



Company Name:	Menahga Independent School District	Broker Firm:	NIS
Tier Structure:	Current	Broker Name:	Steve Smith
Proposed Effective Date:	7/1/2026		
Proposal Expiration Date:	7/1/2026	7.1.27 Rate Increase Cap:	19.0%
Proposed Renewal Date:	7/1/2027	7.1.27 Rate Cap if All Smart	19.0%

Better Health Collective
 Please review additional details about the Better Health Collective's rates and terms on the following page.
 Summary of Proposed

	Federal AV	Contract Count (1/6/26 Census)	Member Count (1/6/26 Census)	Rate Before Commission	Commission	Rate Including Commission
Weighted Average AV and Annual Totals Using Current Counts	75.0			\$ 1,444.932	\$ -	\$ 1,444.932
Per Employee per Month Totals (PEPM)		92		\$ 1,308.82	\$ -	\$ 1,308.82
Per Member per Month Totals (PMPM)			149	\$ 808.13	\$ -	\$ 808.13

Summary of Proposed vs Current						
% Change in Proposed Average Actuarial Value	1.0%		Proposed Change ¹	15.0%		15.0%
			Min/Max Premium Increase	Max Increase		

1. The rate before commission increase excludes any change in commission from the current year and renewal year.

Proposed Plans and Monthly Rates, delivered:							2/27/2026	Maximum of 4 plans			
Initial to Select Plan	Plan Name/Description	Plan Type	Network	Federal AV	Federal AV	Tier	Contract Count (1/6/26 Census)	Member Count (1/6/26 Census)	Rate per Contract Before Commission	Commission per Contract	Rate per Contract Including Commission
	Smart Plan 1 (1700NE-100-1700-PrevRx)	PPO	Aware	88.1	88.1	Single	18	18	\$ 1,220.00	\$ -	\$ 1,220.00
					88.1	Family	3	14	\$ 3,298.00	\$ -	\$ 3,298.00
	Smart Plan 5 (4400-100-4400-PrevRx)	PPO	Aware	77.3	77.3	Single	16	16	\$ 1,008.00	\$ -	\$ 1,008.00
					77.3	Family	7	24	\$ 2,719.00	\$ -	\$ 2,719.00
	Smart Plan 6 (4400-80-6400-PrevRx)	PPO	Aware	73.4	73.4	Single	4	4	\$ 941.00	\$ -	\$ 941.00
					73.4	Family	3	13	\$ 2,536.00	\$ -	\$ 2,536.00
	Smart Plan 8 (8500-100-8500-PrevRx)	PPO	Aware	66.9	66.9	Single	35	35	\$ 822.00	\$ -	\$ 822.00
					66.9	Family	6	25	\$ 2,209.00	\$ -	\$ 2,209.00

