

Hartland Schools RFP

2015-2016

Grace&Porta

BENEFITS

Hartland Schools Effective Date: 11/1/2015		MESSA PAK RATES CHOICES II	BCBS ALT 1	BCBS ALT 2	BCBS ALT 3	BCBS ALT 4	BCBS ALT 5	BCBS ALT 6	BCN ALT 11	
<b>Plan Type</b>		PPO\$500	PPO CB\$500	PPO CB\$500	PPO CB\$750	PPO CB\$1000	PPO CB\$1000	PPO CB\$1500	HMO \$2,000	
<b>Benefit Highlights</b>		<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	
<b>Deductible</b>										
Individual		\$500	\$500	\$500	\$750	\$1,000	\$1,000	\$1,500	\$2,000	
Family		\$1,000	\$1,000	\$1,000	\$1,500	\$2,000	\$2,000	\$3,000	\$4,000	
<b>Coinsurance</b>		100%	100%	90%	90%	100%	80%	80%	80%	
<b>Coinsurance Maximum</b>										
Individual		\$0	\$0	\$2,000	\$2,000	\$0	\$2,500	\$2,500	\$500	
Family		\$0	\$0	\$4,000	\$4,000	\$0	\$3,000	\$3,000	\$1,000	
<b>Total OOP Max (Ded/Coins/Copay)</b>										
		\$1,500	\$1,250	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	\$6,350	
		\$3,000	\$2,500	\$12,700	\$12,700	\$12,700	\$12,700	\$12,700	\$12,700	
<b>Office Visits</b>										
Primary / Specialist		\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$20/\$40 Copay	
Urgent Care		\$25 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$30 Copay	\$30 Copay	\$30 Copay	\$50 Copay	
<b>Preventative Care</b>		100%	100%	100%	100%	100%	100%	100%	100%	
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	90% after Ded	90% after Ded	80% after Ded	80% after Ded	80% after Ded	80% after Ded	
<b>Emergency Room</b>		\$50 Copay	\$50 Copay	\$100 Copay	\$100 Copay	\$150 Copay	\$150 Copay	\$150 Copay	\$150 Copay	
<b>Prescription Drugs</b>										
Generic		\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$4 / \$15	
Brand		\$40	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80	\$40/\$80/20%	
Rates	Ees	Renewal	ALT 1	ALT 2	ALT 3	ALT 4	ALT 5	ALT 6	ALT 11	
Single	21	\$592.09	\$617.50	\$566.56	\$547.08	\$571.19	\$508.24	\$485.78	\$407.98	
Couple	18	\$1,330.33	\$1,481.78	\$1,359.76	\$1,312.99	\$1,370.87	\$1,219.77	\$1,165.87	\$979.17	
Family	34	\$1,655.15	\$1,852.48	\$1,699.70	\$1,641.23	\$1,713.58	\$1,524.72	\$1,457.34	\$1,223.96	
<b>Monthly Premium</b>	73	<b>\$92,655</b>	<b>\$102,624</b>	<b>\$94,163</b>	<b>\$90,924</b>	<b>\$94,932</b>	<b>\$84,469</b>	<b>\$80,737</b>	<b>\$67,807</b>	
<b>Annual Premium</b>		<b>\$1,111,859</b>	<b>\$1,231,486</b>	<b>\$1,129,959</b>	<b>\$1,091,092</b>	<b>\$1,139,188</b>	<b>\$1,013,633</b>	<b>\$968,839</b>	<b>\$813,687</b>	
<b>Annual Increase</b>			<b>\$119,627</b>	<b>\$18,100</b>	<b>(\$20,767)</b>	<b>\$27,329</b>	<b>(\$98,227)</b>	<b>(\$143,020)</b>	<b>(\$298,172)</b>	
<b>Percentage Change</b>		NA	11%	2%	-2%	2%	-9%	-13%	-27%	
		<b>TAXES NOT INCLUDED</b>	<b>TAXES NOT INCLUDED</b>						<b>TAXES NOT INCLUDED</b>	
<b>HARD CAP PERCENT</b>		<b>22.6%</b>	<b>35.8%</b>	<b>24.6%</b>	<b>20.3%</b>	<b>25.6%</b>	<b>11.8%</b>	<b>6.8%</b>	<b>-10.3%</b>	

