



Dental Rate Summary
Manistique Area Schools
Teacher with Medical
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher with Medical	Census 6	9	25	\$84.25	\$40,441	7/1/2013 - 6/30/2014
80/80/80/80/1000/1500	Rate \$30.79	\$57.87	\$106.58			
TOTALS:	6	9	25		\$40,441	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 80/80/80/80; 1000,1500	8/1/2013 - 6/30/2014	\$35.14	\$70.27	\$115.95	\$93.55	\$44,904	-\$4,463
SET SEG Self-Funded 80/80/80/80; 1000,1500	8/1/2013 - 6/30/2014	\$28.15	\$67.56	\$84.44	\$72.20	\$34,655	\$5,786

*SET SF plan matches current level of benefits however 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
Manistique Area Schools
Teacher without Medical
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher without Medical			6	\$125.08	\$9,006	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Census Rate					
	\$36.00	\$67.66	\$125.08			
TOTALS:			6		\$9,006	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$36.03	\$72.06	\$118.90	\$118.90	\$8,561	\$445
SET SEG Self-Funded 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$34.96	\$83.90	\$104.87	\$104.87	\$7,551	\$1,455

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Dental Rate Summary
Manistique Area Schools
Administration
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration with Medical			2	\$127.36	\$3,057	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Census Rate \$37.24	\$69.86	\$127.36			
Administration without Medical			1	\$145.27	\$1,743	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Census Rate \$46.80	\$87.14	\$145.27			
TOTALS:			3		\$4,800	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$36.03	\$72.06	\$118.90	\$118.90	\$4,280	\$519
SET SEG Self-Funded 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$37.16	\$89.17	\$111.47	\$111.47	\$4,013	\$787

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Dental Rate Summary
Manistique Area Schools
Central Office
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Central Office with Medical		4	2	\$98.31	\$7,078	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Census Rate \$42.32	\$79.03	\$136.87			
Central Office without Medical			1	\$117.01	\$1,404	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Census Rate \$31.73	\$59.87	\$117.01			
TOTALS:		4	3		\$8,482	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$46.50	\$92.99	\$153.44	\$118.90	\$9,987	-\$1,505
SET SEG Self-Funded 100/90/90/90; 1000,1500	8/1/2013 - 6/30/2014	\$32.21	\$77.30	\$96.63	\$85.58	\$7,189	\$1,293

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Dental Rate Summary
Manistique Area 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	Census 4	8	4	\$75.88	\$14,569	10/1/2012 - 9/30/2013
80/80/80/80/1000/800	Rate \$39.17	\$72.42	\$119.52			
TOTALS:	4	8	4		\$14,569	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 80/80/80/80; 1000,800	8/1/2013 - 6/30/2014	\$41.63	\$83.25	\$137.37	\$86.38	\$16,584	-\$2,015
SET SEG Self-Funded 80/80/80/80; 1000,800	8/1/2013 - 6/30/2014	\$29.78	\$71.46	\$89.33	\$65.51	\$12,577	\$1,992

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Dental Rate Summary
Manistique Area 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	Census	6	9	25	\$84.25	\$40,441	7/1/2013 - 6/30/2014
80/80/80/80/1000/1500	Rate	\$30.79	\$57.87	\$106.58			
Teacher without Medical	Census			6	\$125.08	\$9,006	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Rate	\$36.00	\$67.66	\$125.08			
Administration with Medical	Census			2	\$127.36	\$3,057	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Rate	\$37.24	\$69.86	\$127.36			
Administration without Medical	Census			1	\$145.27	\$1,743	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Rate	\$46.80	\$87.14	\$145.27			
Central Office with Medical	Census		4	2	\$98.31	\$7,078	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Rate	\$42.32	\$79.03	\$136.87			
Central Office without Medical	Census			1	\$117.01	\$1,404	7/1/2013 - 6/30/2014
100/90/90/90/1000/1500	Rate	\$31.73	\$59.87	\$117.01			
Support Staff	Census	4	8	4	\$75.88	\$14,569	10/1/2012 - 9/30/2013
80/80/80/80/1000/800	Rate	\$39.17	\$72.42	\$119.52			
TOTALS:		10	21	41		\$77,298	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Self-Funded Composite Plan	8/1/2013 - 6/30/2014	\$29.98	\$71.96	\$89.95	\$76.37	\$65,987	\$11,311

