrolled in MESSA Choices \$1000-0% Plan</b>	23	7	15	\$897,164	
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$2,083.19	\$2,592.42		
<b>Support Staff Para-Professionals and Maintenance Enroll in MESSA Choices \$1000-0% Plan</b>	5	3	2	\$192,765	
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$2,083.19	\$2,592.42		
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Choices \$1000-0% Plan</b>	0	0	0	\$0	
MESSA Choices \$1000-0%; 3 Tier Rx	Rate	\$935.32	\$2,104.45	\$2,618.87	
<b>Administrators Enrolled in MESSA Balance + \$1650-20% Plan</b>	3	4	5	\$233,337	
MESSA Balance+ \$1650-20%; Balance+ Rx	Rate	\$747.88	\$1,682.72	\$2,094.05	
<b>Full-Time Teachers Enrolled in MESSA Balance + \$1650-20% Plan</b>	13	13	28	\$1,082,774	
MESSA Balance+ \$1650-20%; Balance+ Rx	Rate	\$747.88	\$1,682.72	\$2,094.05	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA Balance+ \$1650-20% Plan</b>	8	6	4	\$293,467	
MESSA Balance+ \$1650-20%; Balance+ Rx	Rate	\$747.88	\$1,682.72	\$2,094.05	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Balance+ \$1650-20% Plan</b>	0	0	0	\$0	
MESSA Balance+ \$1650-20%; Balance+ Rx	Rate	\$755.51	\$1,699.89	\$2,115.42	
<b>Administrators Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>	3	1	1	\$83,136	
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Rate	\$860.62	\$1,936.40	\$2,409.74	
<b>Full-Time Teachers Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>	1	1	5	\$178,149	
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Rate	\$860.62	\$1,936.40	\$2,409.74	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>	0	1	1	\$52,154	
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Rate	\$860.62	\$1,936.40	\$2,409.74	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>	0	0	0	\$0	
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Rate	\$869.40	\$1,956.16	\$2,434.33	
<b>Administrators Enrolled in MESSA ABC Plan 2 \$2000-0% Plan</b>	0	1	7	\$197,716	
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$754.07	\$1,696.64	\$2,111.38	
<b>Full-Time Teachers Enrolled in MESSA ABC Plan 2 \$2000-0% Plan</b>	8	6	10	\$447,914	
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$754.07	\$1,696.64	\$2,111.38	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA ABC Plan 2 \$2000-0% Plan</b>	2	0	2	\$68,771	
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$754.07	\$1,696.64	\$2,111.38	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA ABC Plan \$2000-0% Plan</b>	0	0	0	\$0	
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Rate	\$761.76	\$1,713.96	\$2,132.93	
<b>Administrators Enrolled in MESSA Essentials Plan</b>	2	4	10	\$322,417	
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$688.92	\$1,550.08	\$1,928.99	
<b>Full-Time Teachers Enrolled in MESSA Essentials Plan</b>	18	11	27	\$978,410	
MESSA Essentials \$375-20%; Essentials Rx	Rate	\$688.92	\$1,550.08	\$1,928.99	
<b>TOTALS:</b>	<b>97</b>	<b>61</b>	<b>130</b>	<b>\$5,562,414</b>	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>Current Plans and Segments</b>					
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA Essentials Plan</b>					
MESSA Essentials \$375-20%; Essentials Rx					
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Essentials Plan</b>					
MESSA Essentials \$375-20%; Essentials Rx					
<b>ACA Eligible Employees Enrolled in MESSA Essentials Plan</b>					
MESSA Essentials \$375-20%; Essentials Rx					
<b>TOTALS:</b>	<b>97</b>	<b>61</b>	<b>130</b>	<b>\$5,562,414</b>	