Hartland Schools Effective Date: 11/1/2015		MESSA PAK RATES ABC PLAN 1	BCBS ALT 10	BCBS ALT 11
<b>Plan Type</b>		H.S.A \$1,300	PPO H.S.A \$1,300	PPO H.S.A \$1,300
<b>Benefit Highlights</b>		<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited
<b>Deductible</b>				
Individual		\$1,300	\$1,300	\$1,300
Family		\$2,600	\$2,600	\$2,600
<b>Coinsurance</b>		100%	100%	80%
<b>Coinsurance Maximum</b>				
Individual		\$0	\$0	\$950
Family		\$0	\$0	\$1,900
<b>Total OOP Max (Ded/Coins/Copay)</b>				
		\$2,300	\$2,250	\$2,250
		\$4,600	\$4,500	\$4,500
<b>Office Visits</b>				
Primary / Specialist		100% After Ded	100% After Ded	80% After Ded
Urgent Care		100% After Ded	100% After Ded	80% After Ded
<b>Preventative Care</b>		100%	100%	100%
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	80% After Ded
<b>Emergency Room</b>		100% After Ded	100% After Ded	80% After Ded
<b>Prescription Drugs</b>		After Deductible	After Deductible	After Deductible
Generic		\$10	\$10	\$10
Brand		\$20 / \$40	\$40/\$80	\$40/\$80
<b>Rates</b>	<b>Ees</b>	<b>Renewal</b>	<b>ALT 10</b>	<b>ALT 11</b>
Single	42	\$535.70	\$454.65	\$413.09
Couple	37	\$1,203.44	\$1,091.16	\$991.42
Family	124	\$1,497.26	\$1,434.31	\$1,239.27
<b>Monthly Premium</b>	203	<b>\$252,687</b>	<b>\$237,323</b>	<b>\$207,702</b>
<b>Annual Premium</b>		<b>\$3,032,243</b>	<b>\$2,847,872</b>	<b>\$2,492,422</b>
<b>Annual Increase</b>			<b>(\$184,371)</b>	<b>(\$539,821)</b>
<b>Percentage Change</b>		NA	-6%	-18%
<b>TAXES NOT INCLUDED</b>				
<b>HARD CAP PERCENT</b>		<b>10.6%</b>	<b>3.9%</b>	<b>-9.1%</b>

Hartland Schools Effective Date: 1/1/2016		MESSA PAK RATES CHOICES II	HAP / ALLIANCE ALT 2	HAP / ALLIANCE ALT 3	HAP / ALLIANCE ALT 4	HAP / ALLIANCE ALT 5	HAP / ALLIANCE ALT 6	HAP / ALLIANCE ALT 7	HAP / ALLIANCE ALT 8
<b>Plan Type</b>		PPO\$500	PPO\$500	PPO\$1000	EPO\$500	EPO\$1000	PPO\$500	EPO\$500	HMO \$500
<b>Benefit Highlights</b>		In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network	In-Network
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Deductible</b>									
Individual		\$500	\$500	\$1,000	\$500	\$1,000	\$500	\$500	\$500
Family		\$100	\$100	\$2,000	\$100	\$2,000	\$100	\$100	\$100
<b>Coinsurance</b>		100%	100%	100%	100%	100%	80%	80%	80%
<b>Coinsurance Maximum</b>									
Individual		\$0	\$0	\$0	\$0	\$0	\$1,000	\$1,000	\$1,000
Family		\$0	\$0	\$0	\$0	\$0	\$2,000	\$2,000	\$2,000
<b>Total OOP Max (Ded/Coins/Copay)</b>									
		\$1,500	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600	\$6,600
		\$3,000	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200	\$13,200
<b>Office Visits</b>									
Primary / Specialist		\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay	\$20 Copay
Urgent Care		\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay	\$25 Copay
<b>Preventative Care</b>		100%	100%	100%	100%	100%	100%	100%	100%
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded
<b>Emergency Room</b>		\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay	\$50 Copay
<b>Prescription Drugs</b>									
Generic		\$10	\$10	\$10	\$10	\$10	\$10	\$10	\$10
Brand		\$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40	\$20 / \$40
Rates	Ees	Renewal	ALT 2	ALT 3	ALT 4	ALT 5	ALT 6	ALT 7	ALT 8
Single	21	\$592.09	\$576.63	\$564.70	\$553.57	\$542.11	\$530.77	\$510.09	\$489.51
Couple	18	\$1,330.33	\$1,295.76	\$1,268.95	\$1,243.95	\$1,218.18	\$1,192.71	\$1,146.24	\$1,099.99
Family	34	\$1,655.15	\$1,612.16	\$1,578.80	\$1,547.70	\$1,515.64	\$1,483.95	\$1,426.13	\$1,368.59
Monthly Premium	73	\$92,655	\$90,246	\$88,379	\$86,638	\$84,843	\$83,069	\$79,833	\$76,612
Annual Premium		\$1,111,859	\$1,082,956	\$1,060,548	\$1,039,654	\$1,018,120	\$996,831	\$957,992	\$919,339
Annual Increase			(\$28,903)	(\$51,311)	(\$72,205)	(\$93,739)	(\$115,028)	(\$153,868)	(\$192,520)
Percentage Change		NA	-3%	-5%	-6%	-8%	-10%	-14%	-17%
		<b>TAXES NOT INCLUDED</b>	<b>TAXES NOT INCLUDED</b>						
<b>HARD CAP PERCENT</b>		<b>22.6%</b>	<b>19.4%</b>	<b>16.9%</b>	<b>14.6%</b>	<b>12.2%</b>	<b>9.9%</b>	<b>5.6%</b>	<b>1.4%</b>

