



**Medical Rate Summary**  
**Harbor Springs Public Schools**  
**All Employees**  
 Assumed Effective Date: 7/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Admin/ Deductible Funding	Composite	Total Cost
<b>Teacher</b>	<b>Census</b> 6	<b>Census</b> 3	<b>Census</b> 46			
MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	<b>Rate</b> \$591.94	<b>Rate</b> \$1,329.98	<b>Rate</b> \$1,654.72		\$1,521	\$1,003,904
<b>Administration</b>	<b>Census</b>	<b>Census</b> 2	<b>Census</b> 8			
MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	<b>Rate</b> \$591.94	<b>Rate</b> \$1,329.98	<b>Rate</b> \$1,654.72		\$1,590	\$190,773
<b>Support Staff 30+ Hours/Week</b>	<b>Census</b> 1	<b>Census</b> 2	<b>Census</b> 8			
MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	<b>Rate</b> \$591.94	<b>Rate</b> \$1,329.98	<b>Rate</b> \$1,654.72		\$1,499	\$197,876
<b>TOTALS:</b>	<b>7</b>	<b>7</b>	<b>62</b>	<b>76</b>	<b>\$1,527</b>	<b>\$1,392,553</b>

Product Name	1P Rate	2P Rate	FF Rate	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
<b>BCBSM Community Blue Options</b>							
BCBSM CB 4A; 20 OV; 10/40/80 Rx	\$429	\$1,030	\$1,287	\$1,184	\$1,080,259	\$312,294	\$1,080,259
BCBSM CB 12A; 30 OV; 10/40/80 Rx	\$403	\$968	\$1,210	\$1,113	\$1,015,139	\$377,414	\$1,015,139
<b>BCN HDHP Options</b>							
BCN HDHP 2000/0%; 10/40/80 Rx	\$418	\$960	\$1,148	\$1,064	\$970,125	\$422,428	\$970,125
BCN HSA HDHP 1250/20%; \$15/\$50/50% Rx	\$395	\$909	\$1,087	\$1,007	\$918,036	\$474,517	\$918,036
<b>BCN Plan Options</b>							
BCN Plan 5; 10/40/80 Rx	\$555	\$1,277	\$1,527	\$1,414	\$1,289,585	\$102,968	\$1,289,585
<b>PriorityHealth Plan Options</b>							
Priority Health PPO 250 Ded; 80% Coins; 20 OV; 10/40/80 Rx	\$532	\$1,195	\$1,327	\$1,242	\$1,132,598	\$259,955	\$1,132,598
Priority Health POS 80 250 Ded; 80% Coins; 20 OV; 10/40/80 Rx	\$473	\$1,064	\$1,182	\$1,105	\$1,008,193	\$384,360	\$1,008,193
Priority Health PPO 500 Ded; 20 OV; 10/40/80 Rx	\$562	\$1,264	\$1,404	\$1,314	\$1,197,941	\$194,612	\$1,197,941

<b>Product Name</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>	<b>Worst Case Exposure</b>
Priority Health PPO 80 500 Ded; 80% Coins; 20 OV; 10/40/80 Rx	\$516	\$1,160	\$1,289	\$1,206	\$1,100,072	\$292,481	\$1,100,072
Priority Health POS 500 Ded; 20 OV; 10/40/80 Rx	\$500	\$1,123	\$1,247	\$1,167	\$1,064,184	\$328,369	\$1,064,184
Priority Health POS HSA 80 1250 Ded; 80% Coins; 10/40/80 Rx	\$391	\$878	\$976	\$913	\$832,405	\$560,148	\$832,405
<b>MESSA Plans</b>							
MESSA Choices II \$300/\$600 Ded Saver Rx	\$531	\$1,193	\$1,484	\$1,370	\$1,249,254	\$143,299	\$1,249,254
<b>BCBSM Simply Blue Conventional Plans</b>							
BCBSM SB 500; \$5/\$25/\$50 Rx	\$425	\$1,020	\$1,275	\$1,173	\$1,070,190	\$322,363	\$1,070,190
BCBSM SB 1000; \$5/\$25/\$50 Rx	\$380	\$913	\$1,141	\$1,050	\$957,695	\$434,858	\$957,695
<b>BCBSM Simply Blue HSA Plans</b>							
BCBSM SB HSA 1250-0%; \$10/\$40/\$80 Rx	\$377	\$904	\$1,130	\$1,040	\$948,464	\$444,089	\$948,464
BCBSM SB HSA 1250-20%; \$5/\$25/\$50 Rx	\$340	\$816	\$1,020	\$939	\$856,253	\$536,300	\$856,253
BCBSM SB HSA 2000-0%; \$5/\$25/\$50 Rx	\$337	\$810	\$1,012	\$931	\$849,330	\$543,223	\$849,330
BCBSM SB HSA 3000-0%; \$5/\$25/\$50 Rx	\$278	\$668	\$835	\$768	\$700,321	\$692,232	\$700,321
<b>Priority Health POS HSA Plans 30% OON Coinsurance</b>							
Priority Health POS HSA Max Plan \$10/\$40/\$80 Rx	\$352	\$791	\$879	\$823	\$750,133	\$642,420	\$750,133
Priority Health POS HSA Mid Plan \$10/\$40/\$80 Rx	\$396	\$891	\$989	\$926	\$844,274	\$548,279	\$844,274
Priority Health POS HSA Min Plan \$10/\$40/\$80 Rx	\$445	\$1,001	\$1,112	\$1,040	\$948,490	\$444,063	\$948,490