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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

Manistique Area Schools
Teacher with Medical

Name Carrier	CURRENT PLAN		SET SEG Self-Funded 80/80/80/80; 1000,1500 SET TPA	
	Teacher with Medical MESSA			
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	80%		80%	
Basic %	80%		80%	
Major %	80%		80%	
Ortho %	80%		80%	
Basic Ded	\$0		\$0	
Major Ded	\$0		\$0	
Ortho Ded	\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000	
Ortho Max	\$1,500		\$1,500	
Sealants Covered	0		No	
Implants Covered	0		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	6	\$30.79	6	\$28.15
Two Person (2P)	9	\$57.87	9	\$67.56
Family (FF)	25	\$106.58	25	\$84.44
Total Annual Premium	40	\$40,441	40	\$34,655
Combined Annual Premium	\$40,441			
Estimated Savings - \$			\$12	\$5,786
Estimated Savings - %			14%	

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Dental Plan Comparison

Manistique Area Schools
Teacher without Medical

Name Carrier	CURRENT PLAN		SET SEG Insured 100/90/90/90; 1000,1500 SET		SET SEG Self-Funded 100/90/90/90; 1000,1500 SET TPA	
	Teacher without Medical MESSA					
Rate Period	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	
Prevent %	100%		100%		100%	
Basic %	90%		90%		90%	
Major %	90%		90%		90%	
Ortho %	90%		90%		90%	
Basic Ded	\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000	
Ortho Max	\$1,500		\$1,500		\$1,500	
Sealants Covered	0		No		No	
Implants Covered	0		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$36.00	0	\$36.03	0	\$34.96
Two Person (2P)	0	\$67.66	0	\$72.06	0	\$83.90
Family (FF)	6	\$125.08	6	\$118.90	6	\$104.87
Total Annual Premium	6	\$9,006	6	\$8,561	6	\$7,551
Combined Annual Premium	\$9,006					
Estimated Savings - \$			\$6	\$445	\$20	\$1,455
Estimated Savings - %					5%	16%

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Dental Plan Comparison Manistique Area Schools Administration

Name Carrier	CURRENT PLAN Administration with Medical MESSA		CURRENT PLAN Administration without Medical MESSA		SET SEG Insured 100/90/90/90; 1000,1500 SET		SET SEG Self-Funded 100/90/90/90; 1000,1500 SET TPA	
	7/1/2013 - 6/30/2014 Coverage Allowance		7/1/2013 - 6/30/2014 Coverage Allowance		8/1/2013 - 6/30/2014 Coverage Allowance		8/1/2013 - 6/30/2014 Coverage Allowance	
Prevent %	100%		100%		100%		100%	
Basic %	90%		90%		90%		90%	
Major %	90%		90%		90%		90%	
Ortho %	90%		90%		90%		90%	
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	\$1,500		\$1,500		\$1,500		\$1,500	
Sealants Covered	0		0		No		No	
Implants Covered	0		0		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$37.24	0	\$46.80	0	\$36.03	0	\$37.16
Two Person (2P)	0	\$69.86	0	\$87.14	0	\$72.06	0	\$89.17
Family (FF)	2	\$127.36	1	\$145.27	3	\$118.90	3	\$111.47
Total Annual Premium	2	\$3,057	1	\$1,743	3	\$4,280	3	\$4,013
Combined Annual Premium	\$4,800		< TOTALS					
Estimated Savings - \$					\$14	\$519	\$22	\$787
Estimated Savings - %						11%		16%

