



Dental Rate Summary  
Oakridge Public Schools  
All Employees  
Assumed Effective Date: 7/1/2015

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Unaffiliated Employees						
MESSA 80/80/80/1000/1300 Dental Plan	Census Rate \$32.58	3 \$61.35	12 \$110.29	\$100.50	\$18,090	7/1/2014-6/30/2015
OESPA Employees						
MESSA 80/80/80/1000/1300 Dental Plan	Census Rate \$37.26	1 \$69.11	2 \$122.43	\$66.14	\$5,556	7/1/2014-6/30/2015
PESP Employees Enrolled in Medical	Census Rate \$33.94	12		\$33.94	\$4,887	7/1/2014-6/30/2015
MESSA 80/80/80/1000/1300 Dental Plan	Census Rate \$33.94	14		\$34.89	\$5,862	7/1/2014-6/30/2015
PESP Employees Not Enrolled in Medical	Census Rate \$34.89	17		\$84.26	\$98,079	7/1/2014-6/30/2015
MESSA 80/80/80/1000/1300 Dental Plan	Census Rate \$30.89	19 \$58.30	61 \$107.22	\$95.59	\$12,618	7/1/2014-6/30/2015
Teachers Enrolled in Medical	Census Rate \$30.61	1	9	\$73.10	\$1,754	7/1/2014-6/30/2015
MESSA 80/80/80/1000/1300 Dental Plan	Census Rate \$38.98	2 \$73.10	\$123.31			
Teachers Not Enrolled in Medical						
MESSA 80/80/80/1000/1300 Dental Plan						
Full-Time Office Personnel						
MESSA 80/80/80/1000/1300 Dental Plan						
<b>TOTALS:</b>	<b>48</b>	<b>26</b>	<b>84</b>		<b>\$146,847</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MetLife 80/80/80/1000/1300 Dental Plan	7/1/2015-6/30/2016	\$40.23	\$106.33	\$145.06	\$106.84	\$202,568	-\$55,721
ADN			Declined to quote				
Principal			Declined to quote				
SET			See Additional Rate Sheets				

\*MetLife rates include premium tax and all applicable PPACA taxes. The MI 1% claims tax is billed separately.



**Dental Rate Summary**  
**Oakridge Public Schools**  
**Unaffiliated Employees, OESPA Employees, Teachers and Full-Time Office Personnel**  
**Assumed Effective Date: 7/1/2015**

	Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Unaffiliated Employees								
			Census Rate	3	12	\$100.50	\$18,090	7/1/2014-6/30/2015
	MESSA 80/80/80/1000/1300 Dental Plan		\$32.58	\$61.35	\$110.29			
OESPA Employees								
			Census Rate	1	2	\$66.14	\$5,556	7/1/2014-6/30/2015
	MESSA 80/80/80/1000/1300 Dental Plan		\$37.26	\$69.11	\$122.43			
Teachers Enrolled in Medical								
			Census Rate	19	61	\$84.26	\$98,079	7/1/2014-6/30/2015
	MESSA 80/80/80/1000/1300 Dental Plan		\$30.89	\$58.30	\$107.22			
Teachers Not Enrolled in Medical								
			Census Rate	1	9	\$95.59	\$12,618	7/1/2014-6/30/2015
	MESSA 80/80/80/1000/1300 Dental Plan		\$30.61	\$57.79	\$107.01			
Full-Time Office Personnel								
			Census Rate	2		\$73.10	\$1,754	7/1/2014-6/30/2015
	MESSA 80/80/80/1000/1300 Dental Plan		\$38.98	\$73.10	\$123.31			
	<b>TOTALS:</b>		<b>22</b>	<b>26</b>	<b>84</b>		<b>\$136,098</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET Fully-Insured 80/80/80/1000/1300 Dental Plan	7/1/2015-6/30/2016	\$57.12	\$92.84	\$139.28	\$116.44	\$184,440	-\$48,342
SET Self-Funded 80/80/80/1000/1300 Dental Plan	7/1/2015-6/30/2016	\$41.67	\$78.53	\$126.46	\$102.89	\$162,974	-\$26,876

\* SET fully-insured dental rates include ACA taxes and fees.  
 \* SET self-funded and fully-insured dental plans do not include a network.  
 \* SET fully-insured and self-funded dental plans include coverage for sealants.  
 \* Proposed SET self-funded dental plan has a \$5.05 administrative fee pepm (\$4.80 if a SET SF vision plan is purchased).



Dental Rate Summary  
 Oakridge Public Schools  
 PESP Employees  
 Assumed Effective Date: 7/1/2015

Product Name	Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period	Estimated Annual Savings
	1P Rate	2P Rate							
PESP Employees Enrolled in Medical	MESSA 80/80/80/1000/1300 Dental Plan		12			\$33.94	\$4,887	7/1/2014-6/30/2015	
			Census Rate						
PESP Employees Not Enrolled in Medical	MESSA 80/80/80/1000/1300 Dental Plan		14			\$34.89	\$5,862	7/1/2014-6/30/2015	
			Census Rate						
			<b>TOTALS:</b>	<b>26</b>			<b>\$10,749</b>		

\*SET fully-insured dental rates include ACA taxes and fees.  
 \*SET self-funded and fully-insured dental plans do not include a network.  
 \*SET fully-insured and self-funded dental plans include adult ortho rider.  
 \* Proposed SET self-funded dental plan has a \$5.05 administrative fee pepm (\$4.80 if a SET SF vision plan is purchased).



Vision Plan Summary  
 Oakridge Public Schools  
 All Employees  
 Assumed Effective Date: 7/1/2015

Current Plan(s) and Segment:	1P		2P		FF	Monthly Composite	Total Annual Cost	Rate Period
	Census	Rate	Census	Rate				
MESSA VSP Plan 3 Plus	48	\$10.44	26	\$22.44	84	\$24.82	\$47,065	7/1/2014-6/30/2015
<b>TOTALS:</b>	<b>48</b>		<b>26</b>		<b>84</b>		<b>\$47,065</b>	

Product Name	Rate Period		1P		2P		FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET Fully-Insured Vision Plan	7/1/2015-6/30/2016		\$16.32	\$30.93	\$45.55	\$34.26	\$64,965	-\$17,900		
SET Self-Funded Vision Plan	7/1/2015-6/30/2016		\$14.44	\$27.18	\$39.92	\$30.08	\$57,037	-\$9,972		
NVA Vision Plan	7/1/2015-6/30/2019		\$6.91	\$14.85	\$22.36	\$16.43	\$31,152	\$15,913		
MetLife Vision Plan	7/1/2015-6/30/2017		\$6.53	\$12.26	\$17.45	\$13.28	\$25,176	\$21,889		
Principal	Declined to quote									

\*SET fully-insured vision rates include ACA taxes and fees.  
 \*SET self-funded and fully-insured vision plans do not include a network.  
 \*SET self-funded vision plan has a \$1.95 administration fee ppm (\$1.80 if a SET self-funded dental plan is purchased).  
 \*NVA rates include PPACA insurer fees.  
 \*MetLife rates include premium tax and all applicable PPACA taxes. The MI 1% claims tax is billed separately.