



Medical Rate Summary
Glen Lake Community Schools
All Employees
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P			2P			FF			Total Annual Cost	
	Census	Rate	Cost	Census	Rate	Cost	Census	Rate	Cost		
Employees Enrolled in BCBSM SB HSA \$1,300 20% Plan	7	\$434.39	\$3,040.73	5	\$1,032.02	\$5,160.10	28	\$1,288.16	\$35,828.48	40	\$531,232
BCBSM SB PPO HSA \$1300-20%; \$10/\$40/\$80 Rx											
Employees Enrolled in BCBSM SB HSA \$3,000 20% Plan	6	\$358.77	\$2,152.62	3	\$850.57	\$2,551.71	14	\$1,061.33	\$14,858.62	23	\$234,755
BCBSM SB PPO HSA \$3000-20%; \$10/\$40/\$80 Rx											
TOTALS:	13		\$6,193.35	8		\$7,711.81	42		\$50,687.10	63	\$765,987

Product Name	1P Rate	2P Rate	FF Rate	Estimated Annual	
				Total Annual Cost	Savings
MESSA Plans					
MESSA ABC Plan 1 \$1300-20%; ABC Rx	\$438	\$984	\$1,224	\$779,622	-\$13,635
MESSA ABC Plan 3 \$3500-20%; ABC Rx	\$386	\$866	\$1,077	\$686,062	\$79,926
BCN HMO HSA Plans					
BCN HMO HSA \$1350-0%; \$10/\$30/\$60/\$80/20%/20% Rx	\$430	\$1,022	\$1,276	\$808,320	-\$42,332
BCN HMO HSA \$1300-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$416	\$987	\$1,232	\$780,337	-\$14,350
BCBSM Simply Blue HSA Plans					
BCBSM SB PPO HSA \$1300-0%; \$10/\$40/\$80 Rx	\$472	\$1,122	\$1,401	\$887,572	-\$121,585
BCBSM SB PPO HSA \$2000-0%; \$10/\$40/\$80 Rx	\$417	\$990	\$1,236	\$782,972	-\$16,985
BCBSM SB PPO HSA \$2000-20%; \$10/\$40/\$80 Rx	\$386	\$917	\$1,144	\$725,099	\$40,888
BCBSM SB PPO HSA \$3000-0%; \$10/\$40/\$80 Rx	\$383	\$910	\$1,135	\$719,316	\$46,671
Priority Health POS HSA Plans					
Priority Health POS HSA \$1300-0%; \$10/\$40/\$80 Rx	\$437	\$1,039	\$1,297	\$821,697	-\$55,710

Product Name	1P Rate	2P Rate	FF Rate	Estimated	
				Total Annual Cost	Annual Savings
Priority Health POS HSA \$1300-20%; \$10/\$40/\$80 Rx	\$384	\$910	\$1,136	\$719,772	\$46,215
Priority Health POS HSA \$2000-0%; \$10/\$40/\$80 Rx	\$391	\$928	\$1,159	\$734,161	\$31,826
Priority Health POS HSA \$2000-20%; \$10/\$40/\$80 Rx	\$345	\$817	\$1,020	\$646,342	\$119,645
Priority Health POS HSA \$3000-0%; \$10/\$40/\$80 Rx	\$343	\$812	\$1,013	\$642,261	\$123,726
Priority Health POS HSA \$3000-20%; \$10/\$40/\$80 Rx	\$306	\$725	\$904	\$572,874	\$193,113

MESSA:

*MESSA rates include taxes and fees.

BCBSM/BCN:

*BCBSM/BCN rates include certain federal taxes and fees established by the Affordable Care Act as well as certain State taxes and assessments. The figures are estimates and may change for future billings.

Priority Health:

*Priority Health rates, fees and/or claims projections include "Michigan claims tax", PPACA fees and assessments, or similar fees or taxes that may be imposed by the Federal Government or the State of Michigan.

SET SEG:

*BCBSM, BCN and Priority Health rates include \$7.50 enrollment and billing service fee.



