



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
Bellaire Public Schools
All Employees

Assumed Effective Date: 3/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost
All Employees	Census	5	5	9	\$380,792
MESSA Choices \$500-0%; Saver Rx	Rate	\$765.57	\$1,722.52	\$2,143.58	
All Employees	Census	1	1	13	\$321,954
MESSA ABC Plan 1 \$1,600-0%; ABC Rx	Rate	\$676.66	\$1,522.48	\$1,894.64	
TOTALS:		6	6	22	\$702,746

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM PPO HSA \$1,600-20%; \$20/\$60/\$100/20%/25% after Ded. Rx	\$570.44	\$1,192.96	\$1,555.74	\$537,680	\$165,065
BCBSM PPO \$500-30%; \$20/\$60/\$100/20%/25% Rx	\$653.34	\$1,366.35	\$1,781.85	\$615,826	\$86,919
BCN					
BCN HMO HSA \$1,600-20%; \$10/\$30/\$60/\$80/20%/20% after Ded. Rx	\$496.52	\$1,038.39	\$1,354.16	\$468,012	\$234,734
BCN HMO \$500-20%; \$15/\$40/\$80/\$100/20%/20% Rx	\$573.53	\$1,199.42	\$1,564.17	\$540,593	\$162,152
Priority Health					
Priority Health POS HSA \$1,600-0%; \$5/\$40/\$80/\$100/20%/20% after Ded. Rx	\$611.30	\$1,278.42	\$1,667.19	\$576,198	\$126,548
Priority Health POS \$500-20%; \$5/\$35/\$80/\$95/20%/20% Rx	\$622.90	\$1,302.67	\$1,698.81	\$587,127	\$115,619
SET SEG					
SET MEC Plan	\$74.00	\$148.00	\$222.00	\$74,592	\$628,154

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

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

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



Dental Rate Summary
 Bellaire Public Schools
 All Employees

Assumed Effective Date: 3/1/24

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Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Admin with Medical	Census	0	2	2	\$4,931	1/1/24 - 12/31/24
80/80/80/80; \$1,500/\$2,900	Rate	\$32.61	\$68.56	\$136.89		
Support Staff	Census	11	3	2	\$8,038	1/1/24 - 12/31/24
80/80/80/80; \$1,000/\$1,300	Rate	\$26.99	\$54.56	\$104.62		
Teachers	Census	2	4	19	\$39,726	1/1/24 - 12/31/24
100/90/90/90; \$1,500/\$3,200	Rate	\$33.85	\$71.07	\$155.71		
TOTALS:		13	9	23	\$52,694	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
MetLife						
\$50/\$150 Ded.; 100/90/90/60; \$1,500/\$2,500	3/1/24 - 2/28/25	\$48.83	\$93.46	\$158.96	\$61,584	-\$8,890
SET ADN						
SET SF Dental 100%/80%/80%/50%; \$1,500/\$2,500	3/1/24 - 2/28/25	\$33.70	\$67.40	\$138.17	\$50,671	\$2,023
SunLife						
\$50/\$150 Ded.; 100/90/80/80; \$3,000/\$1,500	3/1/24 - 2/28/25	\$39.18	\$82.36	\$164.45	\$60,395	-\$7,701
Guardian	Solicited and 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
 Bellaire Public Schools
 All Employees

Assumed Effective Date: 3/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Admin and Teachers enrolled in VSP 3 Plus 200CL	Census	2	7	20	\$8,469	1/1/24 - 12/31/24
VSP 3 Plus 200CL	Rate	\$8.64	\$18.55	\$27.93		
Support Staff enrolled in VSP 3	Census	10	4	2	\$1,962	1/1/24 - 12/31/24
VSP 3	Rate	\$6.53	\$14.01	\$21.07		
TOTALS:		12	11	22	\$10,431	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
MetLife						
\$0 Copay; \$80 Frame/\$80 Contacts	3/1/24 - 2/28/26	\$8.26	\$15.52	\$22.09	\$9,070	\$1,361
SET ADN						
SET SF Vision \$0/\$0 Copay; \$200 Frame/\$150 Contacts	3/1/24 - 2/28/25	\$17.15	\$32.44	\$64.57	\$23,798	-\$13,368
SunLife						
\$10/\$25 Copay; \$130 Frame/\$130 Contacts	3/1/24 - 2/28/25	\$6.13	\$13.17	\$19.83	\$7,856	\$2,574
Guardian	Solicited and 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.