Hartland Schools Effective Date: 1/1/2016		MESSA PAK RATES ABC PLAN 1	HAP / ALLIANCE ALT 2 REVISED	HAP / ALLIANCE ALT 3	HAP / ALLIANCE ALT 4 REVISED	HAP / ALLIANCE ALT 5	HAP / ALLIANCE ALT 6
<b>Plan Type</b>		H.S.A \$1,300	PPO H.S.A \$1,300	EPO H.S.A \$1,300	PPO H.S.A \$1,300	EPO H.S.A \$1,300	HMO H.S.A \$1,300
<b>Benefit Highlights</b>		<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Deductible</b>							
Individual		\$1,300	\$1,300	\$1,300	\$1,300	\$1,300	\$1,300
Family		\$2,600	\$2,600	\$2,600	\$2,600	\$2,600	\$2,600
<b>Coinsurance</b>		100%	100%	100%	80%	80%	80%
<b>Coinsurance Maximum</b>							
Individual		\$0	\$0	\$0	\$500	\$500	\$500
Family		\$0	\$0	\$0	\$1,000	\$1,000	\$1,000
<b>Total OOP Max (Ded/Coins/Copay)</b>							
		\$2,300	\$1,800	\$1,800	\$1,800	\$1,800	\$1,800
		\$4,600	\$3,600	\$3,600	\$3,600	\$3,600	\$3,600
<b>Office Visits</b>							
Primary / Specialist		100% After Ded	100% After Ded	100% After Ded	80% After Ded	80% After Ded	80% After Ded
Urgent Care		100% After Ded	100% After Ded	100% After Ded	80% After Ded	80% After Ded	80% After Ded
<b>Preventative Care</b>		100%	100%	100%	100%	100%	100%
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	100% after Ded	80% After Ded	80% After Ded	80% After Ded
<b>Emergency Room</b>		100% After Ded	100% After Ded	100% After Ded	80% After Ded	80% After Ded	80% After Ded
<b>Prescription Drugs</b>		After Deductible	After Deductible	After Deductible	After Deductible	After Deductible	After Deductible
Generic		\$10	\$0	\$0	80% After Ded	80% After Ded	80% After Ded
Brand		\$20 / \$40	\$0	\$0	80% After Ded	80% After Ded	80% After Ded
<b>Rates</b>	<b>Ees</b>	<b>Renewal</b>	<b>ALT 2</b>	<b>ALT 3</b>	<b>ALT 4</b>	<b>ALT 5</b>	<b>ALT 6</b>
Single	42	\$535.70	\$431.93	\$467.81	\$388.47	\$431.40	\$414.14
Couple	37	\$1,203.44	\$970.59	\$1,051.22	\$872.94	\$969.41	\$930.62
Family	124	\$1,497.26	\$1,207.60	\$1,307.92	\$1,086.10	\$1,206.13	\$1,157.87
<b>Monthly Premium</b>	203	<b>\$252,687</b>	<b>\$203,795</b>	<b>\$220,725</b>	<b>\$183,291</b>	<b>\$203,547</b>	<b>\$195,403</b>
<b>Annual Premium</b>		<b>\$3,032,243</b>	<b>\$2,445,543</b>	<b>\$2,648,703</b>	<b>\$2,199,491</b>	<b>\$2,442,565</b>	<b>\$2,344,832</b>
<b>Annual Increase</b>			<b>(\$586,700)</b>	<b>(\$383,540)</b>	<b>(\$832,752)</b>	<b>(\$589,678)</b>	<b>(\$687,411)</b>
<b>Percentage Change</b>		<b>NA</b>	<b>-19%</b>	<b>-13%</b>	<b>-27%</b>	<b>-19%</b>	<b>-23%</b>
		<b>TAXES NOT INCLUDED</b>	<b>TAXES NOT INCLUDED</b>				
<b>HARD CAP PERCENT</b>		<b>10.6%</b>	<b>-10.8%</b>	<b>-3.4%</b>	<b>-19.8%</b>	<b>-10.9%</b>	<b>-14.5%</b>

