

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	

					Monthly		<b>Estimated</b>
Product Name	<b>Rate Period</b>	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
CET CEC Incurred 20/20/20/20, 1000 1500	8/1/2013 -	Ć2F 14	¢70.27	Ć11F OF	Ć02 FF	\$44,904	-\$4,463
SET SEG Insured 80/80/80/80; 1000,1500	6/30/2014 8/1/2013 -	\$35.14	\$70.27	\$115.95	\$93.55	¢24.655	ĆE 706
SET SEG Self-Funded 80/80/80/80; 1000,1500	6/30/2014	\$28.15	\$67.56	\$84.44	\$72.20	\$34,655	\$5,786

<sup>\*</sup>SET SF plan matches current level of benefits however does not include a network

<sup>\*</sup>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	100/90/90/90/1000/1500	Census Rate	\$36.00	\$67.66	6 \$125.08	\$125.08	\$9,006	7/1/2013 - 6/30/2014
		TOTALS:	7-3.00	7-7-100	6		\$9,006	

					Monthly		<b>Estimated</b>
Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
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

					Monthly	<b>Total Annual</b>	
Current Plan(s) and Segment:		1P	2P	FF	Composite	Cost	Rate Period
						¢2.057	7/1/2013 -
Administration with Medical	Census			2	\$127.36	\$3,057	6/30/2014
100/90/90/90/1000/1500	Rate	\$37.24	\$69.86	\$127.36			
						64.742	7/1/2013 -
Administration without Medical	Census			1	\$145.27	\$1,743	6/30/2014
100/90/90/90/1000/1500	Rate	\$46.80	\$87.14	\$145.27			
	TOTALS:			3		\$4,800	

					Monthly		Estimated
Product Name	<b>Rate Period</b>	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
	8/1/2013 -					¢4.390	ĆE10
SET SEG Insured 100/90/90/90; 1000,1500	6/30/2014	\$36.03	\$72.06	\$118.90	\$118.90	\$4,280	\$519
	8/1/2013 -					¢4.013	¢707
SET SEG Self-Funded 100/90/90/90; 1000,1500	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

Cu	urrent Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Countries Office with Madical		6		4	2	¢00.24	\$7,078	7/1/2013 -
Central Office with Medical		Census		4	2	\$98.31		6/30/2014
	100/90/90/90/1000/1500	Rate	\$42.32	\$79.03	\$136.87			
							\$1,404	7/1/2013 -
Central Office without Medi	cal	Census			1	\$117.01	71,404	6/30/2014
	100/90/90/90/1000/1500	Rate	\$31.73	\$59.87	\$117.01			
		TOTALS:		4	3		\$8,482	_

					Monthly		Estimated
Product Name	<b>Rate Period</b>	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
	8/1/2013 -					¢0.007	¢1 F0F
SET SEG Insured 100/90/90/90; 1000,1500	6/30/2014	\$46.50	\$92.99	\$153.44	\$118.90	\$9,987	-\$1,505
	8/1/2013 -					ć7 100	ć1 202
SET SEG Self-Funded 100/90/90/90; 1000,1500	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

						Monthly	<b>Total Annual</b>	
	Current Plan(s) and Segment:		1P	2P	FF	Composite	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	

					Monthly		Estimated
Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
	8/1/2013 -					¢16 F94	¢2.01F
SET SEG Insured 80/80/80/80; 1000,800	6/30/2014	\$41.63	\$83.25	\$137.37	\$86.38	\$16,584	-\$2,015
	8/1/2013 -					642 577	ć1 002
SET SEG Self-Funded 80/80/80/80; 1000,800	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