Dental Rate Summary
Glen Lake Community Schools
All Employees
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P			2P			FF			Monthly Composite	Total Annual Cost	Rate Period
	Census	7	5	Census	8	40	Census	6	11			
Teachers												
SET/ADN 50/50/50-1000/1000 Self-Funded Dental Plan Administrators	Rate	\$37.78	\$85.27	\$102.33					\$130.26	\$9,379	7/1/2017-6/30/2018	
	Census											
SET/ADN 50/50/50-1000/1000 Level-Funded Dental Plan Support Staff	Rate	\$130.26	\$130.26	\$130.26					\$130.26	\$25,010	7/1/2017-6/30/2018	
	Census	2	3	11								
SET/ADN 50/50/50-1000/1000 Level-Funded Dental Plan	Rate	\$130.26	\$130.26	\$130.26								
	Census	9	8	57						\$91,797		
TOTALS:												

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Metlife 50/50/50-1000/1000 Dental Plan	9/1/2017-8/31/2018	\$22.92	\$44.59	\$78.68	\$68.21	\$60,573	\$31,224
MESSA		See additional rate sheets					
Guardian 50/50/50-1000/1000 Dental Plan	9/1/2017-8/31/2018	\$19.09	\$38.75	\$73.68	\$63.26	\$56,179	\$35,618
UNUM 100/100/50-1000/500 (Sealants under preventive services)	9/1/2017-8/31/2018	\$36.18	\$71.76	\$135.76	\$116.73	\$103,656	-\$11,859
UNUM 100/100/50-1000/500 (Sealants under Basic services)	9/1/2017-8/31/2018	\$38.98	\$76.82	\$142.52	\$122.82	\$109,068	-\$17,271

* Current SET/ADN self-funded rates are illustrative.
 * All proposed rates include taxes and fees.



Dental Rate Summary
Glen Lake Community Schools
Teachers
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P			2P			FF			Monthly Composite	Total Annual Cost	Rate Period
	Census	7	5	40	40	40	40					
SET/ADN 50/50/50-1000/1000 Self-Funded Dental Plan	Rate	\$37.78	\$85.27	\$102.33								
	TOTALS:	7	5	40							\$57,408	

Product Name	Rate Period	1P Rate			2P Rate			FF Rate			Monthly Composite	Total Cost	Estimated Annual Savings
		1P Rate	2P Rate	FF Rate	1P Rate	2P Rate	FF Rate	1P Rate	2P Rate	FF Rate			
MESSA 50/50/50-1000/1000 Dental Plan	9/1/2017-12/31/2018	\$15.13	\$30.07	\$57.58	\$49.22	\$30.714	\$26,695						

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 *MESSA rates include taxes and fees.



Dental Rate Summary
Glen Lake Community Schools
Administrators
Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	Census			Rate Period	Total Annual Cost	Estimated Annual Savings
	1P	2P	FF			
Administrators			6	7/1/2017-6/30/2018	\$9,379	\$5,198
SET/ADN 50/50/50-1000/1000 Level-Funded Dental Plan						
	Rate \$130.26				\$130.26	
	TOTALS:			6	\$9,379	

Product Name	Rate Period	Monthly			Total Cost	Estimated Annual Savings
		1P Rate	2P Rate	FF Rate		
MESSA 50/50/50-1000/1000 Dental Plan	9/1/2017-12/31/2018	\$15.10	\$30.03	\$58.07	\$4,181	\$5,198

*MESSA rates include taxes and fees.



Dental Rate Summary
 Glen Lake Community Schools
 Support Staff
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P			2P			FF			Monthly Composite	Total Annual Cost	Rate Period
	Census	2	3	11	11	11	11					
SET/ADN 50/50/50-1000/1000 Level-Funded Dental Plan	Rate	\$130.26	\$130.26	\$130.26								
	TOTALS:	2	3	11							\$25,010	
Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings					
MESSA 50/50/50-1000/1000 Dental Plan	9/1/2017-12/31/2018	\$16.59	\$32.83	\$61.29	\$50.37	\$9,670	\$15,340					

* MESSA rates include taxes and fees.



