



Vision Plan Summary
Manistique Area Schools
Teacher
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher	Census	6	9	31	\$29.10	\$16,063	7/1/2013 - 6/30/2014
	Rate	\$10.65	\$22.90	\$34.47			
	MESSA VSP Plan 3 Plus						
TOTALS:		6	9	31		\$16,063	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$29.61	\$16,346	-\$283
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$9.01	\$21.63	\$27.03	\$23.62	\$13,040	\$3,023

*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%



Vision Plan Summary
Manistique Area Schools
Administration
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration			3	\$34.47	\$1,241	7/1/2013 - 6/30/2014
MESSA VSP Plan 3 Plus	Census Rate \$10.65	\$22.90	\$34.47			
TOTALS:			3		\$1,241	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$32.05	\$1,154	\$87
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$9.22	\$22.13	\$27.66	\$27.66	\$996	\$245

*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%



Vision Plan Summary
Manistique Area Schools
Central Office
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Central Office	Census	4	3	\$27.86	\$2,340	7/1/2013 - 6/30/2014
	Rate	\$10.65	\$22.90	\$34.47		
	MESSA VSP Plan 3 Plus					
	TOTALS:	4	3		\$2,340	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$32.05	\$2,692	-\$352
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$8.54	\$20.51	\$25.63	\$22.70	\$1,907	\$433

*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%



Vision Plan Summary
Manistique Area Schools
Support Staff
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census	4	8	4	\$22.73	\$4,364	7/1/2013 - 6/30/2014
	Rate	\$10.65	\$22.90	\$34.47			
	MESSA VSP Plan 3 Plus						
	TOTALS:	4	8	4		\$4,364	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$27.38	\$5,256	-\$892
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$8.57	\$20.57	\$25.71	\$18.86	\$3,620	\$744

*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%



Vision Plan Summary
Manistique Area Schools
All Employees
Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher	Census	6	9	31	\$29.10	\$16,063	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
Administration	Census			3	\$34.47	\$1,241	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
Central Office	Census		4	3	\$27.86	\$2,340	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
Support Staff	Census	4	8	4	\$22.73	\$4,364	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
TOTALS:		10	21	41		\$24,008	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$8.89	\$21.33	\$26.67	\$22.64	\$19,564	\$4,444



Vision Plan Comparison

Manistique Area Schools Teacher

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Name	CURRENT PLAN		CURRENT PLAN	
	Teacher		SET Vision Self-funded Plan 3 - \$80	
Carrier	MESSA VSP Plan 3 Plus		Frames SET TPA	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Out of Network		Coverage Allowance	
	In Network	Allowance		
Optometrist Exam	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	\$64	
Regular Lenses	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	\$120	
Lentiuclar Lenses	100%	\$108	\$144	
Frames	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	6	\$10.65	#N/A	#N/A
Two Person (2P)	9	\$22.90	#N/A	#N/A
Family (FF)	31	\$34.47	#N/A	#N/A
Total Annual Premium	46	\$16,063	#N/A	#N/A
Combined Annual Premium	#N/A		< TOTALS	

Estimated Savings - \$
Estimated Savings - %



Vision Plan Comparison

Manistique Area Schools Administration

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Name	CURRENT PLAN				SET Vision Self-funded Plan 3 - \$80	
	Administration		SET UltraVision Plan 3 - \$80 Frames		Frames	
Carrier	MESSA VSP Plan 3 Plus		SET Employee Benefits		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	Out of Network		Out of Network		Coverage Allowance	
	In Network	Allowance	In Network	Allowance		
Optometrist Exam	100%	\$35	\$64	\$64	\$64	
Ophthalmologist Exam	100%	\$45	\$64	\$64	\$64	
Regular Lenses	100%	\$38	\$84	\$84	\$84	
Bifocal Lenses	100%	\$60	\$96	\$96	\$96	
Trifocal Lenses	100%	\$72	\$120	\$120	\$120	
Lentiular Lenses	100%	\$108	\$144	\$144	\$144	
Frames	\$80	\$66	\$36	\$36	\$80	
Necessary Contacts	100%	\$150	\$200	\$200	\$200	
Cosmetic Contacts	100%	\$150	\$200	\$200	\$200	
Exam Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$10.65	0	\$13.36	0	\$9.22
Two Person (2P)	0	\$22.90	0	\$32.05	0	\$22.13
Family (FF)	3	\$34.47	3	\$32.05	3	\$27.66
Total Annual Premium	3	\$1,241	3	\$1,154	3	\$996
Combined Annual Premium	\$1,241					