0	urrent Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
	arrent Flants) and Segment.			<u> </u>	<u> </u>	Composite		7/1/2013 -
Teacher with Medical		Census	6	9	25	\$84.25	\$40,441	6/30/2014
	80/80/80/80/1000/1500	Rate	\$30.79	\$57.87	\$106.58			
							\$9,006	7/1/2013 -
Teacher without Medical		Census			6	\$125.08	ψ3,000	6/30/2014
	100/90/90/90/1000/1500	Rate	\$36.00	\$67.66	\$125.08			-1.1
A -l		0			2	6427.26	\$3 <i>,</i> 057	7/1/2013 -
Administration with Medica		Census Rate	\$37.24	\$69.86	2	\$127.36		6/30/2014
	100/90/90/90/1000/1500	Nate	<i>\$</i> 37.24	309.60	\$127.36			7/1/2013 -
Administration without Med	dical	Census			1	\$145.27	\$1,743	6/30/2014
Administration without wice	100/90/90/90/1000/1500	Rate	\$46.80	\$87.14	\$145.27	φ113.27		0/30/2011
	,,,		,	, -	, -		4- 0-0	7/1/2013 -
Central Office with Medical		Census		4	2	\$98.31	\$7,078	6/30/2014
	100/90/90/90/1000/1500	Rate	\$42.32	\$79.03	\$136.87			
							\$1,404	7/1/2013 -
Central Office without Medi		Census			1	\$117.01	71,404	6/30/2014
	100/90/90/90/1000/1500	Rate	\$31.73	\$59.87	\$117.01			
		_	_		_	4	\$14,569	10/1/2012 -
Support Staff	00/00/00/00/4000/000	Census	4	8	4	\$75.88	. ,	9/30/2013
	80/80/80/80/1000/800	Rate	\$39.17	\$72.42	\$119.52		Ć77 200	
		TOTALS:	10	21	41		\$77 <b>,</b> 298	

					Monthly		Estimated
Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Composite	<b>Total Cost</b>	<b>Annual Savings</b>
	8/1/2013 -					¢65.007	¢11 211
SET SEG Self-Funded Composite Plan	6/30/2014	\$29.98	\$71.96	\$89.95	\$76.37	\$65,987	\$11,311

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



### **Dental Plan Comparison**

Manistique Area Schools Teacher with Medical

#### **CURRENT PLAN**

Name Carrier	Teacher wit MES		SET SEG Self-Funded 80/80/80/80; 1000,1500 SET TPA				
Rate Period	7/1/2013 - 6	5/30/2014	8/1/2013 - 6/30/2014				
Purchased Plan Features	Coverage A	llowance	Coverage Allowance				
Prevent %	80%	6	80%				
Basic %	80%	6	80%				
Major %	80%	6	80%				
Ortho %	80%	6	80%				
Basic Ded	\$0		\$	0			
Major Ded	\$0		\$0				
Ortho Ded	\$0		\$0				
Bas/Maj Max	\$1,0	00	\$1,000				
Ortho Max	\$1,5	00	\$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	\$40,4	41					
Estimated Savings - \$			\$12	\$5,786			
Estimated Savings - %				14%			

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## **Dental Plan Comparison**

Manistique Area Schools Teacher without Medical

#### **CURRENT PLAN**

	CURREN	NT PLAN			İ				
Name Carrier		nout Medical SSA	1000	d 100/90/90/90; ,1500 ET	SET SEG Self-Funded 100/90/90/90 1000,1500 SET TPA				
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	Coverage Allowance			
Prevent %	10	0%	10	0%	100%				
Basic %	90	0%	90	0%	90%				
Major %	90	)%	90	0%	90%				
Ortho %	90	)%	90	0%	90%				
Basic Ded	\$	0	Ş	50	\$0				
Major Ded	\$	0	Ç	60	\$0				
Ortho Ded	\$	0	Ş	60	\$0				
Bas/Maj Max	\$1,	000	\$1,	000	\$1,000				
Ortho Max	\$1,	500	\$1,	500	\$1,500				
Sealants Covered	0		N	lo	1	No			
Implants Covered	(	)	N	lo	1	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	6 \$118.90		\$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

CURRENT PLAN CURRENT PLAN

•	COMME	INT I DAIN	COMME	INT I EAT					
Name Carrier		n with Medical		without Medical	1000	d 100/90/90/90; ,1500 ET	SET SEG Self-Funded 100/90/90/90; 1000,1500 SET TPA		
Rate Period Purchased Plan Features	• •	- 6/30/2014 Allowance		- 6/30/2014 Allowance		6/30/2014 Allowance	8/1/2013 - 6/30/2014 Coverage Allowance		
Prevent %	10	00%	100%		10	0%	100%		
Basic %	9	0%	90%		90	0%	90%		
Major %	9	0%	9	0%	90	0%	90%		
Ortho %	9	0%	9	0%	90	0%	90%		
Basic Ded	Ç	\$0	9	\$0	Ş	60	\$0		
Major Ded	\$0			\$0	Ş	60	\$0		
Ortho Ded	\$0		9	\$0	Ş	60	\$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		N	lo	1	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