Hartland Schools Effective Date: 9/1/2015		MESSA PAK RATES CHOICES II	PRIORITY ALT 9	PRIORITY ALT 10	PRIORITY ALT 11	PRIORITY ALT 12
<b>Plan Type</b>		PPO\$500	PPO\$500	POS \$500	HMO \$500	HMO \$500
<b>Benefit Highlights</b>		<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited	Unlimited	Unlimited
<b>Deductible</b>						
Individual		\$500	\$500	\$500	\$500	\$500
Family		\$100	\$100	\$100	\$100	\$100
<b>Coinsurance</b>		100%	100%	100%	100%	80%
<b>Coinsurance Maximum</b>						
Individual		\$0	\$0	\$0	\$0	\$1,500
Family		\$0	\$0	\$0	\$0	\$3,000
<b>Total OOP Max (Ded/Coins/Copay)</b>						
		\$1,500	\$6,350	\$6,350	\$6,350	\$6,350
		\$3,000	\$12,700	\$12,700	\$12,700	\$12,700
<b>Office Visits</b>						
Primary / Specialist		\$20 Copay	\$20 Copay	\$20/\$35 Copay	\$20/\$35 Copay	\$20/\$35 Copay
Urgent Care		\$25 Copay	\$40 Copay	\$75 Copay	\$75 Copay	\$75 Copay
<b>Preventative Care</b>		100%	100%	100%	100%	100%
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	100% after Ded	100% after Ded	100% after Ded
<b>Emergency Room</b>		\$50 Copay	\$50 Copay	\$150 Copay	\$150 Copay	\$150 Copay
<b>Prescription Drugs</b>						
Generic		\$10	\$10	\$10	\$10	\$10
Brand		\$40	\$40	\$40	\$40	\$40/\$80
<b>Rates</b>	<b>Ees</b>	<b>Renewal</b>	<b>ALT 9</b>	<b>ALT 10</b>	<b>ALT 11</b>	<b>ALT 12</b>
Single	21	\$592.09	\$628.81	\$543.39	\$536.62	\$488.34
Couple	18	\$1,330.33	\$1,412.81	\$1,220.73	\$1,205.52	\$1,097.06
Family	34	\$1,655.15	\$1,757.78	\$1,518.78	\$1,499.85	\$1,364.91
<b>Monthly Premium</b>	<b>73</b>	<b>\$92,655</b>	<b>\$98,400</b>	<b>\$85,023</b>	<b>\$83,963</b>	<b>\$76,409</b>
<b>Annual Premium</b>		<b>\$1,111,859</b>	<b>\$1,180,801</b>	<b>\$1,020,274</b>	<b>\$1,007,559</b>	<b>\$916,910</b>
<b>Annual Increase</b>			<b>\$68,942</b>	<b>(\$91,585)</b>	<b>(\$104,300)</b>	<b>(\$194,949)</b>
<b>Percentage Change</b>		<b>NA</b>	<b>6%</b>	<b>-8%</b>	<b>-9%</b>	<b>-18%</b>
		<b>TAXES NOT INCLUDED</b>	<b>TAXES NOT INCLUDED</b>			
<b>HARD CAP PERCENT</b>		<b>22.6%</b>	<b>30.2%</b>	<b>12.5%</b>	<b>11.1%</b>	<b>1.1%</b>

Hartland Schools Effective Date: 9/1/2015		MESSA PAK RATES ABC PLAN 1	PRIORITY ALT 7	PRIORITY ALT 8	PRIORITY ALT 9
<b>Plan Type</b>		H.S.A \$1,300	PPO H.S.A \$1,300	POS H.S.A \$1,300	HMO H.S.A \$1,300
<b>Benefit Highlights</b>		<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>	<b>In-Network</b>
<b>Lifetime Maximum</b>		Unlimited	Unlimited	Unlimited	Unlimited
<b>Deductible</b>					
Individual		\$1,300	\$1,300	\$1,300	\$1,300
Family		\$2,600	\$2,600	\$2,600	\$2,600
<b>Coinsurance</b>		100%	100%	100%	100%
<b>Coinsurance Maximum</b>					
Individual		\$0	\$0	\$0	\$0
Family		\$0	\$0	\$0	\$0
<b>Total OOP Max (Ded/Coins/Copay)</b>					
		\$2,300	\$2,000	\$2,000	\$2,000
		\$4,600	\$4,000	\$4,000	\$4,000
<b>Office Visits</b>					
Primary / Specialist		100% After Ded	100% After Ded	100% After Ded	100% After Ded
Urgent Care		100% After Ded	100% After Ded	100% After Ded	100% After Ded
<b>Preventative Care</b>		100%	100%	100%	100%
<b>Hospitalization Services</b>		100% after Ded	100% after Ded	100% after Ded	100% after Ded
<b>Emergency Room</b>		100% After Ded	100% After Ded	100% After Ded	100% After Ded
<b>Prescription Drugs</b>		After Deductible	After Deductible	After Deductible	After Deductible
Generic		\$10	\$10	\$10	\$10
Brand		\$20 / \$40	\$40	\$40	\$40
<b>Rates</b>	<b>Ees</b>	<b>Renewal</b>	<b>ALT 7</b>	<b>ALT 8</b>	<b>ALT 9</b>
Single	42	\$535.70	\$536.21	\$477.38	\$464.67
Couple	37	\$1,203.44	\$1,204.60	\$1,072.43	\$1,043.88
Family	124	\$1,497.26	\$1,498.71	\$1,334.28	\$1,298.75
<b>Monthly Premium</b>	203	<b>\$252,687</b>	<b>\$252,931</b>	<b>\$225,181</b>	<b>\$219,185</b>
<b>Annual Premium</b>		<b>\$3,032,243</b>	<b>\$3,035,173</b>	<b>\$2,702,167</b>	<b>\$2,630,216</b>
<b>Annual Increase</b>			<b>\$2,930</b>	<b>(\$330,076)</b>	<b>(\$402,027)</b>
<b>Percentage Change</b>		<b>NA</b>	<b>0%</b>	<b>-11%</b>	<b>-13%</b>
		<b>TAXES NOT INCLUDED</b>	<b>TAXES NOT INCLUDED</b>		
<b>HARD CAP PERCENT</b>		<b>10.6%</b>	<b>10.7%</b>	<b>-1.4%</b>	<b>-4.1%</b>

