



**Medical Rate Summary**  
**Wyoming Public Schools**  
**All Employees**

Assumed Effective Date: 4/1/26

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
<b>Employees Enrolled in MESSA Choices \$300</b>	<b>Census</b>	7	3	8	\$430,323
MESSA Choices \$300-0%; Saver Rx	<b>Rate</b>	\$991.98	\$2,231.96	\$2,777.56	
<b>Employees Enrolled in MESSA Choices \$500</b>	<b>Census</b>	24	17	40	\$1,830,209
MESSA Choices \$500-10%; 5 Tier Rx	<b>Rate</b>	\$875.28	\$1,969.38	\$2,450.78	
<b>Employees Enrolled in MESSA Essentials</b>	<b>Census</b>	16	4	10	\$449,372
MESSA Essentials \$375-20%; 5 Tier Rx	<b>Rate</b>	\$706.56	\$1,589.76	\$1,978.37	
<b>Employees Enrolled in MESSA ABC Plan 1</b>	<b>Census</b>	32	14	95	\$3,313,890
MESSA ABC Plan 1 \$1700-0%; 5 Tier Rx	<b>Rate</b>	\$838.11	\$1,885.75	\$2,346.71	
<b>Employees Enrolled in WMHIP BCBSM \$250-0%</b>	<b>Census</b>	5	2	1	\$149,517
WMHIP BCBSM Enhanced \$250-0%; \$10/\$40 Rx; \$10/\$40 Rx	<b>Rate</b>	\$1,013.92	\$2,277.98	\$2,834.16	
<b>Employees Enrolled in WMHIP BCBSM \$250-10%</b>	<b>Census</b>	7	3	14	\$575,530
WMHIP BCBSM Enhanced \$250-10%; \$10/\$40 Rx; \$10/\$40 Rx	<b>Rate</b>	\$907.08	\$2,037.95	\$2,535.53	
<b>Employees Enrolled in WMHIP BCBSM HSA \$1700-0%</b>	<b>Census</b>	3	3	10	\$383,091
WMHIP BCBSM Enhanced HSA \$1700-0%; \$10/\$40 Rx; \$10/\$40 Rx	<b>Rate</b>	\$846.97	\$1,902.88	\$2,367.47	
	<b>TOTALS:</b>	<b>94</b>	<b>46</b>	<b>178</b>	<b>\$7,131,931</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	\$880.34	\$2,112.82	\$2,641.03	\$7,800,540	-\$668,609
BCBSM SB PPO HSA \$1700-0%; \$10/\$40/\$80 after Ded. Rx	\$811.71	\$1,948.12	\$2,435.15	\$7,192,452	-\$60,521
BCBSM SB PPO HSA \$1700-10%; \$10/\$40/\$80 after Ded. Rx	\$740.14	\$1,776.35	\$2,220.43	\$6,558,262	\$573,669
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 after Ded. Rx	\$769.12	\$1,845.88	\$2,307.35	\$6,814,993	\$316,938
<b>BCN</b>					
BCN HMO \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$813.93	\$1,953.44	\$2,441.80	\$7,212,097	-\$80,166
BCN HMO HSA \$1700-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$723.60	\$1,736.66	\$2,170.82	\$6,411,729	\$720,202
BCN BEP POS \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$807.70	\$1,938.50	\$2,423.12	\$7,156,922	-\$24,991
BCN BEP POS HSA \$1700-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$726.54	\$1,743.71	\$2,179.63	\$6,437,755	\$694,176
BCN BEP POS HSA \$1700-20%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$650.74	\$1,561.78	\$1,952.22	\$5,766,079	\$1,365,852
BCN BEP POS HSA \$2000-0%; \$4/\$15/\$40/\$80/20%/20% after Ded. Rx	\$699.89	\$1,679.72	\$2,099.65	\$6,201,534	\$930,397
<b>SET SEG</b>					
SET SEG MEC (VEBA)	\$200.00	\$200.00	\$200.00	\$763,200	\$6,368,731
<b>Priority Health</b>	Solicited and declined to quote				

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

\*BCBSM 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.

\*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.

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

\*\*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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Dental Rate Summary  
Wyoming Public Schools  
All Employees

Assumed Effective Date: 4/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Teachers</b>	<b>Census</b>	97	26	128	\$488,250	1/1/26 - 12/31/26
	<b>Rate</b>	\$63.95	\$120.61	\$244.91		
MESSA Dental 100%/100%/90%/50%; \$2500/\$2500	<b>Census</b>	67	22	37	\$201,617	1/1/26 - 12/31/26
	<b>Rate</b>	\$69.54	\$129.28	\$251.30		
<b>Support Staff</b>	<b>Census</b>	15	8	25	\$4,320	1/1/26 - 12/31/26
	<b>Rate</b>	\$7.50	\$7.50	\$7.50		
MESSA Dental 100%/100%/90%/50%; \$2500/\$2500	<b>Census</b>	15	8	25	\$4,320	1/1/26 - 12/31/26
	<b>Rate</b>	\$7.50	\$7.50	\$7.50		
<b>Administration</b>	<b>Census</b>	15	8	25	\$4,320	1/1/26 - 12/31/26
	<b>Rate</b>	\$7.50	\$7.50	\$7.50		
ASR Self-funded Dental 100%/100%/90%/50%; \$2500/\$2500						
<b>TOTALS:</b>		<b>179</b>	<b>56</b>	<b>190</b>	<b>\$694,187</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>Guardian</b>	Solicited and declined to quote					
<b>MetLife</b>	Solicited and declined to quote					
<b>SET ADN</b>	Solicited and declined to quote					
<b>SunLife</b>	Solicited and declined to quote					

\*MESSA rates include taxes and fees.

\*ASR Self-funded Dental Admin Fee is represented only.



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Vision Rate Summary  
Wyoming Public Schools  
All Employees

Assumed Effective Date: 4/1/26

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Administration Enrolled in ASR Vision</b>	<b>Census</b>	15	8	25	\$1,814	7/1/25 - 6/30/26
ASR Self-funded Vision	<b>Rate</b>	\$3.15	\$3.15	\$3.15		
<b>Employees Enrolled in MESSA Vision</b>	<b>Census</b>	166	47	164	\$59,045	1/1/26 - 12/31/26
MESSA Vision Preferred	<b>Rate</b>	\$6.18	\$13.25	\$19.95		
<b>TOTALS:</b>		<b>181</b>	<b>55</b>	<b>189</b>	<b>\$60,860</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian	Solicited and declined to quote					
MetLife	Solicited and declined to quote					
SET SF NVA	Solicited and declined to quote					
SunLife	Solicited and declined to quote					

\*MESSA rates include taxes and fees.

\*ASR Self-funded admin fee is represented only.