**CURRENT PLAN CURRENT PLAN SET SEG Self-Funded** Name **Central Office with Medical Central Office without Medical** 100/90/90/90; 1000,1500 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 % 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 \$1,500 Ortho Max \$1,500 \$1,500 **Sealants Covered** 0 0 No 0 0 **Implants Covered** No **Purchased Plan Rates** Census Rates Census Rates Census Rates 0 0 0 One Person (1P) \$42.32 \$31.73 \$32.21 Two Person (2P) 4 \$79.03 0 \$59.87 4 \$77.30 Family (FF) 2 1 3 \$96.63 \$136.87 \$117.01 **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

#### **CURRENT PLAN**

Name Carrier Rate Period Purchased Plan Features  Prevent % Basic % Major % Ortho % Basic Ded Major Ded Ortho Ded Bas/Maj Max	Suppo DE: 10/1/2012 Coverage 80 80 80 80 80 80 80	rt Staff LTA - 9/30/2013  Allowance 0% 0% 0 0 0 0	1000 SET 8/1/2013 - Coverage 80 80 80 80	SET SEG Self-Funded 80/80/80/80; 1000,800 SET TPA 8/1/2013 - 6/30/2014  Coverage Allowance  80% 80% 80% \$0% \$0 \$0 \$0			
Ortho Max	\$8	00	\$8	\$800			
Sealants Covered	(	)	N	No			
Implants Covered	(	)	N	lo			
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 - \$ Estimated Savings - %			\$10	\$1,992 14%			

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Dental Plan Comparison

Manistique Area Schools

All Employees

1	CURRE	NT PLAN	CURRE	NT PLAN	CURRE			CURRE				CURRE	CURRENT PLAN			
Name Carrier		ith Medical SSA	Teacher witl	nout Medical SSA	Administration with Medical MESSA		Administration without Medical MESSA		Central Office with Medical MESSA		Central Office without Medical MESSA		Support Staff DELTA		SET SEG Self-Funded Composite Plan SET TPA	
Rate Period Purchased Plan Features		6/30/2014 Allowance	7/1/2013 - Coverage	6/30/2014 Allowance		7/1/2013 - 6/30/2014 Coverage Allowance		7/1/2013 - 6/30/2014 Coverage Allowance		7/1/2013 - 6/30/2014 Coverage Allowance		7/1/2013 - 6/30/2014 Coverage Allowance		10/1/2012 - 9/30/2013 Coverage Allowance		- 6/30/2014 Allowance
	-								-		-				5555.00	
Prevent %	80	0%	10	0%	10	00%	1	00%	10	00%	10	0%	80	0%		
Basic %	80	0%	90	)%	90	0%	Ç	90%	9	0%	90%		80%			
Major %	80	0%	90	)%	90%		90%		90%		90%		80%			
Ortho %	80	0%	90	)%	90	0%	90%		90%		90%		80%			
Basic Ded	5	60	Ś	60		50		\$0	\$0		\$0		\$0		*Proposed SET Self-Funded plan	
		60		60		\$0									is a composite calculation of	
Major Ded							\$0		\$0		\$0		\$0		each segment remaining at their current benefit level	
Ortho Ded	Ş	50	\$	60	\$0		\$0		\$0		\$0		\$0			
Bas/Maj Max	\$1,	000	\$1,	000	\$1,000		\$1,000		\$1	\$1,000 \$1,000		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		
Implants Covered		0		0		0		0	0		(	0		0		
Purchased Plan Rates	Census	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	< TO	TALS	< TOTALS		< TOTALS		< TOTALS		< TOTALS		< TOTALS			
Estimated Savings - \$															\$13	\$11,311
Estimated Savings - %																15%

<sup>\*</sup>SET SF plan matches current level of benefits however does not include a network

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