## Hartland Schools

Group Dental Benefit / Cost Analysis

		MESSA		MESSA		MESSA		MESSA	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/80:2000/2000		80/80/80/80:2000/2000		80/80/80/0:2000		80/80/80/80:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible									
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Current		Current		Current		Current	
Employee	7	\$45.90	47	\$33.47	3	\$35.47	9	\$38.41	
Employee + 1	4	\$93.08	48	\$67.31	2	\$66.58	21	\$75.48	
Family	22	\$165.18	167	\$124.21	8	\$110.55	27	\$125.74	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,327.58</b>	<b>262</b>	<b>\$25,547.04</b>	<b>13</b>	<b>\$1,123.97</b>	<b>57</b>	<b>\$5,325.75</b>	
<b>Annual Premium</b>		<b>\$51,930.96</b>		<b>\$306,564.48</b>		<b>\$13,487.64</b>		<b>\$63,909.00</b>	
<i>Employee Count Based on July Invoice</i>									

## Hartland Schools

Group Dental Benefit / Cost Analysis

		Guardian		Guardian		Guardian		Guardian	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/60:2000/2000		80/80/80/60:2000/2000		80/80/80/0:2000		80/80/80/60:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible		\$50/\$150	\$50/\$150	\$0	\$0	\$50/\$150	\$50/\$150	\$0	\$0
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Proposed		Proposed		Proposed		Proposed	
Employee	7	\$53.49	47	\$39.74	3	\$41.31	9	\$43.39	
Employee + 1	4	\$100.15	48	\$74.94	2	\$76.83	21	\$82.22	
Family	22	\$180.38	167	\$137.52	8	\$123.52	27	\$135.48	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,743.39</b>	<b>262</b>	<b>\$28,430.74</b>	<b>13</b>	<b>\$1,265.75</b>	<b>57</b>	<b>\$5,775.09</b>	
<b>Annual Premium</b>		<b>\$56,920.68</b>		<b>\$341,168.88</b>		<b>\$15,189.00</b>		<b>\$69,301.08</b>	
<i>Employee Count Based on July Invoice</i>									

MESSA \$435,892.08  
Guardian \$482,579.64

Rates Based on Final Enrollment

## Hartland Schools

Group Dental Benefit / Cost Analysis

		MESSA		MESSA		MESSA		MESSA	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/80:2000/2000		80/80/80/80:2000/2000		80/80/80/0:2000		80/80/80/80:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible									
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Current		Current		Current		Current	
Employee	7	\$45.90	47	\$33.47	3	\$35.47	9	\$38.41	
Employee + 1	4	\$93.08	48	\$67.31	2	\$66.58	21	\$75.48	
Family	22	\$165.18	167	\$124.21	8	\$110.55	27	\$125.74	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,327.58</b>	<b>262</b>	<b>\$25,547.04</b>	<b>13</b>	<b>\$1,123.97</b>	<b>57</b>	<b>\$5,325.75</b>	
<b>Annual Premium</b>		<b>\$51,930.96</b>		<b>\$306,564.48</b>		<b>\$13,487.64</b>		<b>\$63,909.00</b>	
<i>Employee Count Based on July Invoice</i>									

## Hartland Schools

Group Dental Benefit / Cost Analysis

		BCBS		BCBS		BCBS		BCBS	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/80:2000/2000		80/80/80/80:2000/2000		80/80/80/0:2000		80/80/80/80:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible									
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Proposed		Proposed		Proposed		Proposed	
Employee	7	\$53.16	47	\$43.01	3	\$40.15	9	\$35.23	
Employee + 1	4	\$127.59	48	\$103.22	2	\$96.36	21	\$84.56	
Family	22	\$159.48	167	\$129.03	8	\$120.45	27	\$105.70	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,391.04</b>	<b>262</b>	<b>\$28,524.04</b>	<b>13</b>	<b>\$1,276.77</b>	<b>57</b>	<b>\$4,946.73</b>	
<b>Annual Premium</b>		<b>\$52,692.48</b>		<b>\$342,288.48</b>		<b>\$15,321.24</b>		<b>\$59,360.76</b>	
<i>Employee Count Based on July Invoice</i>		<b>2 Year Rate Guarantee</b>							

MESSA \$435,892.08  
BCBS \$469,662.96

Rates Based on Final Enrollment

## Hartland Schools

Group Dental Benefit / Cost Analysis

		MESSA		MESSA		MESSA		MESSA	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/80:2000/2000		80/80/80/80:2000/2000		80/80/80/0:2000		80/80/80/80:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible									
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Current		Current		Current		Current	
Employee	7	\$45.90	47	\$33.47	3	\$35.47	9	\$38.41	
Employee + 1	4	\$93.08	48	\$67.31	2	\$66.58	21	\$75.48	
Family	22	\$165.18	167	\$124.21	8	\$110.55	27	\$125.74	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,327.58</b>	<b>262</b>	<b>\$25,547.04</b>	<b>13</b>	<b>\$1,123.97</b>	<b>57</b>	<b>\$5,325.75</b>	
<b>Annual Premium</b>		<b>\$51,930.96</b>		<b>\$306,564.48</b>		<b>\$13,487.64</b>		<b>\$63,909.00</b>	
<b>Employee Count Based on July Invoice</b>									

