



**Dental Rate Summary**

**Fulton Schools**

**Teacher, Faculty, Counselor, Superintendent, Secretary, Bookkeeper & Admin**

**Assumed Effective Date: 10/1/2015**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Teacher, Faculty and Counselor MESSA 100/80/80/80; 1500;2100	<b>Census</b>	6	6	33	\$107.54	\$58,073	7/1/2015-6/30/2016
	<b>Rate</b>	\$33.28	\$67.25	\$128.37			
Superintendent, Secretary, Bookkeeper & Admin PAK A MESSA 100/80/80/80; 1500;2100	<b>Census</b>	1		4	\$111.78	\$6,707	7/1/2015-6/30/2016
	<b>Rate</b>	\$36.76	\$69.78	\$130.54			
Superintendent, Secretary, Bookkeeper & Admin PAK B MESSA 100/80/80/80; 1500;2100	<b>Census</b>			2	\$129.92	\$3,118	7/1/2015-6/30/2016
	<b>Rate</b>	\$31.93	\$64.07	\$129.92			
<b>TOTALS:</b>		<b>7</b>	<b>6</b>	<b>39</b>		<b>\$67,898</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
SET SEG UltraDent 100/80/80/80; 1500;2100	10/1/2015- 6/30/2016	\$42.74	\$85.47	\$141.03	\$163.28	\$75,746	-\$7,848
SET SEG Self Funded 100/80/80/80;1500;2100 MetLife	10/1/2015- 6/30/2016	\$34.60	\$83.05	\$103.81	\$92.10	\$57,469	\$10,429
		Declined to Quote					

\*SET SF and insured dental plans do not include a network

\*SET SF dental plan has a \$5.05 administrative fee pepm (\$4.80 if a SET SF vision plan is purchased)

\*Current claims data was not available, therefore Self-Funded rates were calculated using an 80% industry standard utilization



**Dental Rate Summary  
Fulton Schools  
Adult Community Ed  
Assumed Effective Date: 10/1/2015**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Adult Community Ed PAK A MESSA 80/80/80/80;1000;2100	<b>Census Rate</b>	2 \$30.67	1 \$62.30	4 \$117.12	\$84.59	\$7,105	7/1/2015-6/30/2016
Adult Community Ed PAK B MESSA 80/80/80/80;1000;2100	<b>Census Rate</b>		1 \$66.02	1 \$123.17	\$94.60	\$2,270	7/1/2015-6/30/2016
<b>TOTALS:</b>		<b>2</b>	<b>2</b>	<b>5</b>		<b>\$9,376</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG UltraDent 80/80/80/80;1000;2100	10/1/2015-6/30/2016	\$37.89	\$75.77	\$125.03	\$94.72	\$10,230	-\$854
SET SEG Self Funded 80/80/80/80;1000;2100 MetLife	10/1/2015-6/30/2016	\$30.76	\$73.82	\$92.28	\$74.51	\$8,047	\$1,329
		Declined to Quote					

\*SET SF and insured dental plans do not include a network

\*SET SF dental plan has a \$5.05 administrative fee pepm (\$4.80 if a SET SF vision plan is purchased)

\*Current claims data was not available, therefore Self-Funded rates were calculated using an 80% industry standard utilization



**Dental Rate Summary**  
**Fulton Schools**  
**Support Staff**  
**Assumed Effective Date: 10/1/2015**

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census 2	1	10	\$49.69	\$7,752	7/1/2015-6/30/2016
MESSA 50/50/50/0;1000;0	Rate \$17.85	\$35.02	\$57.53			
	<b>TOTALS: 2</b>	<b>1</b>	<b>10</b>		<b>\$7,752</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET SEG UltraDent 50/50/50/0; 1000;0	10/1/2015-6/30/2016	\$19.84	\$39.69	\$65.49	\$56.48	\$8,811	-\$1,059
SET SEG Self Funded 50/50/50/0;1000;0 MetLife	10/1/2015-6/30/2016	\$16.93	\$40.64	\$50.80	\$44.81	\$6,990	\$762
		Declined to Quote					

\*SET SF and insured dental plans do not include a network

\*SET SF dental plan has a \$5.05 administrative fee pepm (\$4.80 if a SET SF vision plan is purchased)

\*Current claims data was not available, therefore Self-Funded rates were calculated using an 80% industry standard utilization



