



**Dental Rate Summary**  
**Big Bay de Noc Schools**  
**Teacher**  
**Assumed Effective Date: 8/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher with Medical 100/90/90/0/1500/0	<b>Census</b> 3 <b>Rate</b> \$38.75	4 \$71.95	5 \$123.58	\$85.16	\$12,263	7/1/2013 - 6/30/2014
Teacher without Medical 100/90/90/0/1500/0	<b>Census</b> 2 <b>Rate</b> \$33.83	1 \$63.06	2 \$115.53	\$72.36	\$4,341	7/1/2013 - 6/30/2014
<b>TOTALS:</b>	<b>5</b>	<b>5</b>	<b>7</b>		<b>\$16,605</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 100/90/90/0; 1500,0	8/1/2013 - 6/30/2014	\$36.96	\$73.91	\$121.96	\$82.83	\$16,897	-\$292
SET SEG Self-Funded 100/90/90/0; 1500,0	8/1/2013 - 6/30/2014	\$31.70	\$76.08	\$95.10	\$70.86	\$14,455	\$2,150

\*SET SF plan does not include a network

\*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 80%



**Dental Rate Summary**  
**Big Bay de Noc Schools**  
**Support Staff**  
**Assumed Effective Date: 8/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff with Medical	Census 5	2	1	\$62.15	\$5,967	7/1/2013 - 6/30/2014
100/90/90/0/1000/0	Rate \$42.41	\$78.55	\$128.07			
Support Staff without Medical	Census 4			\$32.75	\$1,572	7/1/2013 - 6/30/2014
100/90/90/0/1000/0	Rate \$32.75	\$61.07	\$109.95			
<b>TOTALS:</b>	<b>9</b>	<b>2</b>	<b>1</b>		<b>\$7,539</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 100/90/90/0; 1000,0	8/1/2013 - 6/30/2014	\$35.62	\$71.24	\$117.55	\$48.38	\$6,967	\$571
SET SEG Self-Funded 100/90/90/0; 1000,0	8/1/2013 - 6/30/2014	\$33.34	\$80.03	\$100.03	\$46.68	\$6,722	\$817

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**Dental Rate Summary**  
**Big Bay de Noc Schools**  
**All Employees**  
**Assumed Effective Date: 8/1/2013**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher with Medical							7/1/2013 - 6/30/2014
	<b>Census</b>	3	4	5	\$85.16	\$12,263	
100/90/90/0/1500/0	<b>Rate</b>	\$38.75	\$71.95	\$123.58			
Teacher without Medical							7/1/2013 - 6/30/2014
	<b>Census</b>	2	1	2	\$72.36	\$4,341	
100/90/90/0/1500/0	<b>Rate</b>	\$33.83	\$63.06	\$115.53			
Support Staff with Medical							7/1/2013 - 6/30/2014
	<b>Census</b>	5	2	1	\$62.15	\$5,967	
100/90/90/0/1000/0	<b>Rate</b>	\$42.41	\$78.55	\$128.07			
Support Staff without Medical							7/1/2013 - 6/30/2014
	<b>Census</b>	4			\$32.75	\$1,572	
100/90/90/0/1000/0	<b>Rate</b>	\$32.75	\$61.07	\$109.95			
<b>TOTALS:</b>		<b>14</b>	<b>7</b>	<b>8</b>		<b>\$24,143</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Self-Funded Composite	8/1/2013 - 6/30/2014	\$32.21	\$77.29	\$96.62	\$60.86	\$21,179	\$2,964

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**\*Proposed SET Self-Funded plan is a composite calculation of each segment remaining at their current benefit level**



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**Dental Plan Comparison**  
**Big Bay de Noc Schools**  
**Teacher**