- \*SET SEG does not guarantee each Carrier solicited has included the 1% Michigan Claim Tax Assessment in their proposal
- \*BCN rates are based off of actual enrollment at time of quote, rates may vary if enrollment number changes at time of implementation
- \*2013 Aetna rates were not available for accurate comparison.
- \*BCBSM figures do not include federal and state taxes, fees or assessments that will be included in your future bills



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**Medical Plan Comparison**  
**Harbor Springs Public Schools**  
**All Employees**

	<b>CURRENT PLAN</b> Teacher	<b>CURRENT PLAN</b> Administration	<b>CURRENT PLAN</b> Support Staff 30+ Hours/Week	<b>Option 1</b> BCBSM SB HSA 1250-0%; \$10/\$40/\$80 Rx
Carrier	MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	MESSA Choices II 200/400 Ded; \$10 OV; \$10/\$20 Rx	BCBSM
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
Purchased Plan Features	In Network	In Network	In Network	In Network
Deductible				
Annual Deductible 1P	\$200	\$200	\$200	\$1,250
Annual Deductible 2P/FF	\$400	\$400	\$400	\$2,500
Coinsurance				
Coinsurance % after Deductible	0%	0%	0%	0%
Coinsurance \$ Limit after Ded - 1P	\$0	\$0	\$0	\$1,000
Coinsurance \$ Limit after Ded - 2P/FF	\$0	\$0	\$0	\$2,000
Maximum Out of Pocket				
Max \$ Out of Pocket - 1P	\$200	\$200	\$200	\$2,250
Max \$ Out of Pocket - 2P/FF	\$400	\$400	\$400	\$4,500
Copayments				
Office Visit/Specialist	\$10/\$10	\$10/\$10	\$10/\$10	\$0
Urgent Care/ER	\$25/\$50	\$25/\$50	\$25/\$50	\$0
Chiropractic, Visit Limit/Copay	38/\$0	38/\$0	38/\$0	12/\$0
Prescription Drugs				
Rx Copay - Generic	\$10	\$10	\$10	\$10
Rx Copay - Preferred Brand	\$20	\$20	\$20	\$40
Rx Copay - Non-preferred Brand	\$20	\$20	\$20	\$80
Purchased Plan Rates - Medical	Census Rates	Census Rates	Census Rates	Census Rates
One Person (1P)	6 \$591.94	0 \$591.94	1 \$591.94	7 \$376.73
Two Person (2P)	3 \$1,329.98	2 \$1,329.98	2 \$1,329.98	7 \$904.16
Family (FF)	46 \$1,654.72	8 \$1,654.72	8 \$1,654.72	62 \$1,130.20
Rx Rates/Equiv Breakout (as applicable)	Census Rates/Equiv	Census Rates/Equiv	Census Rates/Equiv	Census Rates/Equiv
One Person (1P)	6 Included in Med	0 Included in Med	1 Included in Med	7 Included in Med
Two Person (2P)	3 Included in Med	2 Included in Med	2 Included in Med	7 Included in Med
Family (FF)	46 Included in Med	8 Included in Med	8 Included in Med	62 Included in Med
Total Annual Premium	55 \$1,003,904	10 \$190,773	11 \$197,876	76 \$948,464
Combined Annual Premium	\$1,392,553	< TOTALS	< TOTALS	
Total Costs				PEPM Annual
Estimated Annual Cost	\$1,392,553	<Totals	<Totals	\$948,464
Estimated Savings %				-31.9%