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$880.61	\$2,113.47	\$2,641.84	\$6,693,360	-\$1,130,947
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$905.29	\$2,172.69	\$2,715.86	\$6,880,908	-\$1,318,494
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$826.79	\$1,984.29	\$2,480.36	\$6,284,245	-\$721,832
BCBSM SB PPO \$1500-0%; \$10/\$40/\$80 Rx	\$867.82	\$2,082.77	\$2,603.46	\$6,596,128	-\$1,033,714
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$798.67	\$1,916.80	\$2,396.01	\$6,070,525	-\$508,111
BCBSM SB PPO HSA \$1650-0%; \$10/\$40/\$80 after Ded. Rx	\$792.62	\$1,902.30	\$2,377.88	\$6,024,586	-\$462,172
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$749.97	\$1,799.93	\$2,249.91	\$5,700,373	-\$137,960
<b>BCN</b>					
BCN BEP POS \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$850.42	\$2,041.02	\$2,551.27	\$6,463,897	-\$901,483
BCN BEP POS \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$815.90	\$1,958.16	\$2,447.70	\$6,201,493	-\$639,079
BCN BEP POS HSA \$1650-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$742.21	\$1,781.29	\$2,226.62	\$5,641,364	-\$78,950
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$712.94	\$1,711.05	\$2,138.82	\$5,418,910	\$143,504
<b>SET SEG</b>					
SET SEG MEC (VEBA)	\$74.00	\$148.00	\$222.00	\$540,792	\$5,021,622
<b>HAP</b>					
Priority Health	Solicited and declined to quote				
	Solicited and did not provide options				

\*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.  
\*\*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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Medical Rate Summary  
Battle Creek Public Schools  
Everyone but Teachers  
Assumed Effective Date: 1/1/25

Current Plans and Segments	1P	2P	FF	Total Annual Cost
<b>Administrators Enrolled in MESSA Choices \$1000-0% Plan</b>				
MESSA Choices \$1000-0%; 3 Tier Rx	Census 3	1	9	\$338,311
	Rate	\$2,083.19	\$2,592.42	
<b>Support Staff Para-Professionals and Maintenance Enroll in MESSA Choices \$1000-0% Plan</b>				
MESSA Choices \$1000-0%; 3 Tier Rx	Census 5	3	2	\$192,765
	Rate	\$925.87	\$2,592.42	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Choices \$1000-0% Plan</b>				
MESSA Choices \$1000-0%; 3 Tier Rx	Census 0	0	0	\$0
	Rate	\$935.32	\$2,618.87	
<b>Administrators Enrolled in MESSA Balance + \$1650-20% Plan</b>				
MESSA Balance+ \$1650-20%; Balance+ Rx	Census 3	4	5	\$233,337
	Rate	\$747.88	\$2,094.05	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA Balance+ \$1650-20% Plan</b>				
MESSA Balance+ \$1650-20%; Balance+ Rx	Census 8	6	4	\$293,467
	Rate	\$747.88	\$2,094.05	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Balance+ \$1650-20% Plan</b>				
MESSA Balance+ \$1650-20%; Balance+ Rx	Census 0	0	0	\$0
	Rate	\$755.51	\$2,115.42	
<b>Administrators Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>				
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Census 3	1	1	\$83,136
	Rate	\$860.62	\$2,409.74	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>				
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Census 0	1	1	\$52,154
	Rate	\$860.62	\$2,409.74	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA ABC Plan 1 \$1650-0% Plan</b>				
MESSA ABC Plan 1 \$1650-0%; 3 Tier Rx	Census 0	0	0	\$0
	Rate	\$869.40	\$2,434.33	
<b>Administrators Enrolled in MESSA ABC Plan 2 \$2000-0% Plan</b>				
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Census 0	1	7	\$197,716
	Rate	\$754.07	\$2,111.38	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA ABC Plan 2 \$2000-0% Plan</b>				
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Census 2	0	2	\$68,771
	Rate	\$754.07	\$2,111.38	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA ABC Plan \$2000-0% Plan</b>				
MESSA ABC Plan 2 \$2000-0%; 5 Tier Rx	Census 0	0	0	\$0
	Rate	\$761.76	\$2,132.93	
<b>Administrators Enrolled in MESSA Essentials Plan</b>				
MESSA Essentials \$375-20%; Essentials Rx	Census 2	4	10	\$322,417
	Rate	\$688.92	\$1,928.99	
<b>Support Staff, Para-Professionals and Maintenance Enrolled in MESSA Essentials Plan</b>				
MESSA Essentials \$375-20%; Essentials Rx	Census 8	2	4	\$195,930
	Rate	\$688.92	\$1,928.99	
<b>Part-Time Teachers, Part-Time Teacher Aides and Part-Time Secretaries Enrolled in MESSA Essentials Plan</b>				
MESSA Essentials \$375-20%; Essentials Rx	Census 0	0	0	\$0
	Rate	\$695.95	\$1,948.67	
<b>ACA Eligible Employees Enrolled in MESSA Essentials Plan</b>				
MESSA Essentials \$375-20%; Essentials Rx	Census 0	0	0	\$0
	Rate	\$702.98	\$1,968.35	
<b>TOTALS:</b>	<b>34</b>	<b>23</b>	<b>45</b>	<b>\$1,978,003</b>

