

Royal Oak Schools

Medical Rate Summary

All Employees

Effective Date: September 1, 2018

Current Plan(s):		1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
MESSA Choices \$300-0%; Saver Rx (Pak)	Census	48	6	48	102		
	Rate	\$722.55	\$1,623.86	\$2,020.44		\$141,407	\$1,696,880
MESSA Choices \$300-0%; Saver Rx (Non Pak)	Census	9	1	1	11		
	Rate	\$737.26	\$1,656.97	\$2,061.64		\$10,354	\$124,247
MESSA Choices \$1,000-0%; Saver Rx (Pak)	Census	38	28	82	148		
	Rate	\$645.63	\$1,450.79	\$1,805.06		\$213,171	\$2,558,052
MESSA Choices \$1,000-0%; Saver Rx (Non-Pak)	Census	2	3	7	12		
	Rate	\$658.78	\$1,480.36	\$1,841.86		\$18,652	\$223,820
MESSA ABC Plan 1 \$1,350-0%; ABC Rx	Census	30	14	31	75		
	Rate	\$611.33	\$1,373.63	\$1,707.04		\$90,489	\$1,085,868
MESSA ABC Plan 1 \$1,350-0%; ABC Rx (NonPak)	Census	2	2	12	16		
	Rate	\$623.78	\$1,401.63	\$1,743.88		\$24,977	\$299,729
TOTALS:		129	54	181	364	\$499,050	\$5,988,595

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$634.87	\$1,512.64	\$1,888.82	\$505,457.99	\$6,065,495.91	\$76,901
BCN HMO \$500-10%; \$4/\$15/\$40/\$80/20%/20% Rx	\$578.70	\$1,377.81	\$1,720.29	\$460,425.06	\$5,525,100.76	-\$463,495
BCN HMO \$1,000-20%; \$250 \$4/\$15/\$40/\$80/20%/20% Rx	\$547.38	\$1,302.66	\$1,626.35	\$435,325.36	\$5,223,904.37	-\$764,691
BCN HMO HSA \$1,350-0%; \$10/\$300/\$60/\$80/20% Rx	\$496.70	\$1,181.02	\$1,474.30	\$394,697.31	\$4,736,367.75	-\$1,252,228
BCN HMO HSA \$2,700-0%; \$6/\$25/\$50/\$80/20%/20% Rx	\$432.98	\$1,028.10	\$1,283.15	\$343,622.95	\$4,123,475.40	-\$1,865,120
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$750.99	\$1,791.33	\$2,237.19	\$598,541.77	\$7,182,501.24	\$1,193,906
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$758.74	\$1,809.91	\$2,260.41	\$604,745.91	\$7,256,950.96	\$1,268,356
BCBSM SB PPO \$1,000-0%; \$10/\$40/\$80 Rx	\$726.66	\$1,732.94	\$2,164.21	\$579,039.85	\$6,948,478.24	\$959,883
BCBSM SB PPO \$1,000-20%; \$10/\$40/\$80 Rx	\$691.58	\$1,648.73	\$2,058.94	\$550,913.66	\$6,610,963.96	\$622,369
BCBSM SB PPO HSA \$1,350-0%; \$10/\$40/\$80 Rx	\$650.70	\$1,550.63	\$1,936.32	\$518,148.31	\$6,217,779.76	\$229,184
BCBSM SB PPO HSA \$2,000-0%; \$10/\$40/\$80 Rx	\$592.31	\$1,410.49	\$1,761.15	\$471,342.11	\$5,656,105.27	-\$332,490
McLaren POS \$500-0%; \$10/\$25/\$40 Rx	\$680.99	\$1,520.58	\$1,890.01	\$512,051.14	\$6,144,613.62	\$156,018
McLaren POS \$500-20%; \$10/\$25/\$40 Rx	\$640.71	\$1,430.05	\$1,777.37	\$481,578.16	\$5,778,937.96	-\$209,657
McLaren HMO \$1,000-0%; \$10/\$25/\$40 Rx	\$648.43	\$1,447.40	\$1,798.95	\$487,415.71	\$5,848,988.50	-\$139,607
McLaren POS \$1,000-20%; \$10/\$25/\$40 Rx	\$604.07	\$1,347.72	\$1,674.93	\$453,865.81	\$5,446,389.69	-\$542,206
McLaren HMO HSA \$1,350-0%; \$0 after Ded. Rx	\$608.51	\$1,357.41	\$1,686.92	\$457,131.35	\$5,485,576.20	-\$503,019
McLaren HMO HSA \$2,000-0%; \$10/\$25/\$40 Rx	\$519.27	\$1,156.90	\$1,437.45	\$389,636.74	\$4,675,640.85	-\$1,312,954
MESSA Choices \$500-10%; Saver Rx	\$645.54	\$1,450.57	\$1,804.79	\$488,272.43	\$5,859,269.16	-\$129,326
MESSA Choices \$500-20%; Saver Rx	\$625.32	\$1,405.09	\$1,748.19	\$472,963.53	\$5,675,562.36	-\$313,033
MESSA Choices \$1,000-20%; Saver Rx	\$594.65	\$1,336.08	\$1,662.32	\$449,738.09	\$5,396,857.08	-\$591,738
MESSA ABC Plan 1 \$1,350-20%; ABC Rx	\$565.91	\$1,271.43	\$1,581.85	\$427,974.46	\$5,135,693.52	-\$852,902
MESSA ABC Plan 2 \$2,000-0%; ABC Rx	\$583.88	\$1,311.84	\$1,632.15	\$441,579.03	\$5,298,948.36	-\$689,647
HAP		Declined to Quote				