\*SET SEG does not guarantee each Carrier solicited has included the 1% Michigan Claim Tax Assessment in their proposal  
 \*BCBSM rates are based off of actual enrollment at time of quote, rates may vary if enrollment number changes at time of implementation



**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**Teacher with Medical**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher with Medical	6	3	46	\$113.05	\$74,613	7/1/2013-6/30/2014
100/90/90/90%; 1000, 1500	<b>Census Rate</b>	\$36.46	\$68.42	\$125.95		
<b>TOTALS:</b>	<b>6</b>	<b>3</b>	<b>46</b>		<b>\$74,613</b>	

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	7/1/2013-6/30/2014	\$36.26	\$72.53	\$119.67	\$108.00	\$71,280	\$3,333
SET SEG Self-funded 100/90/90/90%; 1000, 1500	7/1/2013-6/30/2014	\$34.64	\$83.15	\$103.93	\$95.24	\$62,857	\$11,756

\*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%

\*MESSA was solicited and rates proposed are the same as current rates



**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**Teacher without Medical**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher without Medical			1	\$122.69	\$1,472	7/1/2013-6/30/2014
100/90/90/90%; 1000, 1500	Census Rate \$34.64	\$65.14	\$122.69			
<b>TOTALS:</b>			<b>1</b>		<b>\$1,472</b>	

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	7/1/2013-6/30/2014	\$36.03	\$72.06	\$118.90	\$118.90	\$1,427	\$45
SET SEG Self-funded 100/90/90/90%; 1000, 1500	7/1/2013-6/30/2014	\$34.32	\$82.37	\$102.97	\$102.97	\$1,236	\$237
	7/1/2013-6/30/2014	\$34.64	\$65.14	\$122.69	\$122.69	\$1,472	

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**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**Administration**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration 100/90/90/90; 1000, 1500	Census Rate \$36.46	2 \$68.42	8 \$125.95	\$114.44	\$13,733	7/1/2013-6/30/2014
<b>TOTALS:</b>		<b>2</b>	<b>8</b>		<b>\$13,733</b>	

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	7/1/2013-6/30/2014	\$39.11	\$78.22	\$129.07	\$118.90	\$14,268	-\$535
SET SEG Self-funded 100/90/90/90%; 1000, 1500	7/1/2013-6/30/2014	\$33.46	\$80.30	\$100.37	\$96.36	\$11,563	\$2,171
	7/1/2013-6/30/2014	\$36.46	\$68.42	\$125.95	\$114.44	\$13,733	

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**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**Support Staff 30+ Hours/Week with Medical**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff 30+ Hours/Week with Medical	<b>Census</b>	1	2	8	\$110.75	\$14,619	7/1/2013-6/30/2014
90/90/90/90%; 1000, 1300	<b>Rate</b>	\$39.87	\$74.48	\$128.68			
	<b>TOTALS:</b>	<b>1</b>	<b>2</b>	<b>8</b>		<b>\$14,619</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 90/90/90/90%; 1000, 1300	7/1/2013-6/30/2014	\$38.09	\$76.19	\$125.71	\$108.74	\$14,354	\$265
SET SEG Self-funded 90/90/90/90%; 1000, 1300	7/1/2013-6/30/2014	\$34.48	\$82.75	\$103.44	\$93.41	\$12,330	\$2,289

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**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**Support Staff 30+ Hours/Week without Medical**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff 30+ Hours/Week without Medical			2	\$116.58	\$2,798	7/1/2013-6/30/2014
90/90/90/90; 1000, 1300	Census Rate \$33.42	\$62.80	\$116.58			
<b>TOTALS:</b>			<b>2</b>		<b>\$2,798</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG Insured 90/90/90/90%; 1000, 1300	7/1/2013-6/30/2014	\$35.28	\$70.56	\$116.42	\$116.42	\$2,794	\$4
SET SEG Self-funded 90/90/90/90%; 1000, 1300	7/1/2013-6/30/2014	\$32.70	\$78.47	\$98.09	\$98.09	\$2,354	\$444