Product Name

1P Rate

2P Rate

FF Rate

Total Cost

Estimated Annual Savings

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM SB PPO \$500-20%; \$2500 ECM; \$10/\$40/\$80 Rx	\$904.97	\$2,171.91	\$2,714.89	\$2,434,716	-\$456,713
BCBSM SB PPO \$1000-0%; \$10/\$40/\$80 Rx	\$934.45	\$2,242.66	\$2,803.34	\$2,514,033	-\$536,031
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$849.72	\$2,039.33	\$2,549.16	\$2,286,087	-\$308,085
BCBSM SB PPO \$1500-0%; \$10/\$40/\$80 Rx	\$888.96	\$2,133.49	\$2,666.87	\$2,391,649	-\$413,646
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$815.58	\$1,957.39	\$2,446.74	\$2,194,236	-\$216,233
BCBSM SB PPO HSA \$1650-0%; \$10/\$40/\$80 after Ded. Rx	\$851.07	\$2,042.56	\$2,553.20	\$2,289,711	-\$311,709
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$802.96	\$1,927.08	\$2,408.85	\$2,160,261	-\$182,258
<b>BCN</b>					
BCN BEP POS \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$843.68	\$2,024.84	\$2,531.04	\$2,269,839	-\$291,836
BCN BEP POS \$1000-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$802.97	\$1,927.14	\$2,408.91	\$2,160,314	-\$182,311
BCN BEP POS HSA \$1650-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$776.87	\$1,864.49	\$2,330.61	\$2,090,092	-\$112,089
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$745.61	\$1,789.45	\$2,236.82	\$2,005,980	-\$27,977
<b>HAP</b>					
<b>Priority Health</b>					
	Solicited and declined to quote				
	Solicited and did not provide options				

\*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  
Battle Creek Public Schools  
All Employees  
Assumed Effective Date: 1/1/25

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
<b>Support Staff (013C)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1500	Census 10	5	5	\$13,046	
	Rate \$28.92	\$54.16	\$105.43		
<b>Parap-Professionals (013D)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1500	Census 18	9	9	\$23,224	
	Rate \$28.07	\$53.96	\$104.94		
<b>Part-Time Secretary (013S)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1300	Census 0	1	0	\$583	
	Rate \$26.44	\$48.55	\$98.02		
<b>Teachers (013T)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1300	Census 73	50	104	\$177,527	
	Rate \$26.46	\$49.87	\$99.70		
<b>Behavior Interventionist (013X)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1300	Census 6	2	2	\$5,466	
	Rate \$25.95	\$49.10	\$100.82		
<b>Maintenance (013Y)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1500	Census 2	2	7	\$10,816	
	Rate \$28.80	\$53.42	\$105.27		
<b>Administration (013B)</b>					1/1/25 - 12/31/25
MESSA 80%/80%/80%/80%/\$1000/\$1300	Census 10	14	43	\$64,860	
	Rate \$28.25	\$51.87	\$102.24		
<b>TOTALS:</b>	<b>119</b>	<b>83</b>	<b>170</b>	<b>\$295,522</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>MetLife</b>						
MetLife 80%/80%/80%/50%/\$1000/\$1300	1/1/25 - 12/31/25	\$33.30	\$63.48	\$107.23	\$329,528	-\$34,006
<b>Guardian</b>						
SET ADN	Uncompetitive; Declined to Quote					
SunLife	Solicited and declined to quote					
	Solicited and did not provide options					

\*MetLife rates include taxes and fees.



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Vision Rate Summary  
Battle Creek Public Schools

All Employees

Assumed Effective Date: 1/1/25

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
All Employees	121	83	168	\$73,918	1/1/25 - 12/31/25
MESSA VSP 3 G \$0/\$0 Copay - \$130 Frames/\$135 Contacts	Census Rate \$7.33	\$15.72	\$23.62		
<b>TOTALS:</b>	<b>121</b>	<b>83</b>	<b>168</b>	<b>\$73,918</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
MetLife						
MetLife \$0/\$0 Copay - \$130 Frames/\$135 Contacts	1/1/25 - 12/31/28	\$6.73	\$13.11	\$23.18	\$69,560	\$4,358
Guardian	Uncompetitive; Declined to Quote					
SET SF NVA	Solicited and declined to quote					
SunLife	Solicited and did not provide options					

\*MetLife rates include taxes and fees.