Estimated Savings - \$		\$2	\$87	\$7	\$245
Estimated Savings - %			7%		20%



Vision Plan Comparison

Manistique Area Schools Central Office

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Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80	
	Central Office		Frames	
Carrier	MESSA VSP Plan 3 Plus		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Out of Network		Coverage Allowance	
	In Network	Allowance		
Optometrist Exam	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	\$64	
Regular Lenses	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	\$120	
Lentiuclar Lenses	100%	\$108	\$144	
Frames	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$10.65	0	\$8.54
Two Person (2P)	4	\$22.90	4	\$20.51
Family (FF)	3	\$34.47	3	\$25.63
Total Annual Premium	7	\$2,340	7	\$1,907
Combined Annual Premium	\$2,340			

Estimated Savings - \$		\$5	\$433
Estimated Savings - %			19%



Vision Plan Comparison

Manistique Area Schools Support Staff

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Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80	
	Support Staff		Frames	
Carrier	MESSA VSP Plan 3 Plus		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	Out of Network		Coverage Allowance	
	In Network	Allowance		
Optometrist Exam	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	\$64	
Regular Lenses	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	\$120	
Lentiuclar Lenses	100%	\$108	\$144	
Frames	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	4	\$10.65	4	\$8.57
Two Person (2P)	8	\$22.90	8	\$20.57
Family (FF)	4	\$34.47	4	\$25.71
Total Annual Premium	16	\$4,364	16	\$3,620
Combined Annual Premium	\$4,364			

Estimated Savings - \$		\$4	\$744
Estimated Savings - %			17%



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	CURRENT PLAN		CURRENT PLAN		CURRENT PLAN		CURREN
Name	Teacher		Administration		Central Office		Suppor
Carrier	MESSA VSP Plan 3 Plus		MESSA VSP Plan 3 Plus		MESSA VSP Plan 3 Plus		MESSA VSP
Rate Period	7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		7/1/2013 -
Purchased Plan Features	Out of Network		Out of Network		Out of Network		In Network
	In Network	Allowance	In Network	Allowance	In Network	Allowance	
Optometrist Exam	100%	\$35	100%	\$35	100%	\$35	100%
Ophthalmologist Exam	100%	\$45	100%	\$45	100%	\$45	100%
Regular Lenses	100%	\$38	100%	\$38	100%	\$38	100%
Bifocal Lenses	100%	\$60	100%	\$60	100%	\$60	100%
Trifocal Lenses	100%	\$72	100%	\$72	100%	\$72	100%
Lentiucular Lenses	100%	\$108	100%	\$108	100%	\$108	100%
Frames	\$80	\$66	\$80	\$66	\$80	\$66	\$80
Necessary Contacts	100%	\$150	100%	\$150	100%	\$150	100%
Cosmetic Contacts	100%	\$150	100%	\$150	100%	\$150	100%
Exam Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	n/a	\$0.00
Material Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	n/a	\$0.00
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census
One Person (1P)	6	\$10.65	0	\$10.65	0	\$10.65	4
Two Person (2P)	9	\$22.90	0	\$22.90	4	\$22.90	8
Family (FF)	31	\$34.47	3	\$34.47	3	\$34.47	4
Total Annual Premium	46	\$16,063	3	\$1,241	7	\$2,340	16
Combined Annual Premium	\$24,008		< TOTALS		< TOTALS		< TO

Estimated Savings - \$				
Estimated Savings - %				

Vision Plan Comparison

Manistique Area Schools

All Employees

IT PLAN

Port Staff Plan 3 Plus 6/30/2014	SET Vision Self-funded Plan 3 - \$80 Frames SET TPA 8/1/2013 - 6/30/2014	
Out of Network Allowance	Coverage Allowance	
\$35		\$64
\$45		\$64
\$38		\$84
\$60		\$96
\$72		\$120
\$108		\$144
\$66		\$80
\$150		\$200
\$150		\$200
n/a		\$0.00
n/a		\$0.00
Rates	Census	Rates
\$10.65	10	\$8.89
\$22.90	21	\$21.33
\$34.47	41	\$26.67
\$4,364	72	\$19,564
TALS		

	\$5	\$4,444
		19%