



Medical Rate Summary
Manton Consolidated Schools
Renewal Options
 Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Employees Enrolled in HMO HSA Plan	Census	4	10	21	35	
Priority Health HMO HSA \$1300-20%; \$20/\$60/\$80 Rx	Rate	\$432.40	\$903.72	\$1,180.46		\$426,678
Employees Enrolled in POS HSA Plan	Census	4	3	21	28	
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	Rate	\$453.58	\$947.98	\$1,238.27		\$367,943
TOTALS:		8	13	42	63	\$794,621

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
MESSA Plans					
MESSA ABC Plan 1 \$1300-0%; ABC Rx	\$605	\$1,359	\$1,693	\$1,123,505	-\$328,884
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$567	\$1,272	\$1,585	\$1,051,722	-\$257,102
MESSA \$1000-20%; Saver Rx	\$572	\$1,286	\$1,601	\$1,062,566	-\$267,946
MESSA \$2000-20%; Saver Rx	\$544	\$1,221	\$1,521	\$1,009,107	-\$214,486
BCN HMO HSA Plans					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$342	\$820	\$1,025	\$677,199	\$117,421
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$328	\$788	\$985	\$650,855	\$143,765
BCN HMO HSA \$2700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$296	\$710	\$888	\$586,493	\$208,128
BCN HMO Conventional Plans with available HRA					
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$426	\$1,022	\$1,277	\$843,908	-\$49,287
BCBSM Simply Blue Conventional Plans					
BCBSM SB PPO \$250-20%; \$1,500 ECM; \$10/\$40/\$80 Rx	\$461	\$1,106	\$1,383	\$913,899	-\$119,278

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCBSM SB PPO \$250-20%; \$2,500 ECM; \$10/\$40/\$80 Rx	\$449	\$1,078	\$1,347	\$890,256	-\$95,635
BCBSM SB PPO \$500-20%; \$1,500 ECM; \$10/\$40/\$80 Rx	\$443	\$1,062	\$1,328	\$877,325	-\$82,705
BCBSM SB PPO \$500-20%; \$2,500 ECM; \$10/\$40/\$80 Rx	\$432	\$1,036	\$1,295	\$855,630	-\$61,009
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$391	\$938	\$1,172	\$774,748	\$19,873
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx	\$358	\$858	\$1,073	\$708,833	\$85,788
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$344	\$826	\$1,033	\$682,389	\$112,232
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$317	\$762	\$952	\$629,379	\$165,242
Priority Health HMO HSA Plans					
Priority Health HMO HSA \$1300-30%; \$20/\$60/\$80 Rx	\$416	\$870	\$1,136	\$748,236	\$46,384
Priority Health HMO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$440	\$920	\$1,202	\$791,657	\$2,964
Priority Health HMO HSA \$2000-0%; \$20/\$60/\$80 Rx	\$440	\$919	\$1,200	\$790,307	\$4,314
Priority Health HMO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$381	\$796	\$1,040	\$685,056	\$109,565
Priority Health HMO HSA \$2000-20%; \$20/\$60/\$80 Rx	\$380	\$795	\$1,038	\$683,905	\$110,715
Priority Health POS HSA Plans					
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$462	\$966	\$1,262	\$830,979	-\$36,359
Priority Health POS HSA \$2000-0%; \$20/\$60/\$80 Rx	\$461	\$964	\$1,260	\$829,563	-\$34,942
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$401	\$837	\$1,094	\$720,225	\$74,396
Priority Health POS HSA \$2000-20%; \$20/\$60/\$80 Rx	\$400	\$836	\$1,092	\$719,001	\$75,620

MESSA:

*MESSA rates include estimated blended taxes and fees for the 2016-2017 policy period.

BCN:

*BCN proposed rates include estimated Health Insurance Claims assessment and the fees and taxes associated with the Affordable Care Act.

BCBSM:

*BCBSM rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.

Priority Health:

*Priority Health rates, fees and/or claims projections do not include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

*Priority Health plans include an additional 20 chiropractic visits, totaling 50, combined with PT and OT.

*Rates do not include \$7.50 enrollment and billing service fee.



Dental Rate Summary
Manton Consolidated Schools
All Employees
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census	1	2	8	\$113.87	\$15,031	7/1/2016-6/30/2017
ADN 80/80/80/80-1000/1300 Dental Plan	Rate	\$43.01	\$81.22	\$130.89			
Teachers	Census	6	8	39	\$119.39	\$75,931	7/1/2016-6/30/2017
ADN 80/80/80/80-1000/2500 Dental Plan	Rate	\$45.10	\$85.40	\$137.79			
Support Staff	Census	1	7	9	\$99.36	\$20,270	7/1/2016-6/30/2017
ADN 75/75/75/75-1000/1300 Dental Plan	Rate	\$40.76	\$76.73	\$123.48			
TOTALS:		8	17	56		\$111,232	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian Value/NAP Plan	1/1/2016-12/31/2016	\$35.16	\$71.51	\$138.54	\$114.26	\$111,062	\$170
Principal		See additional rate sheets					
MetLife		See additional rate sheets					
MESSA		Did not provide a quote					

*Current ADN rates are illustrative.

*Guardian rates include taxes and fees

* See Guardian benefit summary for a description of the Value Plan and NAP Plan.



