



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  
 Croswell-Lexington Schools  
 All Employees  
 Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost
<b>All Employees enrolled in MESSA Choices \$500-0%</b>	<b>Census</b>	11	8	31	\$1,068,404
MESSA Choices \$500-0%; 5 Tier Rx	<b>Rate</b>	\$768.86	\$1,729.93	\$2,152.80	
<b>All Employees enrolled in MESSA Choices \$1,000-0%</b>	<b>Census</b>	3	2	16	\$455,035
MESSA Choices \$1,000-0%; 5 Tier Rx	<b>Rate</b>	\$725.04	\$1,631.34	\$2,030.11	
<b>All Employees enrolled in MESSA ABC Plan 1 \$1,650-0%</b>	<b>Census</b>	2	1	8	\$216,034
MESSA ABC Plan 1 \$1,650-0%; 5 Tier Rx	<b>Rate</b>	\$675.53	\$1,519.94	\$1,891.48	
<b>All Employees enrolled in MESSA ABC Plan 2 \$2,000-0%</b>	<b>Census</b>	3	3	14	\$366,158
MESSA ABC Plan 2 \$2,000-0%; 5 Tier Rx	<b>Rate</b>	\$623.35	\$1,402.54	\$1,745.39	
<b>TOTALS:</b>		<b>19</b>	<b>14</b>	<b>69</b>	<b>\$2,105,631</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>					
BCBSM PPO \$500-20%; \$10/\$40/\$80 Rx	\$808.73	\$1,940.95	\$2,426.19	\$2,519,355	-\$413,725
BCBSM PPO HSA \$1,700-0%; \$10/\$40/\$80 after Ded. Rx	\$762.13	\$1,829.12	\$2,286.39	\$2,374,189	-\$268,558
BCBSM PPO HSA \$2,000-0%; \$10/\$40/\$80 after Ded. Rx	\$721.16	\$1,730.79	\$2,163.48	\$2,246,559	-\$140,928
<b>BCN</b>					
BCN BEP POS \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$731.63	\$1,755.90	\$2,194.88	\$2,279,163	-\$173,533
BCN BEP POS HSA \$2,000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$650.00	\$1,559.99	\$1,949.99	\$2,024,870	\$80,761
<b>MESSA</b>					
MESSA Choices \$500-0%; 5 Tier Rx	\$829.16	\$1,865.61	\$2,321.65	\$2,424,797	-\$319,166
MESSA Choices \$1,000-0%; 5 Tier Rx	\$781.90	\$1,759.28	\$2,189.32	\$2,286,589	-\$180,958
MESSA ABC Plan 1 \$1,700-0%; 5 Tier Rx	\$728.51	\$1,639.15	\$2,039.83	\$2,130,457	-\$24,826
MESSA ABC Plan 2 \$2,000-0%; 5 Tier Rx	\$672.25	\$1,512.56	\$1,882.30	\$1,965,927	\$139,703
<b>HAP</b>	Solicited and declined to quote				
<b>Priority Health</b>	Solicited and declined to quote				