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**Dental Rate Summary**  
**Harbor Springs Public Schools**  
**All Employees**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher with Medical 100/90/90/90; 1000, 1500	Census 6 Rate \$36.46	3 \$68.42	46 \$125.95	\$113.05	\$74,613	7/1/2013- 6/30/2014
Teacher without Medical 100/90/90/90; 1000, 1500	Census 1 Rate \$34.64	2 \$65.14	8 \$122.69	\$122.69	\$1,472	7/1/2013- 6/30/2014
Adminstration 100/90/90/90; 1000, 1500	Census 2 Rate \$36.46	2 \$68.42	8 \$125.95	\$114.44	\$13,733	7/1/2013- 6/30/2014
Support Staff 30+ Hours/Week with Medical 90/90/90/90; 1000, 1300	Census 1 Rate \$39.87	2 \$74.48	8 \$128.68	\$110.75	\$14,619	7/1/2013- 6/30/2014
Support Staff 30+ Hours/Week without Medical 90/90/90/90; 1000, 1300	Census 2 Rate \$33.42	2 \$62.80	2 \$116.58	\$116.58	\$2,798	7/1/2013- 6/30/2014
<b>TOTALS:</b>	<b>7</b>	<b>7</b>	<b>65</b>		<b>\$107,235</b>	

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, 1300	7/1/2013- 6/30/2014	\$36.79	\$73.57	\$121.40	\$109.66	\$103,962	\$3,273
MetLife Insured 100/90/90/80%; 1000, 1500	7/1/2013- 6/30/2014	\$51.40	\$103.83	\$189.71	\$169.85	\$161,013	-\$53,778
MetLife Insured 90/90/90/80%; 1000, 1300	7/1/2013- 6/30/2014	\$49.73	\$99.93	\$178.42	\$160.06	\$151,739	-\$44,504
SET SEG Self-funded Composite	7/1/2013- 6/30/2014	\$34.41	\$82.58	\$103.22	\$95.29	\$90,339	\$16,897

MESSA was solicited and rates proposed are the same as current rates

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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**  
 Harbor Springs Public Schools  
 Teacher with Medical

**CURRENT PLAN**

Name Carrier	Teacher with Medical MESSA		SET SEG Insured 100/90/90/90%; 1000, 1500 SET		SET SEG Self-funded 100/90/90/90%; 1000, 1500 SET TPA	
	Rate Period	Coverage Allowance	Rate Period	Coverage Allowance	Rate Period	Coverage Allowance
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014		7/1/2013-6/30/2014	
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	No		No		No	
Implants Covered	No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	6	\$36.46	6	\$36.26	6	\$34.64
Two Person (2P)	3	\$68.42	3	\$72.53	3	\$83.15
Family (FF)	46	\$125.95	46	\$119.67	46	\$103.93
<b>Total Annual Premium</b>	<b>55</b>	<b>\$74,613</b>	<b>55</b>	<b>\$71,280</b>	<b>55</b>	<b>\$62,857</b>
<b>Combined Annual Premium</b>	<b>\$74,613</b>					
<b>Estimated Savings - \$</b>			<b>\$5</b>	<b>\$3,333</b>	<b>\$18</b>	<b>\$11,756</b>
<b>Estimated Savings - %</b>					<b>16%</b>	

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**Dental Plan Comparison**  
 Harbor Springs Public Schools  
 Teacher without Medical

Name	CURRENT PLAN		SET SEG Self-funded 100/90/90/90%; 1000, 1500	
	Teacher without Medical		SET TPA	
Carrier	MESSA		SET TPA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%	
Basic %	90%		90%	
Major %	90%		90%	
Ortho %	90%		90%	
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	No		No	
Implants Covered	No		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$34.64	0	\$34.32
Two Person (2P)	0	\$65.14	0	\$82.37
Family (FF)	1	\$122.69	1	\$102.97
<b>Total Annual Premium</b>	<b>1</b>	<b>\$1,472</b>	<b>1</b>	<b>\$1,236</b>
<b>Combined Annual Premium</b>	<b>\$1,472</b>			
<b>Estimated Savings - \$</b>			<b>\$20</b>	<b>\$237</b>
<b>Estimated Savings - %</b>				<b>16%</b>

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**Dental Plan Comparison**  
**Harbor Springs Public Schools**  
**Administration**

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Name	CURRENT PLAN		SET SEG Self-funded 100/90/90/90%; 1000, 1500	
	Administration		SET TPA	
Carrier	MESSA		SET TPA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%	
Basic %	90%		90%	
Major %	90%		90%	
Ortho %	90%		90%	
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	No		No	
Implants Covered	No		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$36.46	0	\$33.46
Two Person (2P)	2	\$68.42	2	\$80.30
Family (FF)	8	\$125.95	8	\$100.37
<b>Total Annual Premium</b>	<b>10</b>	<b>\$13,733</b>	<b>10</b>	<b>\$11,563</b>
<b>Combined Annual Premium</b>	<b>\$13,733</b>			
<b>Estimated Savings - \$</b>			<b>\$18</b>	<b>\$2,171</b>
<b>Estimated Savings - %</b>				<b>16%</b>

