



Vision Plan Summary

Big Bay de Noc Schools

Teacher

Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher	Census	5	5	7	\$24.06	\$4,908	7/1/2013 - 6/30/2014
	Rate	\$10.65	\$22.90	\$34.47			
	MESSA VSP Plan 3 Plus						
<b>TOTALS:</b>		<b>5</b>	<b>5</b>	<b>7</b>		<b>\$4,908</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$26.55	\$5,417	-\$508
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$8.88	\$21.31	\$26.64	\$19.85	\$4,049	\$859

\*SET SF plan does not include a network

\*Current claims data was not available, therefore proposed SET SF plan cost was based on an industry standard utilization of 75%



Vision Plan Summary

Big Bay de Noc Schools

Support Staff

Assumed Effective Date: 8/1/2013

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census	9	2	1	\$14.68	\$2,113	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus	Rate	\$10.65	\$22.90	\$34.47		
	<b>TOTALS:</b>	<b>9</b>	<b>2</b>	<b>1</b>		<b>\$2,113</b>	

Product Name	Rate Period	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$18.03	\$2,597	-\$483
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$9.15	\$21.97	\$27.46	\$12.81	\$1,845	\$268

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**Vision Plan Summary**  
**Big Bay de Noc Schools**  
**All Employees**

**Assumed Effective Date: 8/1/2013**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Teacher	Census	5	5	7	\$24.06	\$4,908	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
Support Staff	Census	9	2	1	\$14.68	\$2,113	7/1/2013 - 6/30/2014
	MESSA VSP Plan 3 Plus Rate	\$10.65	\$22.90	\$34.47			
<b>TOTALS:</b>		<b>14</b>	<b>7</b>	<b>8</b>		<b>\$7,022</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Monthly Composite</b>	<b>Total Annual Cost</b>	<b>Estimated Annual Savings</b>
SET UltraVision Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$13.36	\$32.05	\$32.05	\$23.03	\$8,013	-\$991
SET Vision Self-funded Plan 3 - \$80 Frames	8/1/2013 - 6/30/2014	\$8.96	\$21.51	\$26.89	\$16.94	\$5,894	\$1,128

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## Vision Plan Comparison

Big Bay de Noc Schools  
Teacher

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

Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80	
	Teacher		Frames	
Carrier	MESSA VSP Plan 3 Plus		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	In Network	Out of Network Allowance	Coverage Allowance	
Optometrist Exam	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	\$64	
Regular Lenses	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	\$120	
Lentiular Lenses	100%	\$108	\$144	
Frames	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$10.65	5	\$8.88
Two Person (2P)	5	\$22.90	5	\$21.31
Family (FF)	7	\$34.47	7	\$26.64
<b>Total Annual Premium</b>	<b>17</b>	<b>\$4,908</b>	<b>17</b>	<b>\$4,049</b>
<b>Combined Annual Premium</b>	<b>\$4,908</b>			
<b>Estimated Savings - \$</b>			<b>\$4</b>	<b>\$859</b>
<b>Estimated Savings - %</b>				<b>18%</b>

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## Vision Plan Comparison

**Big Bay de Noc Schools**  
**Support Staff**

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Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80	
	Support Staff		Frames	
Carrier	MESSA VSP Plan 3 Plus		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	In Network	Out of Network Allowance	Coverage Allowance	
Optometrist Exam	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	\$64	
Regular Lenses	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	\$120	
Lentiular Lenses	100%	\$108	\$144	
Frames	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates
One Person (1P)	9	\$10.65	9	\$9.15
Two Person (2P)	2	\$22.90	2	\$21.97
Family (FF)	1	\$34.47	1	\$27.46
<b>Total Annual Premium</b>	<b>12</b>	<b>\$2,113</b>	<b>12</b>	<b>\$1,845</b>
<b>Combined Annual Premium</b>	<b>\$2,113</b>			
<b>Estimated Savings - \$</b>			<b>\$2</b>	<b>\$268</b>
<b>Estimated Savings - %</b>				<b>13%</b>

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**Vision Plan Comparison**  
**Big Bay de Noc Schools**  
**All Employees**

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Name	CURRENT PLAN		CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80 Frames	
	Teacher		Support Staff		SET TPA	
Carrier	MESSA VSP Plan 3 Plus		MESSA VSP Plan 3 Plus		SET TPA	
Rate Period	7/1/2013 - 6/30/2014		7/1/2013 - 6/30/2014		8/1/2013 - 6/30/2014	
Purchased Plan Features	In Network	Out of Network Allowance	In Network	Out of Network Allowance	In Network	
Optometrist Exam	100%	\$35	100%	\$35	\$64	
Ophthalmologist Exam	100%	\$45	100%	\$45	\$64	
Regular Lenses	100%	\$38	100%	\$38	\$84	
Bifocal Lenses	100%	\$60	100%	\$60	\$96	
Trifocal Lenses	100%	\$72	100%	\$72	\$120	
Lentiular Lenses	100%	\$108	100%	\$108	\$144	
Frames	\$80	\$66	\$80	\$66	\$80	
Necessary Contacts	100%	\$150	100%	\$150	\$200	
Cosmetic Contacts	100%	\$150	100%	\$150	\$200	
Exam Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	
Material Copay	\$0.00	n/a	\$0.00	n/a	\$0.00	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$10.65	9	\$10.65	14	\$8.96
Two Person (2P)	5	\$22.90	2	\$22.90	7	\$21.51
Family (FF)	7	\$34.47	1	\$34.47	8	\$26.89
<b>Total Annual Premium</b>	<b>17</b>	<b>\$4,908</b>	<b>12</b>	<b>\$2,113</b>	<b>29</b>	<b>\$5,894</b>
<b>Combined Annual Premium</b>	<b>\$7,022</b>		<b>&lt; TOTALS</b>			
<b>Estimated Savings - \$</b>					<b>\$3</b>	<b>\$1,128</b>
<b>Estimated Savings - %</b>						<b>16%</b>

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