Dental Rate Summary
Manton Consolidated Schools
Administrators
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census	1	2	8	\$113.87	\$15,031	7/1/2016-6/30/2017
ADN 80/80/80/80-1000/1300 Dental Plan	Rate	\$43.01	\$81.22	\$130.89			
	TOTALS:	1	2	8		\$15,031	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 80/80/80/80-1000/1300 Dental Plan	1/1/2017-12/31/2017	\$39.53	\$73.71	\$130.24	\$111.72	\$14,746	\$284
MetLife 80/80/80/80-1000/1300 Dental Plan	1/1/2017-12/31/2018	\$37.97	\$74.51	\$146.00	\$123.18	\$16,260	-\$1,229

- *Current ADN rates are illustrative.
- *Principal rates include taxes and fees.
- *MetLife rates include taxes and fees.



Dental Rate Summary
Manton Consolidated Schools
Teachers
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers		Census 6	8	39	\$119.39	\$75,931	7/1/2016-6/30/2017
	ADN 80/80/80/80-1000/2500 Dental Plan	Rate \$45.10	\$85.40	\$137.79			
TOTALS:		6	8	39		\$75,931	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 80/80/80/80-1000/2500 Dental Plan	1/1/2017-12/31/2017	\$39.53	\$73.71	\$130.24	\$111.44	\$70,875	\$5,057
MetLife 80/80/80/80-1000/2500 Dental Plan	1/1/2017-12/31/2018	\$37.97	\$74.51	\$146.00	\$122.98	\$78,215	-\$2,283

- *Current ADN rates are illustrative.
- *Principal rates include taxes and fees.
- *MetLife rates include taxes and fees.



Dental Rate Summary
Manton Consolidated Schools
Support Staff
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census	1	7	9	\$99.36	\$20,270	7/1/2016-6/30/2017
ADN 75/75/75/75-1000/1300 Dental Plan	Rate	\$40.76	\$76.73	\$123.48			
	TOTALS:	1	7	9		\$20,270	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 75/75/75/75-1000/1300 Dental Plan	1/1/2017-12/31/2017	\$39.53	\$73.71	\$130.24	\$101.63	\$20,732	-\$462
Guardian 75/75/75/60-1000/1500 Dental Plan	1/1/2017-12/31/2017	\$38.20	\$75.80	\$137.22	\$106.10	\$21,645	-\$1,375
MetLife 75/75/75/75-1000/1300 Dental Plan	1/1/2017-12/31/2018	\$37.97	\$74.51	\$146.00	\$110.21	\$22,482	-\$2,212

*Current ADN rates are illustrative.

*Principal rates include taxes and fees.

*Guardian rates include taxes and fees.

*MetLife rates include taxes and fees.



Dental Rate Summary
Manton Consolidated Schools
Teachers and Administrators
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators	Census	1	2	8	\$113.87	\$15,031	7/1/2016-6/30/2017
ADN 80/80/80/80-1000/1300 Dental Plan	Rate	\$43.01	\$81.22	\$130.89			
Teachers	Census	6	8	39	\$119.39	\$75,931	7/1/2016-6/30/2017
ADN 80/80/80/80-1000/2500 Dental Plan	Rate	\$45.10	\$85.40	\$137.79			
TOTALS:		7	10	47		\$90,962	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian 80/80/80/60-1000/1500 Dental Plan	1/1/2016-12/31/2016	\$38.20	\$75.80	\$137.22	\$116.79	\$89,697	\$1,265

*Current ADN rates are illustrative.

*Guardian rates include taxes and fees



Vision Rate Summary
Manton Consolidated Schools
All Employees
Assumed Effective Date: 1/1/2017

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
All Employees		Census 8	17	56	\$40.77	\$39,629	7/1/2016-6/30/2017
	ADN Vision Plan	Rate \$16.77	\$31.84	\$46.91			
	TOTALS:	8	17	56		\$39,629	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings	
Principal Vision Plan	1/1/2017-12/31/2017	\$10.42	\$19.84	\$33.97	\$28.68	\$27,876	\$11,753	
VSP Vision Plan - \$10/\$25 copay	1/1/2017-12/31/2018	\$8.53	\$13.01	\$23.33	\$19.70	\$19,151	\$20,478	
VSP Vision Plan - \$20/\$20 copay	1/1/2017-12/31/2018	\$8.06	\$12.31	\$22.07	\$18.64	\$18,116	\$21,513	
NVA Vision Plan	1/1/2017-12/31/2020	\$5.78	\$10.97	\$16.16	\$14.05	\$13,652	\$25,977	
Guardian Vision Plan - Davis Network	1/1/2017-12/31/2018	\$9.62	\$14.58	\$25.64	\$21.74	\$21,128	\$18,501	
Guardian Vision Plan - VSP Network	1/1/2017-12/31/2018	\$11.43	\$17.34	\$30.47	\$25.83	\$25,110	\$14,518	
MetLife Vision Plan	1/1/2017-12/31/2018	\$8.90	\$16.69	\$23.52	\$20.64	\$20,065	\$19,564	
MESSA		Did not provide a quote						

- *Current ADN rates are illustrative.
- *Principal rates include taxes and fees.
- *VSP rates include all applicable taxes and health assessment fees known as of the date of the proposal.
- *NVA rates include the federally mandated PPACA fee for the first year.
- *Guardian rates include taxes and fees.
- *See Guardian benefit summary for a description of the Davis and VSP networks.
- *MetLife rates include taxes and fees