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

All Proposed Plans:

*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.

BCBSM:

*BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.

SET SEG:

*Rates include \$7.90 enrollment and billing service fee.

*Proposed rates are based on census provided by the district. Rates may change based on actual group enrollment and participation.



Royal Oak Schools

Dental Rate Summary

All Employees

Effective Date: April 1, 2018

Current Plan(s) and Segment:		1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
SET SF 100%/85%60%/50%-\$1000/\$1500 (Admin)	Census	7	7	17	31		
	Rate	\$35.79	\$109.51	\$124.25		\$3,129	\$37,552
MESSA Dental 100%/85%/75%/50%; \$1,000/\$1,500 (NonPak)	Census	9	3	2	14	\$931	\$11,175
	Rate	\$41.37	\$80.61	\$158.54			
MESSA Dental 100%/85%/70%/50%; \$1,000/\$1,500 (Pak B)	Census	14	9	32	55	\$5,311	\$63,736
	Rate	\$35.39	\$70.56	\$130.65			
MESSA Dental 100%/85%/70%/50%; \$1,000/\$1,500 (Pak A,C,D)	Census	65	35	153	253	\$26,000	\$312,005
	Rate	\$36.46	\$73.30	\$137.68			
MESSA Dental 100%/50%/50%/50%;\$1,000/\$1,000 (Pak A,C,D)	Census	35	22	15	72	\$3,571	\$42,857
	Rate	\$25.75	\$52.80	\$100.57			
MESSA Dental 100%/50%/50%/50%; \$1,000/\$1,000 (Pak B)	Census	22	14	15	51	\$2,934	\$35,205
	Rate	\$26.90	\$54.78	\$105.00			
		152	90	234	476	\$41,877	\$502,529

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
BCBSM PPO Plus 100%/50%/50%/50%; \$1,000/\$1,000	\$27.86	\$55.72	\$97.50	\$32,064.52	\$384,774.24	-\$117,755
BCBSM PPO Plus 100%/85%/50%/50%; \$1,000/\$1,500	\$33.10	\$66.19	\$115.83	\$38,092.52	\$457,110.24	-\$45,419
SET Self-Funded 100%/50%/50%/50%; \$1,000/\$1,000	\$31.69	\$95.16	\$107.86	\$38,620.52	\$463,446.24	-\$39,083
SET Self-Funded 100%/80%/60%/50%; \$1,000/\$1,500	\$35.79	\$109.51	\$124.25	\$44,370.48	\$532,445.76	\$29,916
SET Self-Funded 100%/85%/70%/50%; \$1,500/\$1,000	\$37.07	\$113.99	\$129.37	\$46,166.32	\$553,995.84	\$51,466
MESSA	Did Not Supply Options For Segment					

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*Proposed plans include taxes and fees.

*SET ADN SF rates are illustrative and include a \$5.90 pepm dental administration/network fee, as well as \$1.50 initial startup fee pepm (\$150 minimum). The plan includes access to the ADN/Dentemax Network.



