



Vision Rate Summary
Elk Rapids Public Schools
All Employees
Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P		2P		FF		Monthly Composite	Total Annual Cost	Rate Period
	Rate	Census	Rate	Census	Rate	Census			
Administrators and Non-Union Employees	\$11.05	1	\$23.74	5	\$35.71	10	\$30.43	\$5,842	7/1/2016-6/30/2017
MESSA VSP 3 Plus Platinum									
Teachers Enrolled in Medical	\$5.76	4	\$12.38	10	\$18.64	37	\$16.40	\$10,038	7/1/2016-6/30/2017
MESSA VSP 2 Silver									
Teachers Not Enrolled in Medical, Cooks, Custodians and Bus Drivers	\$7.72	14	\$16.58	5	\$24.93	13	\$16.10	\$6,181	7/1/2016-6/30/2017
MESSA VSP 3 Gold									
Paraprofessionals	\$11.05	4	\$23.74	3	\$35.71	3	\$16.49	\$1,385	7/1/2016-6/30/2017
MESSA VSP 3 Plus Platinum									
TOTALS:		23		23		60		\$23,446	

Product Name	Rate Period		1P Rate		2P Rate		FF Rate		Monthly Composite	Total Cost	Estimated Annual Savings
	Rate	Census	Rate	Census	Rate	Census	Rate	Census			
NVA Vision Plan - \$130.00 frames	7/1/2015-6/30/2019		\$6.55		\$14.07		\$21.15		\$16.45	\$20,919	\$2,527
NVA Vision Plan - \$200.00 frames	7/1/2015-6/30/2019		\$8.73		\$18.76		\$28.22		\$21.94	\$27,906	-\$4,459
NVA Vision Plan - copay option	7/1/2015-6/30/2019		\$4.88		\$10.49		\$15.79		\$12.27	\$15,611	\$7,835
ADN			Declined to quote								
Guardian			Declined to quote								
MetLife			Did not provide a quote								



Dental Rate Summary
 Elk Rapids Public Schools
 Teachers
 Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers Enrolled in Medical						
MESSA 60/60/60/60 - 1000/2000 Dental Plan	Census 4	10	37	\$70.27	\$43,003	7/1/2016-6/30/2017
	Rate \$21.20	\$42.74	\$83.01			
Teachers Not Enrolled in Medical						
MESSA 60/60/60/60 - 1000/2000 Dental Plan	Census 3	4	12	\$61.43	\$14,005	7/1/2016-6/30/2017
	Rate \$19.78	\$39.91	\$79.01			
TOTALS:	7	14	49		\$57,008	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 60/60/60/60-1000/2000 Dental Plan	7/1/2016 - 6/30/2017	\$19.23	\$37.72	\$76.46	\$62.99	\$52,911	\$4,097
ADN			Declined to quote				
Guardian			Declined to quote				
MetLife			Did not provide a quote				

*Principal rates include ACA taxes and fees.



Dental Rate Summary
Elk Rapids Public Schools
Administrators and Para-Professionals
Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators and Non-Union Employees Enrolled in Medical	Census 1 Rate \$23.15	4 \$46.29	9 \$86.69	\$70.61	\$11,862	7/1/2016-6/30/2017
Administrators and Non-Union Employees Not Enrolled in Medical	Census 1 Rate \$26.50	1 \$53.27	1 \$91.11	\$72.19	\$1,733	7/1/2016-6/30/2017
Paraprofessionals Enrolled in Medical	Census 2 Rate \$26.35	2 \$51.47	3 \$88.16	\$26.35	\$632	7/1/2016-6/30/2017
Paraprofessionals Not Enrolled in Medical	Census 2 Rate \$25.01	3 \$50.17	10 \$89.85	\$40.11	\$2,406	7/1/2016-6/30/2017
TOTALS:	5	8	10		\$16,634	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 60/60/60/60-1500/1500 Dental Plan	7/1/2016 - 6/30/2017	\$24.33	\$45.91	\$83.05	\$57.37	\$15,833	\$800
ADN		Declined to quote					
Guardian		Declined to quote					
MetLife		Did not provide a quote					

*Principal rates include ACA taxes and fees.



Dental Rate Summary
Elk Rapids Public Schools
Cooks, Custodians and Bus Drivers
Assumed Effective Date: 7/1/2016

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Cooks and Custodians Enrolled in Medical	Census 7			\$19.16	\$1,609	7/1/2016-6/30/2017
MESSA 60/50/50/50 - 1500/1500 Dental Plan	Rate \$19.16	\$37.99	\$71.85			
Cooks and Custodians Not Enrolled in Medical	Census 1			\$78.07	\$937	7/1/2016-6/30/2017
MESSA 60/50/50/50 - 1500/1500 Dental Plan	Rate \$23.48	\$42.61	\$78.07			
Bus Drivers	Census 4	1		\$22.21	\$1,333	7/1/2016-6/30/2017
MESSA 60/50/50/50 - 1500/1500 Dental Plan	Rate \$19.04	\$34.90	\$69.47			
TOTALS:	11	1	1		\$3,879	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Principal 60/50/50/50-1500/1500 Dental Plan	7/1/2016 - 6/30/2017	\$22.10	\$41.75	\$76.31	\$27.78	\$4,334	-\$455
ADN		Declined to quote					
Guardian		Declined to quote					
MetLife		Did not provide a quote					

* Principal rates include ACA taxes and fees.