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Dental Plan Comparison

Manistique Area Schools Central Office

Name Carrier	CURRENT PLAN		CURRENT PLAN		SET SEG Self-Funded 100/90/90/90; 1000,1500 SET TPA	
	Central Office with Medical MESSA		Central Office without Medical 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 %	90%		90%		90%	
Basic Ded	\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000	
Ortho Max	\$1,500		\$1,500		\$1,500	
Sealants Covered	0		0		No	
Implants Covered	0		0		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$42.32	0	\$31.73	0	\$32.21
Two Person (2P)	4	\$79.03	0	\$59.87	4	\$77.30
Family (FF)	2	\$136.87	1	\$117.01	3	\$96.63
Total Annual Premium	6	\$7,078	1	\$1,404	7	\$7,189
Combined Annual Premium	\$8,482		< TOTALS			
Estimated Savings - \$					\$15	\$1,293
Estimated Savings - %						15%

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Dental Plan Comparison

Manistique Area Schools
Support Staff

Name Carrier	CURRENT PLAN		SET SEG Self-Funded 80/80/80/80; 1000,800 SET TPA	
	Support Staff DELTA			
Rate Period	10/1/2012 - 9/30/2013		8/1/2013 - 6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	80%		80%	
Basic %	80%		80%	
Major %	80%		80%	
Ortho %	80%		80%	
Basic Ded	\$0		\$0	
Major Ded	\$0		\$0	
Ortho Ded	\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000	
Ortho Max	\$800		\$800	
Sealants Covered	0		No	
Implants Covered	0		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	4	\$39.17	4	\$29.78
Two Person (2P)	8	\$72.42	8	\$71.46
Family (FF)	4	\$119.52	4	\$89.33
Total Annual Premium	16	\$14,569	16	\$12,577
Combined Annual Premium	\$14,569			
Estimated Savings - \$			\$10	\$1,992
Estimated Savings - %			14%	

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Dental Plan Comparison
Manistique Area Schools
All Employees

Name Carrier	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		SET SEG Self-Funded Composite Plan SET TPA			
	Teacher with Medical MESSA	Teacher without Medical MESSA	Administration with Medical MESSA	Administration without Medical MESSA	Central Office with Medical MESSA	Central Office without Medical MESSA	Support Staff DELTA	Coverage Allowance		Coverage Allowance		Coverage Allowance				
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		7/1/2013 - 6/30/2014		10/1/2012 - 9/30/2013		8/1/2013 - 6/30/2014			
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance			
Prevent %	80%	100%	100%	100%	100%	100%	100%	80%								
Basic %	80%	90%	90%	90%	90%	90%	90%	80%								
Major %	80%	90%	90%	90%	90%	90%	90%	80%								
Ortho %	80%	90%	90%	90%	90%	90%	90%	80%								
Basic Ded	\$0	\$0	\$0	\$0	\$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	\$0	\$0	\$0									
Ortho Ded	\$0	\$0	\$0	\$0	\$0	\$0	\$0									
Bas/Maj Max	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000									
Ortho Max	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$800									
Sealants Covered	0	0	0	0	0	0	0	0								
Implants Covered	0	0	0	0	0	0	0	0								
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates		
One Person (1P)	6	\$30.79	0	\$36.00	0	\$37.24	0	\$46.80	0	\$42.32	0	\$31.73	4	\$39.17	10	\$29.98
Two Person (2P)	9	\$57.87	0	\$67.66	0	\$69.86	0	\$87.14	4	\$79.03	0	\$59.87	8	\$72.42	21	\$71.96
Family (FF)	25	\$106.58	6	\$125.08	2	\$127.36	1	\$145.27	2	\$136.87	1	\$117.01	4	\$119.52	41	\$89.95
Total Annual Premium	40	\$40,441	6	\$9,006	2	\$3,057	1	\$1,743	6	\$7,078	1	\$1,404	16	\$14,569	72	\$65,987
Combined Annual Premium	\$77,298		< TOTALS		< TOTALS		< TOTALS		< TOTALS		< TOTALS		< TOTALS			
Estimated Savings - \$															\$13	\$11,311
Estimated Savings - %																15%

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