Royal Oak Schools

Vision Rate Summary

All Employees

Effective Date: September 1, 2018

Current Plan(s):	1P	2P	FF	Total Census	Total Monthly Cost	Total Annual Cost
MESSA Vision VSP 3 (Pak)	Census 137	80	214	431		
	Rate \$6.23	\$13.39	\$20.14		\$6,234.67	\$74,816.04
MESSA Vision VSP 1 (NonPak)	Census 10	1	3	14		
	Rate \$2.64	\$5.65	\$8.50		\$57.55	\$690.60
SET SF \$0/\$0 Copays-\$75 Frame (Admin, Tch)	Census 7	7	17	31		
	Rate \$6.80	\$11.74	\$21.63		\$497.49	\$5,969.88
TOTALS:	154	88	234	476	\$6,790	\$81,477

Product Name	1P Rate	2P Rate	3P Rate	Total Monthly Cost	Total Annual Cost	Estimated Annual Savings
SET Self-Funded \$0/\$0 Copays- \$110 Frame	\$6.80	\$11.74	\$21.63	\$7,141.74	\$85,700.88	\$4,224
SET Self-Funded \$0/\$0 Copays- \$115 Frame	\$7.32	\$12.79	\$23.74	\$7,807.96	\$93,695.52	\$12,219
MESSA Vision - Did Not Supply Plan Options For Seg						
MetLife - Waiting on carrier to deliver proposal						
NVA - Waiting on carrier to deliver proposal						
VSP - Waiting on carrier to deliver proposal						

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Royal Oak Schools

Life and AD&D Rate Analysis

All Employees

Effective Date: September 1, 2018

Current Plans

Current Carrier	Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Annual Cost
Dearborn National 7/1/2017 - 6/30/2019	Psychologist Union	4	\$60,000	\$60,000	\$240,000	\$240,000	\$0.098	\$0.018	\$334
	Secretaries/Paraprofessionals Union	123	\$30,000	\$30,000	\$3,690,000	\$3,690,000	\$0.098	\$0.018	\$5,136
	Teachers Union	307	\$35,000	\$35,000	\$10,745,000	\$10,745,000	\$0.098	\$0.018	\$14,957
	Unclassified Employees	9	\$40,000	\$40,000	\$360,000	\$360,000	\$0.098	\$0.018	\$501
	Union Administrators	19	\$75,000	\$75,000	\$1,425,000	\$1,425,000	\$0.098	\$0.018	\$1,984
	Executive Administrators	4	2x BAE to \$150,000 Max	2x BAE to \$150,000 Max	\$600,000	\$600,000	\$0.098	\$0.018	\$835
	Superintendent	1	2x BAE to \$300,000 Max	2x BAE to \$300,000 Max	\$300,000	\$300,000	\$0.098	\$0.018	\$418
Total/Average		467			\$17,360,000	\$17,360,000	\$0.098	\$0.018	\$24,165

Current Carrier	Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Annual Cost
MESSA ® 7/1/2017-12/31/2018	Secretaries/Paraprofessionals Union	123	\$1,000	\$1,000	\$123,000	\$123,000	\$0.150	\$0.030	\$265.68
	Teachers Union	307	\$1,000	\$1,000	\$307,000	\$307,000	\$0.150	\$0.030	\$663.12
Total/Average		467			\$430,000	\$430,000	\$0.150	\$0.030	\$929

Combined Current Carriers	Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Annual Cost
	Psychologist Union	4	\$60,000	\$60,000	\$240,000	\$240,000	See above	See above	\$334
	Secretaries/Paraprofessionals Union	123	\$31,000	\$31,000	\$3,813,000	\$3,813,000	See above	See above	\$5,402.16
	Teachers Union	307	\$36,000	\$36,000	\$11,052,000	\$11,052,000	See above	See above	\$15,620.16
	Unclassified Employees	9	\$40,000	\$40,000	\$360,000	\$360,000	See above	See above	\$501
	Union Administrators	19	\$75,000	\$75,000	\$1,425,000	\$1,425,000	See above	See above	\$1,984
	Executive Administrators	4	2x BAE; \$150,000 Max	2x BAE; \$150,000 Max	\$600,000	\$600,000	See above	See above	\$835
	Superintendent	1	2x BAE; \$300,000 Max	2x BAE; \$300,000 Max	\$300,000	\$300,000	See above	See above	\$418
Total/Average		467			\$16,890,000	\$16,890,000			\$25,094

