



DISCLAIMER: This document is a summary of certain plan features. It should not be interpreted as a complete comparison of the products represented.

Dental Rate Summary
Anchor Bay School District
All Employees
 Assumed Effective Date: 1/1/23

| Current Plans and Segments | 1P | 2P | FF | Total Annual Cost | Rate Period |
|--|---------------------|-----------|------------|-------------------|-------------------|
| Central Office | Census 1 | 2 | 4 | \$8,180 | 7/1/22 - 6/30/23 |
| SET SF i70%/i70%/50%/50%-\$2500/\$3000 | Rate \$35.89 | \$65.43 | \$128.73 | | |
| Administrators, Coordinators, Directors, Superintendent, Supervisors | Census 1 | 9 | 25 | \$45,934 | 7/1/22 - 6/30/23 |
| SET SF i70%/i70%/70%/50%-\$2500/\$3000 | Rate \$35.69 | \$65.04 | \$128.27 | | |
| Custodial, Food Service, Para-Professionals, Secretaries, Technology, Theatre Director, Transportation with Medical | Census 37 | 34 | 27 | \$65,125 | 7/1/22 - 6/30/23 |
| SET SF i70%/i70%/70%/50%-\$2500/\$3000 | Rate \$28.45 | \$50.55 | \$98.36 | | |
| Teachers w/o medical | Census 20 | 5 | 15 | \$41,282 | 1/1/23 - 12/31/23 |
| MESSA 100%/90%/90%/90%: \$1000/\$1500 | Rate \$39.56 | \$76.83 | \$150.99 | | |
| Teachers w. medical | Census 50 | 31 | 126 | \$243,166 | 1/1/23 - 12/31/23 |
| MESSA 80%/80%/80%/80%: \$1000/\$1300 | Rate \$35.82 | \$68.65 | \$129.72 | | |
| Teachers w. COB | Census 2 | 9 | 51 | \$49,221 | 1/1/23 - 12/31/23 |
| MESSA 50%/50%/50%/50%: \$1000/\$1000 | Rate \$19.44 | \$37.31 | \$73.08 | | |
| TOTALS: | 111 | 90 | 248 | \$452,908 | |

| Product Name | Rate Period | 1P Rate | 2P Rate | FF Rate | Total Cost | Estimated Annual Savings |
|---|----------------------------------|---------|---------|----------|------------|--------------------------|
| Guardian | | | | | | |
| Guardian SF 100%/90%/90%/60%: \$1000/\$1500 | 1/1/23 - 12/31/24 | \$36.40 | \$70.68 | \$138.91 | \$538,215 | -\$85,307 |
| Guardian SF 100%/90%/90%/60%: \$2500/\$2500 | 1/1/23 - 12/31/24 | \$36.40 | \$70.68 | \$138.91 | \$538,215 | -\$85,307 |
| SET ADN | | | | | | |
| SET SF 100%/90%/90%/90%: \$1000/\$1500 | 1/1/23 - 12/31/23 | \$43.68 | \$81.01 | \$161.25 | \$625,553 | -\$172,644 |
| SET SF 100%/90%/90%/90%: \$2500/\$3000 | 1/1/23 - 12/31/23 | \$53.16 | \$99.97 | \$200.58 | \$775,703 | -\$322,794 |
| MetLife | Uncompetitive; Declined to Quote | | | | | |
| SunLife | Uncompetitive; Declined to Quote | | | | | |

*Proposed rates are for illustrative purposes only.

*SET ADN SF rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. Plans include access to the ADN and DenteMax networks.

*Guardian rates include taxes and fees