Name	CURRENT PLAN		CURRENT PLAN		SET SEG Self-Funded 100/90/90/0; 1500,0	
	Teacher with Medical		Teacher without Medical		SET TPA	
Carrier	MESSA		MESSA		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%		100%	
Basic %	90%		90%		90%	
Major %	90%		90%		90%	
Ortho %	0%		0%		0%	
Basic Ded	\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0	
Bas/Maj Max	\$1,500		\$1,500		\$1,500	
Ortho Max	\$0		\$0		\$0	
Sealants Covered	Yes		Yes		Yes	
Implants Covered	No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$38.75	2	\$33.83	5	\$31.70
Two Person (2P)	4	\$71.95	1	\$63.06	5	\$76.08
Family (FF)	5	\$123.58	2	\$115.53	7	\$95.10
<b>Total Annual Premium</b>	<b>12</b>	<b>\$12,263</b>	<b>5</b>	<b>\$4,341</b>	<b>17</b>	<b>\$14,455</b>
<b>Combined Annual Premium</b>	<b>\$16,605</b>		<b>&lt; TOTALS</b>			
<b>Estimated Savings - \$</b>					<b>\$11</b>	<b>\$2,150</b>
<b>Estimated Savings - %</b>						<b>13%</b>

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**Dental Plan Comparison**  
Big Bay de Noc Schools  
Support Staff

Name	CURRENT PLAN		CURRENT PLAN		SET SEG Insured 100/90/90/0; 1000,0		SET SEG Self-Funded 100/90/90/0; 1000,0	
	Support Staff with Medical		Support Staff without Medical		SET		SET TPA	
Carrier	MESSA		MESSA		SET		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%		100%		100%	
Basic %	90%		90%		90%		90%	
Major %	90%		90%		90%		90%	
Ortho %	0%		0%		0%		0%	
Basic Ded	\$0		\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000		\$1,000	
Ortho Max	\$0		\$0		\$0		\$0	
Sealants Covered	No		No		No		No	
Implants Covered	No		No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$42.41	4	\$32.75	9	\$35.62	9	\$33.34
Two Person (2P)	2	\$78.55	0	\$61.07	2	\$71.24	2	\$80.03
Family (FF)	1	\$128.07	0	\$109.95	1	\$117.55	1	\$100.03
<b>Total Annual Premium</b>	<b>8</b>	<b>\$5,967</b>	<b>4</b>	<b>\$1,572</b>	<b>12</b>	<b>\$6,967</b>	<b>12</b>	<b>\$6,722</b>
<b>Combined Annual Premium</b>	<b>\$7,539</b>		<b>&lt; TOTALS</b>					
<b>Estimated Savings - \$</b>					<b>\$4</b>	<b>\$571</b>	<b>\$6</b>	<b>\$817</b>
<b>Estimated Savings - %</b>						<b>8%</b>		<b>11%</b>

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## Dental Plan Comparison

Big Bay de Noc Schools  
All Employees

	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		SET SEG Self-Funded Composite	
Name	Teacher with Medical		Teacher without Medical		Support Staff with Medical		Support Staff without Medical		SET TPA	
Carrier	MESSA		MESSA		MESSA		MESSA		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%		100%		100%			
Basic %	90%		90%		90%		90%			
Major %	90%		90%		90%		90%			
Ortho %	0%		0%		0%		0%			
Basic Ded	\$0		\$0		\$0		\$0		*Proposed SET Self-Funded plan is a composite calculation of each segment remaining at their current benefit level	
Major Ded	\$0		\$0		\$0		\$0			
Ortho Ded	\$0		\$0		\$0		\$0			
Bas/Maj Max	\$1,500		\$1,500		\$1,000		\$1,000			
Ortho Max	\$0		\$0		\$0		\$0			
Sealants Covered	Yes		Yes		No		No			
Implants Covered	No		No		No		No			
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$38.75	2	\$33.83	5	\$42.41	4	\$32.75	14	\$32.21
Two Person (2P)	4	\$71.95	1	\$63.06	2	\$78.55	0	\$61.07	7	\$77.29
Family (FF)	5	\$123.58	2	\$115.53	1	\$128.07	0	\$109.95	8	\$96.62
<b>Total Annual Premium</b>	<b>12</b>	<b>\$12,263</b>	<b>5</b>	<b>\$4,341</b>	<b>8</b>	<b>\$5,967</b>	<b>4</b>	<b>\$1,572</b>	<b>29</b>	<b>\$21,179</b>
<b>Combined Annual Premium</b>	<b>\$24,143</b>		<b>&lt; TOTALS</b>		<b>&lt; TOTALS</b>		<b>&lt; TOTALS</b>			
<b>Estimated Savings - \$</b>									<b>\$9</b>	<b>\$2,964</b>
<b>Estimated Savings - %</b>										<b>12%</b>

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