Proposed Plans and Monthly Rates (Alternative Plan Options)										Maximum of 4 plans		
Smart Plan 2 (1700-NE-80-3700-PrevRx)	PPO	Aware	82.8	82.8	Single				\$ 1,138.00	\$ -	\$ 1,138.00	
				82.8	Family				\$ 3,096.00	\$ -	\$ 3,096.00	
Smart Plan 3 (3400-100-3400-PrevRx)	PPO	Aware	80.7	80.7	Single				\$ 1,086.00	\$ -	\$ 1,086.00	
				80.7	Family				\$ 2,952.00	\$ -	\$ 2,952.00	
Smart Plan 4 (3400-80-5400-PrevRx)	PPO	Aware	76.4	76.4	Single				\$ 1,011.00	\$ -	\$ 1,011.00	
				76.4	Family				\$ 2,739.00	\$ -	\$ 2,739.00	
Smart Plan 7 (6400-100-6400-PrevRx)	PPO	Aware	71.7	71.7	Single				\$ 907.00	\$ -	\$ 907.00	
				71.7	Family				\$ 2,449.00	\$ -	\$ 2,449.00	
Smart Plan 9 (2600NE-100-2600-PrevRx)	PPO	Aware	83.5	83.5	Single				\$ 1,139.00	\$ -	\$ 1,139.00	
				83.5	Family				\$ 3,100.00	\$ -	\$ 3,100.00	
Smart Plan 1 (1700NE-100-1700-PrevRx)	PPO	HVN	88.1	88.1	Single				\$ 1,176.00	\$ -	\$ 1,176.00	
				88.1	Family				\$ 3,203.00	\$ -	\$ 3,203.00	
Smart Plan 2 (1700-NE-80-3700-PrevRx)	PPO	HVN	82.8	82.8	Single				\$ 1,078.00	\$ -	\$ 1,078.00	
				82.8	Family				\$ 2,929.00	\$ -	\$ 2,929.00	
Smart Plan 3 (3400-100-3400-PrevRx)	PPO	HVN	80.7	80.7	Single				\$ 1,030.00	\$ -	\$ 1,030.00	
				80.7	Family				\$ 2,793.00	\$ -	\$ 2,793.00	
Smart Plan 4 (3400-80-5400-PrevRx)	PPO	HVN	76.4	76.4	Single				\$ 958.00	\$ -	\$ 958.00	
				76.4	Family				\$ 2,592.00	\$ -	\$ 2,592.00	
Smart Plan 5 (4400-100-4400-PrevRx)	PPO	HVN	77.3	77.3	Single				\$ 963.00	\$ -	\$ 963.00	
				77.3	Family				\$ 2,607.00	\$ -	\$ 2,607.00	
Smart Plan 6 (4400-80-6400-PrevRx)	PPO	HVN	73.4	73.4	Single				\$ 901.00	\$ -	\$ 901.00	
				73.4	Family				\$ 2,432.00	\$ -	\$ 2,432.00	
Smart Plan 7 (6400-100-6400-PrevRx)	PPO	HVN	71.7	71.7	Single				\$ 861.00	\$ -	\$ 861.00	
				71.7	Family				\$ 2,319.00	\$ -	\$ 2,319.00	
Smart Plan 8 (8500-100-8500-PrevRx)	PPO	HVN	66.9	66.9	Single				\$ 780.00	\$ -	\$ 780.00	
				66.9	Family				\$ 2,093.00	\$ -	\$ 2,093.00	
Smart Plan 9 (2600NE-100-2600-PrevRx)	PPO	HVN	83.5	83.5	Single				\$ 1,079.00	\$ -	\$ 1,079.00	
				83.5	Family				\$ 2,932.00	\$ -	\$ 2,932.00	

Current Plans and Monthly Rates											
Plan Name/Description	Plan Type	Network	Federal AV	Federal AV	Tier	Contract Count (1/6/26 Census)	Member Count (1/6/26 Census)	Rate per Contract Before Commission	Commission per Contract	Rate per Contract Including Commission	
Smart Plan 1 (1650NE-100-1650-PrevRx)	PPO	Aware	87.7	87.7	Single	18	18	\$ 1,040.00	\$ -	\$ 1,040.00	
				87.7	Family	3	14	\$ 2,828.00	\$ -	\$ 2,828.00	
Smart Plan 5 (4300-100-4300-PrevRx)	PPO	Aware	76.6	76.6	Single	16	16	\$ 875.00	\$ -	\$ 875.00	
				76.6	Family	7	24	\$ 2,378.00	\$ -	\$ 2,378.00	
Smart Plan 6 (4300-80-6300-PrevRx)	PPO	Aware	72.5	72.5	Single	4	4	\$ 811.00	\$ -	\$ 811.00	
				72.5	Family	3	13	\$ 2,205.00	\$ -	\$ 2,205.00	
Smart Plan 8 (8300-100-8300-PrevRx)	PPO	Aware	66.0	66.0	Single	35	35	\$ 721.00	\$ -	\$ 721.00	
				66.0	Family	6	25	\$ 1,958.00	\$ -	\$ 1,958.00	
Summary of Current											
Weighted Average AV and Annual Totals Using Current Counts			74.2					\$ 1,256,304	\$ -	\$ 1,256,304	
Per Employee per Month Totals (PEPM)						92		\$ 1,137.96	\$ -	\$ 1,137.96	
Per Member per Month Totals (PMPM)							149	\$ 702.63	\$ -	\$ 702.63	