## Hartland Schools

Group Dental Benefit / Cost Analysis

		RSL		RSL		RSL		RSL	
		Admin/Supervisors/Principals		Teachers		Facilities		Parapro/Mechanics/Secretary	
		100/100/80/80:2000/2000		80/80/80/80:2000/2000		80/80/80/0:2000		80/80/80/80:1000/1000	
Benefit Highlights		In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network	In-Network	Out-Network
Individual/Family Deductible									
Annual Maximum		\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$2,000	\$1,000	\$1,000
Services & Percentage Covered									
Preventative Services		100%	100%	80%	80%	80%	80%	80%	80%
Basic Services		100%	100%	80%	80%	80%	80%	80%	80%
Major Services		80%	80%	80%	80%	80%	80%	80%	80%
Ortho Services		80%	80%	80%	80%	N/A	N/A	80%	80%
Ortho Lifetime Maximum		\$2,000	\$2,000	\$2,000	\$2,000	N/A	N/A	\$1,000	\$1,000
Rates		Proposed		Proposed		Proposed		Proposed	
Employee	7	\$48.24	47	\$38.32	3	\$38.60	9	\$31.60	
Employee + 1	4	\$95.72	48	\$75.96	2	\$73.36	21	\$61.95	
Family	22	\$172.16	167	\$135.24	8	\$116.72	27	\$107.00	
<b>Monthly Premium</b>	<b>33</b>	<b>\$4,508.08</b>	<b>262</b>	<b>\$28,032.20</b>	<b>13</b>	<b>\$1,196.28</b>	<b>57</b>	<b>\$4,474.35</b>	
<b>Annual Premium</b>		<b>\$54,096.96</b>		<b>\$336,386.40</b>		<b>\$14,355.36</b>		<b>\$53,692.20</b>	
<b>Employee Count Based on July Invoice</b>									

MESSA \$435,892.08  
RSL \$458,530.92

Rates Based on Final Enrollment  
1 Year Rate Guarantee on Dental Plan

## Hartland Schools

Vision Benefit / Cost Analysis

		MESSA Parapro/Secretary/Mechanics		MESSA Teacher/Admin/Facilities	
<b>Plan Type</b>		VSP 1		VSP 2	
<b>Benefit Highlights</b>		<b>In-Network</b>		<b>In-Network</b>	
Exams		Every 12 months-\$10 Copay		Every 12 months-\$6.50 Copay	
Lenses		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Frames		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Contacts		Every 12 months- \$65 Allowance		Every 12 months- \$110 Allowance	
Vision Network		\$10 copay		\$6.50 copay	
<b>Rates</b>		<b>Current</b>		<b>Current</b>	
Employee	9	\$3.38	57	\$5.76	
Employee + 1	21	\$7.27	54	\$12.38	
Family	27	\$10.93	197	\$18.64	
<b>Monthly Premium</b>	<b>57</b>	<b>\$478.20</b>	<b>308</b>	<b>\$4,668.92</b>	
<b>Annual Premium</b>		<b>\$5,738.40</b>		<b>\$56,027.04</b>	
<i>Employee Count Based on July Invoice</i>		<i>*Assuming every 12 month benefit</i>		<i>*Assuming every 12 month benefit</i>	

## Hartland Schools

Vision Benefit / Cost Analysis

		Guardian Parapro/Secretary/Mechanics		Guardian Teacher/Admin/Facilities	
<b>Plan Type</b>		Davis Vision		Davis Vision	
<b>Benefit Highlights</b>		<b>In-Network</b>		<b>In-Network</b>	
Exams		Every 12 months-\$10 Copay		Every 12 months-\$10 Copay	
Lenses		Every 12 months-\$25 Deductible \$130 Allowance		Every 12 months-\$25 Deductible \$130 Allowance	
Frames		Every 24 months-\$25 Deductible \$130 Allowance		Every 24 months-\$25 Deductible \$130 Allowance	
Contacts		Every 12 months- \$130 Allowance		Every 12 months- \$130 Allowance	
<b>Rates</b>		<b>Proposed</b>		<b>Proposed</b>	
Employee	9	\$6.11	57	\$6.15	
Employee + 1	21	\$9.27	54	\$9.33	
Family	27	\$16.29	197	\$16.41	
<b>Monthly Premium</b>	<b>57</b>	<b>\$689.49</b>	<b>308</b>	<b>\$4,087.14</b>	
<b>Annual Premium</b>		<b>\$8,273.88</b>		<b>\$49,045.68</b>	
<i>Employee Count Based on July Invoice</i>					