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**Dental Plan Comparison**  
 Harbor Springs Public Schools  
 Support Staff 30+ Hours/Week with Medical

CURRENT PLAN

Name	Support Staff 30+ Hours/Week with Medical		SET SEG Self-funded 90/90/90/90%; 1000, 1300	
	MESSA		SET TPA	
Carrier	MESSA		SET TPA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	90%		90%	
Basic %	90%		90%	
Major %	90%		90%	
Ortho %	90%		90%	
Basic Ded	\$0		\$0	
Major Ded	\$0		\$0	
Ortho Ded	\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000	
Ortho Max	\$1,300		\$1,300	
Sealants Covered	No		No	
Implants Covered	No		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	1	\$39.87	1	\$34.48
Two Person (2P)	2	\$74.48	2	\$82.75
Family (FF)	8	\$128.68	8	\$103.44
<b>Total Annual Premium</b>	<b>11</b>	<b>\$14,619</b>	<b>11</b>	<b>\$12,330</b>
<b>Combined Annual Premium</b>	<b>\$14,619</b>			
<b>Estimated Savings - \$</b>			<b>\$17</b>	<b>\$2,289</b>
<b>Estimated Savings - %</b>			<b>16%</b>	

\*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 Plan Comparison

Harbor Springs Public Schools

Support Staff 30+ Hours/Week without Medical

### CURRENT PLAN

Name	Support Staff 30+ Hours/Week without Medical		SET SEG Self-funded 90/90/90/90%; 1000, 1300	
Carrier	MESSA		SET TPA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance	
Prevent %	90%		90%	
Basic %	90%		90%	
Major %	90%		90%	
Ortho %	90%		90%	
Basic Ded	\$0		\$0	
Major Ded	\$0		\$0	
Ortho Ded	\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000	
Ortho Max	\$1,300		\$1,300	
Sealants Covered	No		No	
Implants Covered	No		No	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$33.42	0	\$32.70
Two Person (2P)	0	\$62.80	0	\$78.47
Family (FF)	2	\$116.58	2	\$98.09
<b>Total Annual Premium</b>	<b>2</b>	<b>\$2,798</b>	<b>2</b>	<b>\$2,354</b>
<b>Combined Annual Premium</b>	<b>\$2,798</b>			
<b>Estimated Savings - \$</b>			<b>\$18</b>	<b>\$444</b>
<b>Estimated Savings - %</b>			<b>16%</b>	

\*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 Plan Comparison  
Harbor Springs Public Schools  
All Employees**

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

	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURRENT PLAN			
Name	Teacher with Medical		Teacher without Medical		Adminstration		Support Staff 30+ Hours/Week with Medical		Support Staff 30+ Hours/Week without Medical		SET SEG Self-funded Composite	
Carrier	MESSA		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		7/1/2013-6/30/2014		7/1/2013-6/30/2014	
Purchased Plan Features	Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance		Coverage Allowance	
Prevent %	100%		100%		100%		90%		90%		<p align="center"><b>*Proposed SET Self-Funded plan is a composite calculation of each segment remaining at their current benefit level</b></p>	
Basic %	90%		90%		90%		90%		90%			
Major %	90%		90%		90%		90%		90%			
Ortho %	90%		90%		90%		90%		90%			
Basic Ded	\$0		\$0		\$0		\$0		\$0			
Major Ded	\$0		\$0		\$0		\$0		\$0			
Ortho Ded	\$0		\$0		\$0		\$0		\$0			
Bas/Maj Max	\$1,000		\$1,000		\$1,000		\$1,000		\$1,000			
Ortho Max	\$1,500		\$1,500		\$1,500		\$1,300		\$1,300			
Sealants Covered	No		No		No		No		No			
Implants Covered	No		No		No		No		No			
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates		
One Person (1P)	6	\$36.46	0	\$34.64	0	\$36.46	1	\$39.87	0	\$33.42	7	\$34.41
Two Person (2P)	3	\$68.42	0	\$65.14	2	\$68.42	2	\$74.48	0	\$62.80	7	\$82.58
Family (FF)	46	\$125.95	1	\$122.69	8	\$125.95	8	\$128.68	2	\$116.58	65	\$103.22
<b>Total Annual Premium</b>	<b>55</b>	<b>\$74,613</b>	<b>1</b>	<b>\$1,472</b>	<b>10</b>	<b>\$13,733</b>	<b>11</b>	<b>\$14,619</b>	<b>2</b>	<b>\$2,798</b>	<b>79</b>	<b>\$90,339</b>
<b>Combined Annual Premium</b>	<b>\$107,235</b>		<b>&lt; TOTALS</b>		<b>&lt; TOTALS</b>		<b>&lt; TOTALS</b>		<b>&lt; TOTALS</b>			
<b>Estimated Savings - \$</b>											<b>\$18</b>	<b>\$16,897</b>
<b>Estimated Savings - %</b>												<b>16%</b>

