

**Ithaca Public Schools  
Dental Proposals August 1, 2017 - Teachers**

Actives		MESSA Current	MESSA Renewal	Standard - Plan #1	Standard - Plan #2	Standard - Plan #3	Standard - Plan #4	Standard - Plan #5	Standard - Plan #6
<b>Plan 1 - Teachers</b>		90/90/90/80 \$1000 / \$1500		90/90/90/80 \$1000 / \$1500	90/90/90/80 \$1250 / \$1500	90/90/90/80 \$1500 / \$1500	100/90/90/80 \$1000 / \$1500	100/90/90/80 \$1250 / \$1500	100/90/90/80 \$1500 / \$1500
Individual	14	\$35.86	\$34.58	\$33.93	\$36.94	\$41.00	\$34.49	\$37.70	\$42.05
2 Person	12	\$71.28	\$68.66	\$67.42	\$72.80	\$80.33	\$68.77	\$74.52	\$82.61
Family	42	\$131.42	\$130.18	\$120.16	\$127.14	\$137.68	\$124.01	\$131.52	\$143.05
Month	68	\$6,877.04	\$6,775.60	\$6,330.78	\$6,730.64	\$7,320.52	\$6,516.52	\$6,945.88	\$7,588.12
Estimated Claims ASO Only		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Monthly Tax Est.		\$123.79	In Rates	In Rates	In Rates	In Rates	In Rates	In Rates	In Rates
Annual Cost		\$84,010	\$81,307	\$75,969	\$80,768	\$87,846	\$78,198	\$83,351	\$91,057
Projected Annual Cost		\$84,010	\$81,307	\$75,969	\$80,768	\$87,846	\$78,198	\$83,351	\$91,057
Savings/(Loss)			\$2,703	\$8,041	\$3,242	(\$3,836)	\$5,812	\$659	(\$7,048)
Percent Savings/(Loss)			3.22%	9.57%	3.86%	-4.57%	6.92%	0.78%	-8.39%
Rank			4	1	3	6	2	5	7
Class I (Preventive Services)		90%		90%	90%	90%	100%	100%	100%
Class II (Minor Restorative)		90%		90%	90%	90%	90%	90%	90%
Class III (Major Restorative)		90%		90%	90%	90%	90%	90%	90%
Orthodontics		80%		80%	80%	80%	80%	80%	80%
Annual Max		\$1,000		\$1,000	\$1,250	\$1,500	\$1,000	\$1,250	\$1,500
Ortho Lifetime Max		\$1,500		\$1,500	\$1,500	\$1,500	\$1,500	\$1,500	\$1,500
Network		Delta Dental	Delta Dental	Ameritas	Ameritas	Ameritas	Ameritas	Ameritas	Ameritas
Effective Date		7/1/2016	7/1/2017	8/1/2017	8/1/2017	8/1/2017	8/1/2017	8/1/2017	8/1/2017
Financing		FI	FI	FI	FI	FI	FI	FI	FI
Admin Fee		N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Notes		12 Month Rate Guarantee	18 Month Rate Guarantee	17 Month Rate Guarantee	17 Month Rate Guarantee	17 Month Rate Guarantee	17 Month Rate Guarantee	17 Month Rate Guarantee	17 Month Rate Guarantee

\*This is a summary of benefits. For complete plan details please refer to certificate of coverage.