MESSA \$61,765.44  
Guardian \$57,319.56

Rates Based on Final Enrollment

## Hartland Schools

Vision Benefit / Cost Analysis

		<b>MESSA</b>		<b>MESSA</b>	
		<b>Parapro/Secretary/Mechanics</b>		<b>Teacher/Admin/Facilities</b>	
<b>Plan Type</b>		VSP 1		VSP 2	
<b>Benefit Highlights</b>		<b>In-Network</b>		<b>In-Network</b>	
Exams		Every 12 months-\$10 Copay		Every 12 months-\$6.50 Copay	
Lenses		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Frames		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Contacts		Every 12 months- \$65 Allowance		Every 12 months- \$110 Allowance	
Vision Network		\$10 copay		\$6.50 copay	
<b>Rates</b>		<b>Current</b>		<b>Current</b>	
Employee	9	\$3.38	57	\$5.76	
Employee + 1	21	\$7.27	54	\$12.38	
Family	27	\$10.93	197	\$18.64	
<b>Monthly Premium</b>	<b>57</b>	<b>\$478.20</b>	<b>308</b>	<b>\$4,668.92</b>	
<b>Annual Premium</b>		<b>\$5,738.40</b>		<b>\$56,027.04</b>	
<i>Employee Count Based on July Invoice</i>		<i>*Assuming every 12 month benefit</i>		<i>*Assuming every 12 month benefit</i>	

## Hartland Schools

Vision Benefit / Cost Analysis

		<b>Eyemed</b>		<b>Eyemed</b>	
		<b>Parapro/Secretary/Mechanics</b>		<b>Teacher/Admin/Facilities</b>	
<b>Plan Type</b>		Eyemed		Eyemed	
<b>Benefit Highlights</b>		<b>In-Network</b>		<b>In-Network</b>	
Exams		Every 12 months-\$10 Copay		Every 12 months-\$6.50 Copay	
Lenses		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Frames		Every 12 months-\$25 Deductible \$65 Allowance		Every 12 months-\$18 Deductible \$130 Allowance	
Contacts		Every 12 months- \$65 Allowance		Every 12 months- \$110 Allowance	
<b>Rates</b>		<b>Proposed</b>		<b>Proposed</b>	
Employee	9	\$2.99	57	\$5.65	
Employee + 1	21	\$6.43	54	\$12.16	
Family	27	\$9.67	197	\$18.13	
<b>Monthly Premium</b>	<b>57</b>	<b>\$423.03</b>	<b>308</b>	<b>\$4,550.30</b>	
<b>Annual Premium</b>		<b>\$5,076.36</b>		<b>\$54,603.60</b>	
<i>Employee Count Based on July Invoice</i>					

MESSA \$61,765.44  
 Eyemed \$59,679.96

Rates Based on Final Enrollment  
 Eyemed: 4 Year Rate Guarantee

## Hartland Schools

Group Long-Term Disability Benefit / Cost Analysis

		<i>MESSA</i>
		<b>Teacher/Admin/Supervisors/Principals</b>
		Long-Term Disability
<b>Benefit Highlights</b>		<b>In-Network</b>
Maximum Benefit Per Week		66 2/3% to \$5000
Maximum Benefit Duration		2 Year Own Occupation
<b>Services &amp; Percentage Covered</b>		
Waiting Period - Accident, Illness		90 Days
<b>Rates</b>		<b>Current</b>
<b>Volume</b>		
Rate per Employee per Month	\$1,784,277	
<b>Monthly Premium</b>		
<b>Annual Premium</b>		
<i>Volume Based on July Invoice</i>		

<i>MESSA</i>
<b>Facilities</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$3500
2 Year Own Occupation
1st Day
<b>Current</b>

<i>MESSA</i>
<b>Parapro/Mechanics/Secretary</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$2000
2 Year Own Occupation
1st Day
<b>Current</b>
\$0.47
<b>\$8,431.27</b>
<b>\$101,175.24</b>

## Hartland Schools

Group Long-Term Disability Benefit / Cost Analysis

		<i>Guardian</i>
		<b>Teacher/Admin/Supervisors/Principals</b>
		Long-Term Disability
<b>Benefit Highlights</b>		<b>In-Network</b>
Maximum Benefit Per Week		66 2/3% to \$5000
Maximum Benefit Duration		2 Year Own Occupation
<b>Services &amp; Percentage Covered</b>		
Waiting Period - Accident, Illness		90 Days
<b>Rates</b>		<b>Proposed</b>
<b>Volume</b>		
Rate per Employee per Month	\$1,784,277	
<b>Monthly Premium</b>		
<b>Annual Premium</b>		
<i>Volume Based on July Invoice</i>		

<i>Guardian</i>
<b>Facilities</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$3500
2 Year Own Occupation
1st Day
<b>Proposed</b>

<i>Guardian</i>
<b>Parapro/Mechanics/Secretary</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$2000
2 Year Own Occupation
1st Day
<b>Proposed</b>
\$0.34
<b>\$6,066.54</b>
<b>\$72,798.49</b>

Rates Based on Final Enrollment

## Hartland Schools

Group Long-Term Disability Benefit / Cost Analysis

		<b>MESSA</b>
		<b>Teacher/Admin/Supervisors/Principals</b>
		Long-Term Disability
<b>Benefit Highlights</b>		<b>In-Network</b>
Maximum Benefit Per Week		66 2/3% to \$5000
Maximum Benefit Duration		2 Year Own Occupation
<b>Services &amp; Percentage Covered</b>		
Waiting Period - Accident, Illness		90 Days
<b>Rates</b>		<b>Current</b>
<b>Volume</b>		
Rate per Employee per Month	\$1,784,277	
<b>Monthly Premium</b>		
<b>Annual Premium</b>		
<i>Volume Based on July Invoice</i>		