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





**Vision Plan Summary**  
**Harbor Springs Public Schools**  
**Administration**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Adminstration	Census		2	8	\$32.16	\$3,859	7/1/2013-6/30/2014
	Rate	\$10.65	\$22.90	\$34.47			
	<b>TOTALS:</b>		<b>2</b>	<b>8</b>		<b>\$3,859</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	7/1/2013-6/30/2014	\$13.36	\$32.05	\$32.05	\$32.05	\$3,846	\$13
SET Vision Self-funded Plan 3 - \$80 Frames	7/1/2013-6/30/2014	\$5.64	\$13.54	\$16.93	\$16.25	\$1,950	\$1,908
NVA VSP Plan 3 Plus Match	7/1/2013-6/30/2014	\$6.25	\$11.27	\$17.63	\$16.36	\$1,963	\$1,896

MESSA was solicited and rates proposed are the same as current rates

\*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 75%

\*NVA plan matches current level of benefits. However, network participation may vary



**Vision Plan Summary**  
**Harbor Springs Public Schools**  
**Support Staff**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census	8	14	33	\$19.26	\$12,715	7/1/2013-6/30/2014
	MESSA VSP Plan 3	Rate \$7.32	\$15.73	\$23.66			
<b>TOTALS:</b>		<b>8</b>	<b>14</b>	<b>33</b>		<b>\$12,715</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$65 Frames	7/1/2013-6/30/2014	\$12.54	\$30.08	\$30.08	\$27.53	\$18,168	-\$5,454
SET Vision Self-funded Plan 3 - \$65 Frames	7/1/2013-6/30/2014	\$9.89	\$23.73	\$29.66	\$25.27	\$16,681	-\$3,967
UHCV Plan 3	7/1/2013-6/30/2014	\$26.73	\$26.73	\$26.73	\$26.73	\$17,642	-\$4,927
NVA VSP Plan 3 Match	7/1/2013-6/30/2014	\$5.04	\$9.34	\$13.36	\$11.13	\$7,344	\$5,371

MESSA was solicited and rates proposed are the same as current rates

\*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 75%

\*NVA plan matches current level of benefits. However, network participation may vary



**Vision Plan Summary**  
**Harbor Springs Public Schools**  
**Teacher**  
**Assumed Effective Date: 7/1/2013**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher	Census	6	3	47	\$31.30	\$21,032	7/1/2013-6/30/2014
	Rate	\$10.65	\$22.90	\$34.47			
	<b>TOTALS:</b>	<b>6</b>	<b>3</b>	<b>47</b>		<b>\$21,032</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	7/1/2013-6/30/2014	\$13.36	\$32.05	\$32.05	\$30.05	\$20,191	\$841
SET Vision Self-funded Plan 3 - \$80 Frames	7/1/2013-6/30/2014	\$9.41	\$22.59	\$28.24	\$25.92	\$17,418	\$3,614
NVA VSP Plan 3 Plus Match	7/1/2013-6/30/2014	\$6.25	\$11.27	\$17.63	\$16.07	\$10,799	\$10,233

MESSA was solicited and rates proposed are the same as current rates

- \*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 75%
- \*NVA plan matches current level of benefits. However, network participation may vary



