



Dental Plan Summary

NICE Community School District

Administration

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration with Medical		3	2	\$83.75	\$5,025	7/1/2011 - 6/30/2012
MESSA 100/80/80/80/1000/1500	Census Rate \$33.92	\$63.01	\$114.87			
Administration without Medical			1	\$122.01	\$1,464	7/1/2011 - 6/30/2012
MESSA 100/80/80/80/1000/1500	Census Rate \$37.72	\$69.92	\$122.01			
TOTALS:		3	3		\$6,489	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET FF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$36.88	\$88.52	\$110.65	\$99.59	\$7,170	-\$681
SET SF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$28.00	\$67.21	\$84.01	\$75.61	\$5,444	\$1,045

*SET Self-Funded plans do not utilize a network.

*SET Self-Funded plan cost was based on an industry standard utilization of 80%

*Proposed SET Self-funded plan is a composite calculation of each segment remaining at their current benefit level



Dental Plan Summary

NICE Community School District

Support Staff

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff 30-39.99 Hours	Census	3	1		\$54.13	\$2,598	7/1/2011 - 6/30/2012
MESSA 100/70/70/0/1000/0	Rate	\$40.10	\$96.23	\$120.29			
Support Staff 40-99 Hours with Medical	Census	2	2	7	\$81.79	\$10,796	7/1/2011 - 6/30/2012
MESSA 100/70/70/0/1000/0	Rate	\$33.76	\$61.89	\$101.20			
Support Staff 40-99 Hours without Medical	Census			1	\$108.33	\$1,300	7/1/2011 - 6/30/2012
MESSA 100/70/70/0/1000/0	Rate	\$37.52	\$68.70	\$108.33			
TOTALS:		5	3	8		\$14,695	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET FF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$28.01	\$67.22	\$84.03	\$63.37	\$12,167	\$2,527
SET SF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$28.61	\$68.67	\$85.84	\$64.74	\$12,429	\$2,265

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Dental Plan Summary

NICE Community School District

Teachers

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers with Medical MESSA 100/80/80/80/1000/1300	Census	12	10	34	\$86.98	\$58,453	7/1/2011 - 6/30/2012
	Rate	\$33.65	\$62.43	\$113.03			
Teachers without Medical MESSA 100/80/80/80/1000/1300	Census	1	1	17	\$105.04	\$23,950	7/1/2011 - 6/30/2012
	Rate	\$32.98	\$61.21	\$111.86			
TOTALS:		13	11	51		\$82,403	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET FF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$33.50	\$80.39	\$100.49	\$85.93	\$77,337	\$5,066
SET SF 100/80/80/80/1000/1500	10/1/2011 - 6/30/2012	\$29.92	\$71.80	\$89.75	\$76.75	\$69,072	\$13,331

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Dental Plan Comparison

NICE Community School District Administration

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	CURRENT PLAN		CURRENT PLAN		SET SF 100/80/80/80/1000/1500 SET TPA	
Name	Administration with Medical		Administration without Medical			
Carrier	MESSA		MESSA			
Rate Period	7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		10/1/2011 - 6/30/2012	
Purchased Plan Features	In Network		In Network		In Network	
Prevent %	100%		100%		100%	
Basic %	80%		80%		80%	
Major %	80%		80%		80%	
Ortho %	80%		80%		80%	
Basic Ded	\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000	
Ortho Max	\$1,500		\$1,500		\$1,500	
Sealants Covered	No		No		No	
Implants Covered	No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$33.92	0	\$37.72	0	\$28.00
Two Person (2P)	3	\$63.01	0	\$69.92	3	\$67.21
Family (FF)	2	\$114.87	1	\$122.01	3	\$84.01
Projected Increase (0%)	0%		0%			
Total Annual Premium	5	\$5,025	1	\$1,464	6	\$5,444
Combined Annual Premium	\$6,489		< TOTALS			
Estimated Savings - \$					\$15	\$1,045
Estimated Savings - %					16%	

