



Dental Rate Summary
Johannesburg-Lewiston Schools
All Employees
Assumed Effective Date: 7/1/2014

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators with Medical	Census			4	\$111.67	\$5,360	7/1/2014-6/30/2015
80/80/80/80/1000/1300	Rate	\$30.43	\$57.99	\$111.67			
Administrators without Medical	Census		1		\$71.81	\$862	7/1/2014-6/30/2015
80/80/80/80/1000/1300	Rate	\$38.02	\$71.81	\$126.05			
Support Staff	Census	1	8	4	\$71.93	\$11,221	7/1/2014-6/30/2015
80/80/80/80/1000/1300	Rate	\$32.18	\$60.50	\$104.73			
Teachers with Medical	Census	4	5	29	\$81.86	\$37,327	7/1/2014-6/30/2015
80/80/80/80/1000/1300	Rate	\$27.18	\$51.34	\$94.66			
Teachers without Medical	Census			2	\$105.58	\$2,534	7/1/2014-6/30/2015
80/80/80/80/1000/1300	Rate	\$32.01	\$60.23	\$105.58			
TOTALS:		5	14	39		\$57,304	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET Fully Insured Dntal Plan 80/80/80/80/1000/1300	7/1/2014-6/30/2015	\$35.90	\$71.81	\$118.48	\$100.10	\$69,667	-\$12,363
SET Self-Funded Dental Plan 80/80/80/80/1000/1300	7/1/2014-6/30/2015	\$26.44	\$63.47	\$79.33	\$70.94	\$49,376	\$7,928

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

*SET SF and insured dental plans do not include a network



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

Dental Plan Comparison Johannesburg-Lewiston Schools All Employees

	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		Option 1	
Name	Administrators with Medical MESSA		Administrators without Medical MESSA		Support Staff MESSA		Teachers with Medical MESSA		Teachers without Medical MESSA		SET Self-Funded Dental Plan 80/80/80/80/1000/1300 SET	
Carrier												
Rate Period	7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015	
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance	
Prevent %	80%		80%		80%		80%		80%		80%	
Basic %	80%		80%		80%		80%		80%		80%	
Major %	80%		80%		80%		80%		80%		80%	
Ortho %	80%		80%		80%		80%		80%		80%	
Basic Ded	\$0		\$0		\$0		\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0		\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0		\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000		\$1,000		\$1,000		\$1,000	
Ortho Max	\$1,300		\$1,300		\$1,300		\$1,300		\$1,300		\$1,300	
Sealants Covered	No		No		No		No		No		No	
Implants Covered	No		No		No		No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$30.43	0	\$38.02	1	\$32.18	4	\$27.18	0	\$32.01	5	\$26.44
Two Person (2P)	0	\$57.99	1	\$71.81	8	\$60.50	5	\$51.34	0	\$60.23	14	\$63.47
Family (FF)	4	\$111.67	0	\$126.05	4	\$104.73	29	\$94.66	2	\$105.58	39	\$79.33
Total Annual Premium	4	\$5,360	1	\$862	13	\$11,221	38	\$37,327	2	\$2,534	58	\$49,376
Combined Annual Premium	\$57,304		< TOTALS		< TOTALS		< TOTALS		< TOTALS			
Estimated Cost for Benefit Increase - \$											\$11	\$7,928
Estimated Savings - %												14%

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

*SET SF dental plans do not include a network



Vision Plan Summary
Johannesburg-Lewiston Schools
All Employees
Assumed Effective Date: 7/1/2014

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census		1	4	\$21.64	\$1,298	7/1/2014-6/30/2015
	MESSA VSP Plan 3 Rate	\$7.17	\$15.42	\$23.19			
Support Staff	Census	1	8	4	\$17.18	\$2,679	7/1/2014-6/30/2015
	MESSA VSP Plan 3 Rate	\$7.17	\$15.42	\$23.19			
Teachers	Census	4	5	31	\$20.62	\$9,896	7/1/2014-6/30/2015
	MESSA VSP Plan 3 Rate	\$7.17	\$15.42	\$23.19			
TOTALS:		5	14	39		\$13,874	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$65 Frames	7/1/2014-6/30/2015	\$12.85	\$30.83	\$38.54	\$34.47	\$23,988	-\$10,114
SET Self-Funded Vision Plan	7/1/2014-6/30/2015	\$6.24	\$14.98	\$18.73	\$16.75	\$11,657	\$2,217