Vision Rate Summary
Glen Lake Community Schools
All Employees
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	IP			2P			FF			Monthly Composite	Total Annual Cost	Rate Period
	Census	Rate	7	Census	Rate	5	Census	Rate	40			
Teachers												
SET/ADN Self-Funded Vision Plan - \$50 Frames	Census	Rate	7	Census	Rate	5	Census	Rate	40	\$21.57	\$13,458	7/1/2017-6/30/2018
Administrators												
SET/ADN Level-Funded Vision Plan - \$80 Frames	Census	Rate		Census	Rate		Census	Rate	6	\$43.49	\$3,131	7/1/2017-6/30/2018
Support Staff												
SET/ADN Level-Funded Vision Plan - \$27 Frames	Census	Rate	2	Census	Rate	3	Census	Rate	11	\$27.86	\$5,348	7/1/2017-6/30/2018
TOTALS:			9			8			57		\$21,938	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
NVA Vision Plan - \$50 frames	9/1/2017-8/31/2021	\$4.53	\$9.07	\$16.32	\$14.10	\$12,523	\$9,415
NVA Vision Plan - \$65 frames	9/1/2017-8/31/2021	\$4.70	\$9.41	\$16.93	\$14.63	\$12,991	\$8,946
NVA Vision Plan - \$80 frames	9/1/2017-8/31/2021	\$5.54	\$11.09	\$19.96	\$17.25	\$15,316	\$6,622
UNUM Vision Plan	9/1/2017-8/31/2021	\$6.02	\$11.58	\$19.66	\$17.13	\$15,209	\$6,728
MetLife Vision Plan	9/1/2017-8/31/2019	\$6.17	\$11.60	\$16.51	\$14.72	\$13,073	\$8,865
VSP Vision Plan - no copay	9/1/2017-8/31/2021	\$14.70	\$22.44	\$40.23	\$35.20	\$31,259	-\$9,322
VSP Vision Plan - copay option	9/1/2017-8/31/2021	\$9.59	\$14.64	\$26.25	\$22.97	\$20,396	\$1,541
MESSA			See additional rate sheets				
Guardian Vision Plan	9/1/2017-8/31/2019	\$10.04	\$16.90	\$27.27	\$24.05	\$21,359	\$578

* Current SET/ADN self-funded rates are illustrative.
 * All proposed rates include taxes and fees.



Vision Rate Summary
 Glen Lake Community Schools
 Teachers and Administrators
 Assumed Effective Date: 9/1/2017

Current Plan(s) and Segment:	1P			2P			FF			Monthly Composite	Total Annual Cost	Rate Period
	Census	Rate	7	Census	Rate	5	Census	Rate	40			
Teachers												
SET/ADN Self-Funded Vision Plan - \$50 Frames												
Administrators												
SET/ADN Level-Funded Vision Plan - \$80 Frames												
TOTALS:			7			5			46		\$16,589	
Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings					
MESSA VSP 3 Plus	9/1/2017-12/31/2018	\$9.71	\$20.87	\$31.42	\$27.89	\$19,412	-\$2,822					

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 *MESSA rates include taxes and fees.



Vision Rate Summary
 Glen Lake Community Schools
 Support Staff
 Assumed Effective Date: 9/1/2017

Product Name	Rate Period	Current Plan(s) and Segment:			Monthly Composite	Total Annual Cost	Estimated Annual Savings
		1P	2P	FF			
Support Staff							
SET/ADN Level-Funded Vision Plan - \$27 Frames		Census Rate			\$27.86	\$5,348	7/1/2017-6/30/2018
		TOTALS:	2	3	11	\$5,348	
MESSA VSP 3 G	9/1/2017-12/31/2018	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
		\$6.99	\$15.01	\$22.56	\$19.20	\$3,686	\$1,662

*MESSA rates include taxes and fees.