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Dental Plan Comparison

NICE Community School District
Support Staff

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Name Carrier	CURRENT PLAN Support Staff 30-39.99 Hours MESSA		CURRENT PLAN Support Staff 40-99 Hours with Medical MESSA		CURRENT PLAN Support Staff 40-99 Hours without Medical MESSA		SET FF 100/80/80/80/1000/1500 SET		SET SF 100/80/80/80/1000/1500 SET TPA	
	Rate Period	Purchased Plan Features	Rate Period	Purchased Plan Features	Rate Period	Purchased Plan Features	Rate Period	Purchased Plan Features	Rate Period	Purchased Plan Features
	7/1/2011 - 6/30/2012	In Network	7/1/2011 - 6/30/2012	In Network	7/1/2011 - 6/30/2012	In Network	10/1/2011 - 6/30/2012	In Network	10/1/2011 - 6/30/2012	In Network
Prevent %	100%		100%		100%		100%		100%	
Basic %	70%		70%		70%		80%		80%	
Major %	70%		70%		70%		80%		80%	
Ortho %	0%		0%		0%		80%		80%	
Basic Ded	\$0		\$0		\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000		\$1,000		\$1,000	
Ortho Max	\$0		\$0		\$0		\$1,500		\$1,500	
Sealants Covered	No		No		No		No		No	
Implants Covered	No		No		No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$40.10	2	\$33.76	0	\$37.52	5	\$28.01	5	\$28.61
Two Person (2P)	1	\$96.23	2	\$61.89	0	\$68.70	3	\$67.22	3	\$68.67
Family (FF)	0	\$120.29	7	\$101.20	1	\$108.33	8	\$84.03	8	\$85.84
Projected Increase (0%)	0%		0%		0%					
Total Annual Premium	4	\$2,598	11	\$10,796	1	\$1,300	16	\$12,167	16	\$12,429
Combined Annual Premium	\$14,695		< TOTALS		< TOTALS					
Estimated Savings - \$							\$13	\$2,527	\$12	\$2,265
Estimated Savings - %								17%		15%

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Dental Plan Comparison

NICE Community School District
Teachers

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Name Carrier	CURRENT PLAN		CURRENT PLAN		SET FF 100/80/80/80/1000/1500		SET SF 100/80/80/80/1000/1500	
	Teachers with Medical MESSA		Teachers without Medical MESSA		SET		SET TPA	
Rate Period	7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		10/1/2011 - 6/30/2012		10/1/2011 - 6/30/2012	
Purchased Plan Features	In Network		In Network		In Network		In Network	
Prevent %	100%		100%		100%		100%	
Basic %	80%		80%		80%		80%	
Major %	80%		80%		80%		80%	
Ortho %	80%		80%		80%		80%	
Basic Ded	\$0		\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0		\$0	
Bas/Maj Max	\$1,000		\$1,000		\$1,000		\$1,000	
Ortho Max	\$1,300		\$1,300		\$1,500		\$1,500	
Sealants Covered	No		No		No		No	
Implants Covered	No		No		No		No	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	12	\$33.65	1	\$32.98	13	\$33.50	13	\$29.92
Two Person (2P)	10	\$62.43	1	\$61.21	11	\$80.39	11	\$71.80
Family (FF)	34	\$113.03	17	\$111.86	51	\$100.49	51	\$89.75
Projected Increase (0%)	0%		0%					
Total Annual Premium	56	\$58,453	19	\$23,950	75	\$77,337	75	\$69,072
Combined Annual Premium	\$82,403		< TOTALS					
Estimated Savings - \$					\$6	\$5,066	\$15	\$13,331
Estimated Savings - %						6%		16%

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Vision Plan Summary

NICE Community School District

Administration

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:	1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration	Census	3	3	\$28.69	\$2,065	7/1/2011 - 6/30/2012
	MESSA VSP Plan 3 Plus	Rate	\$10.65	\$22.90	\$34.47	
TOTALS:		3	3		\$2,065	

Product Name	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$80 Frames	\$13.36	\$32.05	\$32.05	\$32.05	\$2,308	-\$242
SET Vision Self-funded Plan 3 - \$80 Frames	\$8.53	\$20.47	\$25.59	\$23.03	\$1,658	\$407
UHCV Platinum	\$22.04	\$22.04	\$22.04	\$22.04	\$1,587	\$478
NVA VSP Plan 3 Plus Match	\$6.25	\$11.27	\$17.63	\$14.45	\$1,040	\$1,025

*SET Self-Funded plans do not utilize a network

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*NVA plan utilizes a network, but provider participation may vary