<b>MESSA</b>
<b>Facilities</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$3500
2 Year Own Occupation
1st Day
<b>Current</b>

<b>MESSA</b>
<b>Parapro/Mechanics/Secretary</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$2000
2 Year Own Occupation
1st Day
<b>Current</b>
\$0.47
<b>\$8,431.27</b>
<b>\$101,175.24</b>

## Hartland Schools

Group Long-Term Disability Benefit / Cost Analysis

		<b>RSL</b>
		<b>Teacher/Admin/Supervisors/Principals</b>
		Long-Term Disability
<b>Benefit Highlights</b>		<b>In-Network</b>
Maximum Benefit Per Week		66 2/3% to \$5000
Maximum Benefit Duration		2 Year Own Occupation
<b>Services &amp; Percentage Covered</b>		
Waiting Period - Accident, Illness		90 Days
<b>Rates</b>		<b>Proposed</b>
<b>Volume</b>		
Rate per Employee per Month	\$1,784,277	
<b>Monthly Premium</b>		
<b>Annual Premium</b>		
<i>Volume Based on July Invoice</i>		

<b>RSL</b>
<b>Facilities</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$3500
2 Year Own Occupation
1st Day
<b>Proposed</b>

<b>RSL</b>
<b>Parapro/Mechanics/Secretary</b>
Long-Term Disability
<b>In-Network</b>
66 2/3% to \$2000
2 Year Own Occupation
1st Day
<b>Proposed</b>
\$0.38
<b>\$6,780.25</b>
<b>\$81,363.02</b>

Rates Based on Final Enrollment  
RSL: 2 Year Rate Guarantee

## Hartland Schools

Life and AD&D / Cost Analysis

		<b>MESSA</b>	<b>MESSA</b>	<b>MESSA</b>	<b>MESSA</b>	<b>MESSA</b>
		<b>Pak B Teachers</b>	<b>Teachers</b>	<b>Supervisors</b>	<b>Facilities</b>	<b>Parapro/FoodServices</b>
		Life	Life	Life	Life	Life
<b>Benefit Highlights</b>						
Employee Benefit		\$75,000	\$65,000	\$70,000	\$20,000	\$10,000
<b>Rates</b>		<b>Current</b>	<b>Current</b>	<b>Current</b>	<b>Current</b>	<b>Current</b>
Volume	\$21,565,000					\$0.15
<b>Monthly Premium</b>						<b>\$3,234.96</b>
<b>Annual Premium</b>						<b>\$38,819.52</b>
<i>Volume Based on Census</i>						

## Hartland Schools

Life and AD&D / Cost Analysis

		<b>Guardian</b>	<b>Guardian</b>	<b>Guardian</b>	<b>Guardian</b>	<b>Guardian</b>
		<b>Pak B Teachers</b>	<b>Teachers</b>	<b>Supervisors</b>	<b>Facilities</b>	<b>Parapro/FoodServices</b>
		Life	Life	Life	Life	Life
<b>Benefit Highlights</b>						
Employee Benefit		\$75,000	\$65,000	\$70,000	\$20,000	\$10,000
<b>Rates</b>		<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>
Volume	\$21,565,000					\$0.12
<b>Monthly Premium</b>						<b>\$2,523.11</b>
<b>Annual Premium</b>						<b>\$30,277.26</b>
<i>Volume Based on Census</i>						

Rates Based on Final Enrollment

## Hartland Schools

Life and AD&D / Cost Analysis

		<i>MESSA</i>	<i>MESSA</i>	<i>MESSA</i>	<i>MESSA</i>	<i>MESSA</i>
		Pak B Teachers	Teachers	Supervisors	Facilities	Parapro/FoodServices
		Life	Life	Life	Life	Life
<b>Benefit Highlights</b>						
Employee Benefit		\$75,000	\$65,000	\$70,000	\$20,000	\$10,000
<b>Rates</b>		<b>Current</b>	<b>Current</b>	<b>Current</b>	<b>Current</b>	<b>Current</b>
Volume	\$21,565,000					\$0.15
<b>Monthly Premium</b>						\$3,234.96
<b>Annual Premium</b>						\$38,819.52
<i>Volume Based on Census</i>						

## Hartland Schools

Life and AD&D / Cost Analysis

		<i>RSL</i>	<i>RSL</i>	<i>RSL</i>	<i>RSL</i>	<i>RSL</i>
		Pak B Teachers	Teachers	Supervisors	Facilities	Parapro/FoodServices
		Life	Life	Life	Life	Life
<b>Benefit Highlights</b>						
Employee Benefit		\$75,000	\$65,000	\$70,000	\$20,000	\$10,000
<b>Rates</b>		<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>	<b>Proposed</b>
Volume	\$21,565,000					\$0.110
<b>Monthly Premium</b>						\$2,372.15
<b>Annual Premium</b>						\$28,465.80
<i>Volume Based on Census</i>						

Rates Based on Final Enrollment

RSL: 2 Year Rate Guarantee