# Vision Plan Comparison

## Harbor Springs Public Schools Administration

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

Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80		NVA VSP Plan 3 Plus Match	
	Administration		Frames		NVA	
Carrier	MESSA VSP Plan 3 Plus		SET TPA		NVA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2014		7/1/2013-6/30/2015	
Purchased Plan Features	In Network	Out of Network Allowance	Coverage Allowance		In Network	Out of Network Allowance
	Optometrist Exam	100%	\$35	\$64		100%
Ophthalmologist Exam	100%	\$45	\$64		100%	\$45
Regular Lenses	100%	\$38	\$84		100%	\$38
Bifocal Lenses	100%	\$60	\$96		100%	\$60
Trifocal Lenses	100%	\$72	\$120		100%	\$72
Lenticular Lenses	100%	\$108	\$144		100%	\$108
Frames	\$80	\$66	\$80		\$80	\$66
Necessary Contacts	100%	\$150	\$200		100%	\$200
Cosmetic Contacts	100%	\$150	\$200		\$200	\$115
Exam Copay	\$0.00	n/a	\$0.00		\$0.00	n/a
Material Copay	\$0.00	n/a	\$0.00		\$0.00	n/a
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$10.65	0	\$5.64	0	\$6.25
Two Person (2P)	2	\$22.90	2	\$13.54	2	\$11.27
Family (FF)	8	\$34.47	8	\$16.93	8	\$17.63
<b>Total Annual Premium</b>	<b>10</b>	<b>\$3,859</b>	<b>10</b>	<b>\$1,950</b>	<b>10</b>	<b>\$1,963</b>
<b>Combined Annual Premium</b>	<b>\$3,859</b>					
<b>Estimated Savings - \$</b>			<b>\$16</b>	<b>\$1,908</b>	<b>\$16</b>	<b>\$1,896</b>
<b>Estimated Savings - %</b>			<b>49%</b>		<b>49%</b>	

\*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 75%

\*NVA plan matches current level of benefits. However, network participation may vary



# Vision Plan Comparison

Harbor Springs Public Schools

Support Staff

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

Name	CURRENT PLAN		NVA VSP Plan 3 Match	
	Support Staff		NVA	
Carrier	MESSA VSP Plan 3		NVA	
Rate Period	7/1/2013-6/30/2014		7/1/2013-6/30/2015	
Purchased Plan Features	In Network	Out of Network Allowance	In Network	Out of Network Allowance
Optometrist Exam	100%	\$35	100%	\$35
Ophthalmologist Exam	100%	\$45	100%	\$45
Regular Lenses	100%	\$38	100%	\$38
Bifocal Lenses	100%	\$60	100%	\$60
Trifocal Lenses	100%	\$72	100%	\$72
Lentiular Lenses	100%	\$108	100%	\$108
Frames	\$65	\$55	\$65	\$55
Necessary Contacts	100%	\$115	100%	\$200
Cosmetic Contacts	\$115	\$115	\$115	\$115
Exam Copay	\$0.00	n/a	\$0.00	n/a
Material Copay	\$0.00	n/a	\$0.00	n/a
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	8	\$7.32	8	\$5.04
Two Person (2P)	14	\$15.73	14	\$9.34
Family (FF)	33	\$23.66	33	\$13.36
<b>Total Annual Premium</b>	<b>55</b>	<b>\$12,715</b>	<b>55</b>	<b>\$7,344</b>
<b>Combined Annual Premium</b>	<b>\$12,715</b>			
<b>Estimated Savings - \$</b>			<b>\$8</b>	<b>\$5,371</b>
<b>Estimated Savings - %</b>				<b>42%</b>

\*NVA plan matches current level of benefits. However, network participation may vary



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Harbor Springs Public Schools  
All Employees  
Assumed Effective Date: 7/1/2013

<b>Current (Baseline)</b>										
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
Superintendent	1	\$130,000	\$130,000	\$130,000	\$130,000	MESSA	\$0.14	\$0.03	6/30/2014	\$265
Teacher & Administration without Medical	2	\$50,000	\$50,000	\$100,000	\$100,000	MESSA	\$0.14	\$0.03	6/30/2014	\$204
Teacher, Administration & Support Staff with Medical	74	\$30,000	\$30,000	\$2,220,000	\$2,220,000	MESSA	\$0.14	\$0.03	6/30/2014	\$4,529
Support Staff without Medical	2	\$10,000	\$10,000	\$20,000	\$20,000	MESSA	\$0.14	\$0.03	6/30/2014	\$41
<b>Total/Average</b>	<b>79</b>			<b>\$2,470,000</b>	<b>\$2,470,000</b>		<b>\$0.14</b>	<b>\$0.03</b>		<b>\$5,039</b>

## Proposed Plans

Carrier	Life/\$1,000/	AD&D/\$1,000/	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
	Month	Month					
MetLife	\$0.12	\$0.160	\$2,470,000	\$2,470,000	\$8,299	(\$3,260)	-65%

## Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Superintendent	1	\$130,000	\$130,000
Teacher & Administration without Medical	2	\$50,000	\$50,000
Teacher, Administration & Support Staff with Medical	74	\$30,000	\$30,000
Support Staff without Medical	2	\$10,000	\$10,000