Vision Plan Summary

Fulton Schools

Teacher, Faculty, Counselor, Superintendent, Secretary, Bookkeeper & Admin

Assumed Effective Date: 10/1/2015

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher, Faculty, Counselor, Superintendent, Secretary, Bookkeeper & Admin	Census	7	6	39	\$21.65	\$13,509	7/1/2015-6/30/2016
MESSA VSP Plan 3 Gold	Rate	\$7.72	\$16.58	\$24.93			
<b>TOTALS:</b>		<b>7</b>	<b>6</b>	<b>39</b>		<b>\$13,509</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$130 Frames	10/1/2015-6/30/2016	\$17.48	\$41.96	\$52.45	\$46.53	\$29,036	-\$15,527
SET Vision Self-funded Plan 3 - \$130 Frames	10/1/2015-6/30/2016	\$6.83	\$16.40	\$20.50	\$18.19	\$11,349	\$2,161
NVA VSP Plan 3 Gold Match	10/1/2015-9/30/2019	\$7.42	\$15.92	\$23.93	\$20.78	\$12,969	\$541

\*SET SEG insured vision rates include ACA taxes and fees.

\*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 75% vision

\*SET SF and insured vision plans do not include a network

\*SET SF vision plan has a \$1.95 administration fee pepm (\$1.80 if a SET SF dental plan is purchased)

\*NVA rates include taxes and fees



**Vision Plan Summary**  
**Fulton Schools**  
**Adult Community Ed**  
**Assumed Effective Date: 10/1/2015**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Adult Community Ed	Census	2	2	5	\$12.81	\$1,383	7/1/2015-6/30/2016
	MESSA VSP Plan 2	Rate \$5.13	\$11.03	\$16.59			
<b>TOTALS:</b>		<b>2</b>	<b>2</b>	<b>5</b>		<b>\$1,383</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Estimated Annual Savings</b>
SET UltraVision Plan 2 - \$65 Frames	10/1/2015-6/30/2016	\$9.78	\$23.46	\$29.34	\$23.69	\$2,558	-\$1,175
SET Vision Self-funded Plan 2 - \$65 Frames	10/1/2015-6/30/2016	\$4.77	\$11.46	\$14.32	\$11.56	\$1,249	\$135
NVA VSP Plan 2 Match	10/1/2015-9/30/20169	\$4.41	\$9.49	\$14.28	\$11.02	\$1,190	\$193

\*SET SEG insured vision rates include ACA taxes and fees.

\*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 75% vision

\*SET SF and insured vision plans do not include a network

\*SET SF vision plan has a \$1.95 administration fee pepm (\$1.80 if a SET SF dental plan is purchased)

\*NVA rates include taxes and fees



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

Fulton Schools  
All Employees  
Assumed Effective Date: 10/1/2015

**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
Administrators	7	2x salary	2x salary	\$944,104	\$944,104	MESSA	\$0.12	\$0.03	6/30/2016	\$1,699
Teacher, Faculty, Counselor & Adult Community	54	\$20,000	\$20,000	\$1,080,000	\$1,080,000	MESSA	\$0.12	\$0.03	6/30/2016	\$1,944
<b>Total/Average</b>	<b>61</b>			<b>\$2,024,104</b>	<b>\$2,024,104</b>		<b>\$0.12</b>	<b>\$0.03</b>		<b>\$3,643</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	\$0.12	\$0.020	\$2,024,104	\$2,024,104	\$3,400	\$243	7%

**Coverage Levels**

Segment	Employees	Life Coverage	AD&D Coverage
Administrators	7	2x salary	2x salary
Teacher, Faculty, Counselor & Adult Community	54	\$20,000	\$20,000

\* Support Staff have RSLI life with another agent and cannot be quoted with this group.

document is a summary of certain plan features. It should not be interpreted as  
 arison of the products represented.

Fulton Schools  
 All Employees  
 Assumed Effective Date: 10/1/2015

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
Teachers	MESSA	\$0.39	\$165,189	\$7,731	45	66.67%	\$2,500	90	No	2 Year	None	Yes
Adult Community Education	MESSA	\$0.72	\$30,591	\$2,643	9	66.67%	\$5,000	90	No	2 Year	None	Yes
Administrators	MESSA	\$0.62	\$38,687	\$2,878	7	66.67%	\$5,000	90	No	2 Year	None	Yes
<b>Total/Average</b>		<b>\$0.47</b>	<b>\$234,467</b>	<b>\$13,252</b>	<b>61</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.29	\$234,467	\$8,159	\$5,093	38%

## 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
Teachers	45	66.67%	\$2,500	90	Full Family	No	No	No	2 Year	None	No	\$1,200
Adult Community Education	9	66.67%	\$5,000	90	Full Family	No	No	No	2 Year	None	Yes	\$1,200
Administrators	7	66.67%	\$5,000	90	Full Family	No	No	No	2 Year	None	Yes	\$1,200