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



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  
 Crowell-Lexington Schools  
 All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Admin, Supt, Cur Dir, Bus Mgr enrolled in MESSA Delta Dental</b>	<b>Census</b>	2	0	8	\$16,211	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500	<b>Rate</b>	\$43.71	\$79.13	\$157.94		
<b>FT Trans, Fd Serv, Maint 35+ Hrs enrolled in MESSA Delta Dental</b>	<b>Census</b>	1	3	4	\$13,534	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/85; \$2,100/\$3,500	<b>Rate</b>	\$51.38	\$97.19	\$196.22		
<b>Secretaries enrolled in MESSA Delta Dental</b>	<b>Census</b>	2	0	7	\$13,577	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/90; \$1,000/\$1,500	<b>Rate</b>	\$39.22	\$73.43	\$150.43		
<b>Central Office Personnel enrolled in MESSA Delta Dental</b>	<b>Census</b>	0	2	10	\$21,259	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500	<b>Rate</b>	\$45.43	\$83.95	\$160.37		
<b>Teachers enrolled in MESSA Delta Dental</b>	<b>Census</b>	19	16	63	\$142,522	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500	<b>Rate</b>	\$42.32	\$78.74	\$155.76		
<b>PT Transportation enrolled in MESSA Delta Dental</b>	<b>Census</b>	0	0	1	\$2,171	1/1/25 - 12/31/25
MESSA Delta Dental 100/90/90/85; \$2,100/\$3,500	<b>Rate</b>	\$43.22	\$81.37	\$180.93		
<b>TOTALS:</b>		<b>24</b>	<b>21</b>	<b>93</b>	<b>\$209,275</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BCBSM</b>						
BCBSM PPO Plus \$50/\$150 Ded.; 100/80/50/50; \$1,500/\$1,500	1/1/26 - 12/31/26	\$39.08	\$78.16	\$136.78	\$183,598	\$25,677
<b>Beam</b>						
BEAM 100/90/90/60; \$1,500/\$1,500	1/1/26 - 12/31/26	\$66.24	\$170.09	\$236.33	\$325,684	-\$116,409
BEAM 100/90/90/60; \$2,100/\$3,500	1/1/26 - 12/31/26	\$79.48	\$211.10	\$290.57	\$400,364	-\$191,089
BEAM 100/90/90/60; \$1,000/\$1,500	1/1/26 - 12/31/26	\$50.86	\$138.71	\$189.56	\$261,152	-\$51,877
<b>MESSA (Delta)</b>						
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500 (Admin)	1/1/26 - 12/31/26	\$45.90	\$83.09	\$165.84	\$219,235	-\$9,961
MESSA Delta Dental 100/90/90/85; \$2,100/\$3,500 (FT Trans, Fd Serv, Maint)	1/1/26 - 12/31/26	\$53.95	\$102.05	\$206.03	\$271,184	-\$61,909
MESSA Delta Dental 100/90/90/90; \$1,000/\$1,500 (Secretaries)	1/1/26 - 12/31/26	\$39.22	\$73.43	\$150.43	\$197,680	\$11,595
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500 (Central Office)	1/1/26 - 12/31/26	\$47.70	\$88.15	\$168.39	\$223,875	-\$14,600
MESSA Delta Dental 100/90/90/90; \$1,500/\$1,500 (Teachers)	1/1/26 - 12/31/26	\$44.44	\$82.68	\$163.55	\$216,156	-\$6,881
MESSA Delta Dental 100/90/90/85; \$2,100/\$3,500 (PT Trans)	1/1/26 - 12/31/26	\$45.38	\$85.44	\$189.98	\$246,618	-\$37,343
<b>Guardian</b>	Solicited and declined to quote					
<b>SET ADN</b>	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  
 Croswell-Lexington Schools  
 All Employees

Assumed Effective Date: 1/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>All Employees enrolled in MESSA VSP 3 Plus</b>	<b>Census</b>	22	23	93	\$42,433	1/1/25 - 12/31/25
MESSA VSP 3 Plus	<b>Rate</b>	\$9.50	\$20.40	\$30.73		
	<b>TOTALS:</b>	<b>22</b>	<b>23</b>	<b>93</b>	<b>\$42,433</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>BEAM</b>						
BEAM \$10/\$10 Copay; \$150 Frame/\$150 Contacts	1/1/26 - 12/31/26	\$8.76	\$16.51	\$28.38	\$38,541	\$3,892
<b>MESSA (VSP)</b>						
MESSA VSP 3 Plus	1/1/26 - 12/31/26	\$9.51	\$20.41	\$30.74	\$42,450	-\$17
<b>VSP</b>						
VSP \$0 Copay; \$100 Frame/\$200 Contacts	1/1/26 - 12/31/26	\$23.46	\$35.81	\$64.21	\$87,735	-\$45,302
<b>EyeMed</b>	Solicited and declined to quote					
<b>Guardian</b>	Solicited and declined to quote					