



Medical Rate Summary
Yale Public Schools
All Employees

Assumed Effective Date: 2/1/24

DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Current Plans and Segments		1P	2P	FF	Total Annual Cost
Principals Enrolled in MESSA Choices \$500 Plan	Census	0	0	1	\$23,598
MESSA Choices \$500-0%; Saver Rx w/Mandatory Mail	Rate	\$702.34	\$1,580.25	\$1,966.54	
Principals, Central Office Staff, Maintenance, Custodians, Mechanic, Aides and Bus Drivers Enrolled in MESSA ABC Plan 1	Census	2	7	12	\$382,627
MESSA ABC Plan 1 \$1600-0%; ABC Rx w/Mandatory Mail	Rate	\$620.95	\$1,397.13	\$1,738.65	
Central Office Staff, Secretary, Maintenance, Custodians, Mechanic, Aides and Bus Drivers Enrolled in MESSA Choices \$200 Plan	Census	1	3	1	\$104,164
MESSA Choices \$200-0%; \$10/\$20 Rx	Rate	\$822.78	\$1,851.25	\$2,303.78	
Secretary Enrolled in MESSA ABC Plan 1	Census	0	0	3	\$63,370
MESSA ABC Plan 1 \$1600-0%; ABC Rx	Rate	\$628.67	\$1,414.52	\$1,760.29	
ACA Eligible Employees	Census	1	0	0	\$6,284
MESSA ABC Plan 3 \$3500-10%; ABC Rx	Rate	\$523.65	\$1,178.22	\$1,466.23	
Teachers and Specialists Enrolled in MESSA Choices \$500-0% Plan	Census	0	2	11	\$321,370
MESSA Choices \$500-0%; \$10/\$20 Rx	Rate	\$758.67	\$1,707.00	\$2,124.26	
Teachers and Specialists Enrolled in MESSA ABC Plan 1	Census	10	5	59	\$1,318,428
MESSA ABC Plan 1 \$1600-0%; 3 Tier Rx	Rate	\$589.27	\$1,325.85	\$1,649.95	
	TOTALS:	14	17	87	\$2,219,842

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
BCBSM					
BCBSM SB PPO HSA \$1600-0%	\$565.05	\$1,356.13	\$1,695.16	\$2,141,326	\$78,516
BCN					
BCN HMO HSA \$1600-0%	\$533.30	\$1,279.92	\$1,599.90	\$2,020,994	\$198,848
SET SEG					
SET MEC Plan	\$74.00	\$148.00	\$222.00	\$274,392	\$1,945,450
Priority Health	Solicited and declined to quote				

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

*BCBSM/BCN: 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.



Dental Rate Summary
 Yale Public Schools
 All Employees

Assumed Effective Date: 2/1/24

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Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
non-inst. 1 (SET SF 80%/80%/80%/60% - \$1,000/\$600)	Census	0	2	0	\$1,239	7/1/23 - 6/30/24
SET SF 80%/80%/80%/60% - \$1,000/\$600	Rate	\$28.53	\$51.62	\$100.83		
non-instr (SET SF 80%/80%/80%/60% - \$1,500/\$1,500)	Census	3	11	8	\$20,769	7/1/23 - 6/30/24
SET SF 80%/80%/80%/60% - \$1,500/\$1,500	Rate	\$32.82	\$60.19	\$121.28		
Admin (SET SF 80%/80%/80%/80% - \$1,500/\$1,500)	Census	1	4	14	\$26,909	7/1/23 - 6/30/24
SET SF 80%/80%/80%/80% - \$1,500/\$1,500	Rate	\$36.79	\$68.13	\$138.08		
Sec (SET SF 80%/80%/80%/80% - \$1,500/\$1,500)	Census	1	2	5	\$8,778	7/1/23 - 6/30/24
SET SF 80%/80%/80%/80% - \$1,500/\$1,500	Rate	\$32.25	\$59.05	\$116.23		
Teachers	Census	12	11	80	\$151,384	1/1/24 - 12/31/24
MESSA 80%/80%/80%/80%-\$1500/\$1500	Rate	\$38.90	\$73.65	\$141.73		
TOTALS:		17	30	107	\$209,080	

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



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Vision Rate Summary
Yale Public Schools
All Employees

Assumed Effective Date: 2/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Admin (SET SF \$0/\$0 Copay - \$65 Frame)	Census	1	4	14	\$8,662	7/1/23 - 6/30/24
SET SF \$0/\$0 Copay - \$65 Frame	Rate	\$12.07	\$22.28	\$44.33		
Sec (SET SF \$0/\$0 Copay - \$65 Frame)	Census	1	2	5	\$2,640	7/1/23 - 6/30/24
SET SF \$0/\$0 Copay - \$65 Frame	Rate	\$9.83	\$17.81	\$34.91		
Non-Inst 1 (SET SF \$0/\$0 Copay - \$68 Frame)	Census	0	2	0	\$296	7/1/23 - 6/30/24
SET SF \$0/\$0 Copay - \$68 Frame	Rate	\$7.09	\$12.33	\$23.32		
Non-Inst (SET SF \$0/\$0 Copay - \$80 Frame)	Census	9	19	22	\$14,033	7/1/23 - 6/30/24
SET SF \$0/\$0 Copay - \$80 Frame	Rate	\$9.48	\$17.11	\$34.50		
Teachers	Census	12	11	80	\$23,017	1/1/24 - 12/31/24
MESSA VSP 3 \$0/\$0 Copay - \$65 Frame	Rate	\$6.53	\$14.01	\$21.07		
TOTALS:		23	38	121	\$48,647	

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