



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

Dental Rate Summary
Kingston Community Schools
All Employees

Assumed Effective Date: 1/1/24

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Teachers MESSA 80%/80%/80%/80%-\$1000/\$1200	Census	6	6	25	\$40,703	1/1/24 - 12/31/24
	Rate	\$30.66	\$58.28	\$114.33		
Custodians/Maintenance MESSA 80%/80%/80%/80%-\$1000/\$1200	Census	0	1	5	\$4,648	1/1/24 - 12/31/24
	Rate	\$20.42	\$37.25	\$70.01		
Food Service MESSA 80%/80%/80%/80%-\$1000/\$1200	Census	1	0	1	\$1,148	1/1/24 - 12/31/24
	Rate	\$22.22	\$41.53	\$73.48		
Secretaries MESSA 80%/80%/80%/80%-\$1000/\$1200	Census	1	0	1	\$953	1/1/24 - 12/31/24
	Rate	\$16.84	\$31.84	\$62.55		
Administration MESSA 90%/90%/80%/50%-\$1000/\$1200	Census	1	0	5	\$7,600	1/1/24 - 12/31/24
	Rate	\$32.36	\$61.44	\$120.20		
TOTALS:		9	7	37	\$55,052	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Beam						
Beam 80%/80%/80%/60%-\$1000/\$1200	1/1/24 - 12/31/24	\$26.83	\$55.02	\$108.03	\$55,485	-\$433
Beam 100%/80%/80%/60%-\$1000/\$1200	1/1/24 - 12/31/24	\$31.05	\$63.63	\$124.61	\$64,025	-\$8,973
SET ADN						
SET ADN SF 80%/80%/80%/80%-\$1000/\$1200	1/1/24 - 6/30/24	\$30.22	\$54.08	\$104.20	\$54,071	\$980
Guardian	Uncompetitive; Declined to Quote					
MetLife	Solicited and declined to quote					

*Beam rates include taxes and fees.

*SET ADN SF rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. Plans include access to the ADN and DenteMax networks.

*SET ADN SF illustrative rates are based on enrollment and advance self-funded reserve is required.