Proposed Plans

Proposed Carrier(s)	Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Total Annual Cost
Reliance Standard ®		467			\$16,890,000	\$16,890,000	\$0.150	\$0.010	\$34,156.80
	Psychologist Union	4	\$60,000	\$60,000	\$240,000	\$240,000	\$0.150	\$0.010	\$461
	Secretaries/Paraprofessionals Union	123	\$31,000	\$31,000	\$3,813,000	\$3,813,000	\$0.150	\$0.010	\$7,321
	Teachers Union	307	\$36,000	\$36,000	\$11,052,000	\$11,052,000	\$0.150	\$0.010	\$21,220
	Unclassified Employees	9	\$40,000	\$40,000	\$360,000	\$360,000	\$0.150	\$0.010	\$691
	Union Administrators	19	\$75,000	\$75,000	\$1,425,000	\$1,425,000	\$0.150	\$0.010	\$2,736
	Executive Administrators	4	2x BAE; \$150,000 Max	2x BAE; \$150,000 Max	\$600,000	\$600,000	\$0.150	\$0.010	\$1,152
Superintendent	1	2x BAE; \$300,000 Max	2x BAE; \$300,000 Max	\$300,000	\$300,000	\$0.150	\$0.010	\$576	

SunLife ®	Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Total Annual Cost
		467			\$16,890,000	\$16,890,000	\$0.133	\$0.015	\$31,595.04
	Psychologist Union	4	\$60,000	\$60,000	\$240,000	\$240,000	\$0.133	\$0.015	\$426
	Secretaries/Paraprofessionals Union	123	\$31,000	\$31,000	\$3,813,000	\$3,813,000	\$0.133	\$0.015	\$6,772
	Teachers Union	307	\$36,000	\$36,000	\$11,052,000	\$11,052,000	\$0.133	\$0.015	\$19,628
	Unclassified Employees	9	\$40,000	\$40,000	\$360,000	\$360,000	\$0.133	\$0.015	\$639
	Union Administrators	19	\$75,000	\$75,000	\$1,425,000	\$1,425,000	\$0.133	\$0.015	\$2,531
	Executive Administrators	4	2x BAE; \$150,000 Max	2x BAE; \$150,000 Max	\$600,000	\$600,000	\$0.133	\$0.015	\$1,066
	Superintendent	1	2x BAE; \$300,000 Max	2x BAE; \$300,000 Max	\$300,000	\$300,000	\$0.133	\$0.015	\$533



Royal Oak Schools

Group LTD Summary

All Employees

Effective Date: September 1, 2018

Current Plans

Current Carrier	Segment(s)	# of Employees	Benefit %	Max Monthly Benefit	Qualifying Period	COBRA Medical Supplement	Current Rate/\$100 per month	Current Volume	Current Annual Cost
MESSA ®	Secretaries, Paraprofessionals	123	70%	\$2,400	180 Days	N/A	\$0.90	\$230,341.00	\$24,877
	Teachers Pak A, B, C, D	307	66.67%	\$5,000	90 Days	N/A	\$0.47	\$1,659,548.00	\$93,599
Dearborn National	Psychologist Union	4	70%	\$5,000	270 Days	N/A	\$0.18	\$20,000.00	\$432
	Unclassified Employees	3	70%	\$5,000	270 Days	N/A	\$0.18	\$15,000.00	\$324
	Administrative Union	23	70%	\$6,000	270 Days	N/A	\$0.18	\$129,787.00	\$2,803
Total/Average		460						\$2,054,676.00	\$122,035

Proposed Plans

Proposed Carrier(s)	Segment(s)	# of Employees	Benefit %	Max Monthly Benefit	Qualifying Period	COBRA Medical Supplement	Current Rate/\$100 per month	Current Volume	Total Annual Cost	Total Savings
Reliance Standard ®		460					\$0.590	\$2,101,969.910	\$148,819	\$26,785
	Secretaries, Paraprofessionals	123	70%	\$2,400	180 Days	\$1,200 / 29 Months	\$0.590			
	Teachers Pak A,B,C,D	307	66.67%	\$5,000	90 Days	\$1,200 / 29 Months	\$0.590			
	Psychologist Union	4	70%	\$5,000	270 Days	\$1,200 / 29 Months	\$0.590			
	Unclassified Employees	3	70%	\$5,000	90 Days	\$1,200 / 29 Months	\$0.590			
	Administrative Union	23	70%	\$5,000	270 Days	\$1,200 / 29 Months	\$0.590			
SunLife ®		460					\$0.577	\$2,076,899.000	\$143,804.49	\$21,770
	Secretaries, Paraprofessionals	123	60%	\$2,400	60 Days	Unspecified	\$0.577			
	Teachers Pak A,B,C,D	307	66.67%	\$5,000	60 Days	Unspecified	\$0.577			
	Psychologist Union	4	70%	\$5,000	60 Days	Unspecified	\$0.577			
	Unclassified Employees	3	70%	\$5,000	60 Days	Unspecified	\$0.577			
	Administrative Union	23	70%	\$6,000	60 Days	Unspecified	\$0.577			