



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	Census		3	12	\$100.50	\$18,090	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$32.58	\$61.35	\$110.29			
OESPA Employees	Census	4	1	2	\$66.14	\$5,556	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$37.26	\$69.11	\$122.43			
PESP Employees Enrolled in Medical	Census	12			\$33.94	\$4,887	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$33.94					
PESP Employees Not Enrolled in Medical	Census	14			\$34.89	\$5,862	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$34.89					
Teachers Enrolled in Medical	Census	17	19	61	\$84.26	\$98,079	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$30.89	\$58.30	\$107.22			
Teachers Not Enrolled in Medical	Census	1	1	9	\$95.59	\$12,618	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$30.61	\$57.79	\$107.01			
Full-Time Office Personnel	Census		2		\$73.10	\$1,754	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$38.98	\$73.10	\$123.31			
TOTALS:		48	26	84		\$146,847	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MetLife 80/80/80/80/1000/1300 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		3	12	\$100.50	\$18,090	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$32.58	\$61.35	\$110.29			
OESPA Employees	Census	4	1	2	\$66.14	\$5,556	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$37.26	\$69.11	\$122.43			
Teachers Enrolled in Medical	Census	17	19	61	\$84.26	\$98,079	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$30.89	\$58.30	\$107.22			
Teachers Not Enrolled in Medical	Census	1	1	9	\$95.59	\$12,618	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$30.61	\$57.79	\$107.01			
Full-Time Office Personnel	Census		2		\$73.10	\$1,754	7/1/2014-6/30/2015
MESSA 80/80/80/80/1000/1300 Dental Plan	Rate	\$38.98	\$73.10	\$123.31			
TOTALS:		22	26	84		\$136,098	

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

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

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET Fully-Insured 80/80/80/80/1000/1300 Dental Plan	7/1/2015-6/30/2016	\$56.72	\$92.18	\$138.29	\$56.72	\$17,697	-\$6,948
SET Self-Funded 80/80/80/80/1000/1300 Dental Plan	7/1/2015-6/30/2016	\$41.41	\$78.01	\$125.60	\$41.41	\$12,920	-\$2,171

- *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
All Employees	Census	48	26	84	\$24.82	\$47,065	7/1/2014-6/30/2015
	MESSA VSP Plan 3 Plus	Rate \$10.44	\$22.44	\$33.78			
TOTALS:		48	26	84		\$47,065	

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 pepm (\$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.