*SET insured vision rates include ACA taxes and fees

*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 75% for vision

*SET SF and insured vision plans do not include a network



Vision Plan Comparison

Johannesburg-Lewiston Schools All Employees

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	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		Option 1	
Name	Administrators		Support Staff		Teachers		SET Self-Funded Vision Plan	
Carrier	MESSA VSP Plan 3		MESSA VSP Plan 3		MESSA VSP Plan 3		SET	
Rate Period	7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015		7/1/2014-6/30/2015	
Purchased Plan Features	Benefit Allowance		Benefit Allowance		Benefit Allowance		Benefit Allowance	
Optometrist Exam	100%		100%		100%		100%	
Ophthalmologist Exam	100%		100%		100%		100%	
Regular Lenses	100%		100%		100%		100%	
Bifocal Lenses	100%		100%		100%		100%	
Trifocal Lenses	100%		100%		100%		100%	
Lentiular Lenses	100%		100%		100%		100%	
Frames	\$65		\$65		\$65		\$65	
Necessary Contacts	100%		100%		100%		100%	
Cosmetic Contacts	\$115		\$115		\$115		\$115	
Exam Copay	\$0.00		\$0.00		\$0.00		\$0.00	
Material Copay	\$0.00		\$0.00		\$0.00		\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$7.17	1	\$7.17	4	\$7.17	5	\$6.24
Two Person (2P)	1	\$15.42	8	\$15.42	5	\$15.42	14	\$14.98
Family (FF)	4	\$23.19	4	\$23.19	31	\$23.19	39	\$18.73
Total Annual Premium	5	\$1,298	13	\$2,679	40	\$9,896	58	\$11,657
Estimated Cost for Benefit Increase - \$							\$3	\$2,217

*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 75% for vision

*SET SF vision plans do not include a network



Life Insurance Rate Summary

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Johannesburg-Lewiston Schools
All Employees
Assumed Effective Date: 7/1/2014

Current

Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Rate Expiration	Current Annual Cost
Bus Drivers, Cooks, Counselors, Executive Assistant, Food Service Director, Secretaries, Supervisor & Teachers	56	\$30,000	\$30,000	\$1,680,000	\$1,680,000	MESSA	\$0.12	\$0.03	6/30/2015	\$3,024
Principals & Superintendent	3	\$30,000	\$30,000	\$90,000	\$90,000	MESSA	\$0.12	\$0.03	6/30/2015	\$162
Total/Average	59			\$1,770,000	\$1,770,000		\$0.12	\$0.03		\$3,186

Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.12	\$0.030	\$1,920,000	\$1,920,000	\$3,456	(\$270)	-8%

Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Bus Drivers, Cooks, Counselors, Executive Assistant, Food Service Director, Secretaries, Supervisor & Teachers	56	\$30,000	\$30,000
Principals & Superintendent	3	\$80,000	\$80,000



LTD Insurance Rate Summary

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Johannesburg-Lewiston Schools
All Employees
Assumed Effective Date: 7/1/2014

Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying Period (Days)	COLA	Own Occupation	Survivor Benefit	Medical Waiver of Premium
Teachers & Counselors	MESSA	\$0.83	\$172,490	\$17,180	40	66.67%	\$3,000	60	No	2 Year	None	Yes
Secretaries, Bus Drivers & Cooks Principals, Executive Assistant, Superintendent, Supervisors & Food Service Director	MESSA	\$3.42	\$23,738	\$9,742	13	66.67%	\$3,000	60	No	2 Year	None	Yes
Total/Average		\$1.14	\$220,624	\$30,084	59							

Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.50	\$220,624	\$13,237	\$16,846	56%

Coverage Levels

Segment	# of Emp	Benefit % of Salary	Maximum Monthly Benefit	Qualifying Period (Days)	Offsets	Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill	COBRA Medical Supplement
Teachers, Counselors, Secretaries, Bus Drivers, Cooks, Principals, Executive Assistant, Superintendent, Supervisors & Food Service Director	59	66.67%	\$3,000	60	Full Family	No	No	No	2 Year	None	Yes	\$1,200