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**Current (Baseline)**

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
Superintendent	1	\$130,000	\$130,000	\$130,000	\$130,000	MESSA	\$0.14	\$0.03	6/30/2014	\$265
Teacher & Administration without Medical	2	\$50,000	\$50,000	\$100,000	\$100,000	MESSA	\$0.14	\$0.03	6/30/2014	\$204
Teacher, Administration & Support Staff with Medical	74	\$30,000	\$30,000	\$2,220,000	\$2,220,000	MESSA	\$0.14	\$0.03	6/30/2014	\$4,529
Support Staff without Medical	2	\$10,000	\$10,000	\$20,000	\$20,000	MESSA	\$0.14	\$0.03	6/30/2014	\$41
<b>Total/Average</b>	<b>79</b>			<b>\$2,470,000</b>	<b>\$2,470,000</b>		<b>\$0.14</b>	<b>\$0.03</b>		<b>\$5,039</b>

**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	\$0.14	\$0.010	\$2,470,000	\$2,470,000	\$4,446	\$593	12%

**Coverage Levels**

Segment	Employees	Life Coverage	AD&D Coverage
Superintendent	1	\$130,000	\$130,000
Teacher & Administration without Medical	2	\$50,000	\$50,000
Teacher, Administration & Support Staff with Medical	74	75% to 500,000	75% to 500,000
Support Staff without Medical	2	75% to 500,000	75% to 500,000



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Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying	COLA	Own Occupation	Survivor Benefit	Medical Waiver of Premium
								Period (Days)				
Teacher	MESSA	\$0.68	\$274,641	\$22,411	56	70.00%	\$5,000	120	Yes	2 Year	None	Yes
Administration	MESSA	\$0.68	\$45,716	\$3,730	10	70.00%	\$5,000	120	Yes	2 Year	None	Yes
Support Staff 30+ Hours/Week	MESSA	\$1.67	\$30,376	\$6,087	13	66.67%	\$2,500	90	No	2 Year	None	Yes
Support Staff Non-PAK	MESSA	\$1.92	\$46,487	\$10,711	42	66.67%	\$2,500	90	No	2 Year	None	Yes
<b>Total/Average</b>		<b>\$0.90</b>	<b>\$397,220</b>	<b>\$42,939</b>	<b>121</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.60	\$397,220	\$28,600	\$14,339	33%

## 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
Teacher	56	70.00%	\$5,000	Greater of accrued sick leave or 90 days	Full Family	Yes	Yes	Yes	2 Year	None	Yes	\$1200/29
Administration	10	70.00%	\$5,000	Greater of accrued sick leave or 120 days	Full Family	Yes	Yes	Yes	2 Year	None	Yes	\$1200/29
Support Staff 30+ Hours/Week	13	66.67%	\$2,500	Greater of accrued sick leave or 90 days	Full Family	No	No	No	2 Year	None	Yes	\$1200/29
Support Staff Non-PAK	42	66.67%	\$2,500	Greater of accrued sick leave or 90 days	Full Family	No	No	No	2 Year	None	Yes	\$1200/29

\*RSLI rate is composite of all 4 segments





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Harbor Springs Public Schools  
All Employees  
Assumed Effective Date: 7/1/2013

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
Teacher	MESSA	\$0.68	\$274,641	\$22,411	56	70.00%	\$5,000	120	Yes	2 Year	None	Yes
Administration	MESSA	\$0.68	\$45,716	\$3,730	10	70.00%	\$5,000	120	Yes	2 Year	None	Yes
Support Staff 30+ Hours/Week	MESSA	\$1.67	\$30,376	\$6,087	13	66.67%	\$2,500	90	No	2 Year	None	Yes
Support Staff Non-PAK	MESSA	\$1.92	\$46,487	\$10,711	42	66.67%	\$2,500	90	No	2 Year	None	Yes
<b>Total/Average</b>		<b>\$0.90</b>	<b>\$397,220</b>	<b>\$42,939</b>	<b>121</b>							

### Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
MetLife	\$0.28	\$397,220	\$13,347	\$29,592	69%

### 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
All Active FT Teacher & Administration Employees	66	66.67%	\$5,000	120 days or until end of the STD Max Benefit Period	Full Family	No	No	Yes	2 Year	None	Yes	None
All Active FT Support Staff Employees	55	66.67%	\$2,500	90 days or until end of the STD Max Benefit Period	Full Family	No	No	Yes	2 Year	None	Yes	None