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Vision Plan Summary

NICE Community School District

Support Staff

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Support Staff	Census	5	3	8	\$17.07	\$3,277	7/1/2011 - 6/30/2012
	MESSA VSP Plan 3 Rate	\$7.32	\$15.73	\$23.66			
TOTALS:		5	3	8		\$3,277	

Product Name	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$65 Frames	\$12.54	\$30.08	\$30.08	\$24.60	\$4,723	-\$1,446
SET Vision Self-funded Plan 3 - \$65 Frames	\$6.32	\$15.18	\$18.97	\$14.31	\$2,747	\$530
UHCV Gold	\$21.35	\$21.35	\$21.35	\$21.35	\$4,099	-\$822
NVA VSP Plan 3 Match	\$5.04	\$9.34	\$13.36	\$10.01	\$1,921	\$1,356

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Vision Plan Summary

NICE Community School District

Teachers

Assumed Effective Date: 10/1/2011

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers	Census	13	11	51	\$19.66	\$17,698	7/1/2011 - 6/30/2012
	MESSA VSP Plan 3 Rate	\$7.32	\$15.73	\$23.66			
TOTALS:		13	11	51		\$17,698	

Product Name	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$65 Frames	\$12.54	\$30.08	\$30.08	\$27.04	\$24,335	-\$6,637
SET Vision Self-funded Plan 3 - \$65 Frames	\$6.33	\$15.20	\$19.00	\$16.25	\$14,622	\$3,076
UHCV Gold	\$21.35	\$21.35	\$21.35	\$21.35	\$19,215	-\$1,517
NVA VSP Plan 3 Match	\$5.04	\$9.34	\$13.36	\$11.33	\$10,195	\$7,503

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Vision Plan Comparison

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NICE Community School District
Administration

Name	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$80		UHCV Platinum		NVA VSP Plan 3 Plus Match	
	Administration		Frames		United Healthcare Vision		NVA	
Carrier	MESSA VSP Plan 3 Plus		SET TPA		United Healthcare Vision		NVA	
Rate Period	7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2014	
Purchased Plan Features	Out of Network				Out of Network		Out of Network	
	In Network	Allowance			In Network	Allowance	In Network	Allowance
Optometrist Exam	100%	\$35		\$64	100%	\$45	100%	\$35
Ophthalmologist Exam	100%	\$45		\$64	100%	\$45	100%	\$45
Regular Lenses	100%	\$38		\$84	100%	\$56	100%	\$38
Bifocal Lenses	100%	\$60		\$96	100%	\$90	100%	\$60
Trifocal Lenses	100%	\$72		\$120	100%	\$110	100%	\$72
Lentiular Lenses	100%	\$108		\$144	100%	\$138	100%	\$108
Frames	\$80	\$66		\$36	\$130	\$66	\$80	\$66
Necessary Contacts	100%	\$150		\$200	100%	\$200	100%	\$150
Cosmetic Contacts	100%	\$150		\$200	\$200	\$200	\$200	\$150
Exam Copay	\$0.00	n/a		\$0.00	\$0.00	n/a	\$0.00	n/a
Material Copay	\$0.00	n/a		\$0.00	\$0.00	n/a	\$0.00	n/a
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	0	\$10.65	0	\$8.53	0	\$22.04	0	\$6.25
Two Person (2P)	3	\$22.90	3	\$20.47	3	\$22.04	3	\$11.27
Family (FF)	3	\$34.47	3	\$25.59	3	\$22.04	3	\$17.63
Projected Increase (0%)		0%						
Total Annual Premium	6	\$2,065	6	\$1,658	6	\$1,587	6	\$1,040
Combined Annual Premium		\$2,065						
Estimated Savings - \$			\$6	\$407	\$7	\$478	\$14	\$1,025
Estimated Savings - %				20%		23%		50%
Quote Expiration			6/30/2012		6/30/2012		6/30/2014	

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Vision Plan Comparison

NICE Community School District
Support Staff

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Name Carrier	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$65		NVA VSP Plan 3 Match	
	Support Staff MESSA VSP Plan 3		Frames SET TPA		NVA	
Rate Period	7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2014	
Purchased Plan Features	In Network	Out of Network Allowance	In Network	Out of Network Allowance	In Network	Out of Network Allowance
Optometrist Exam	100%	\$35		\$64	100%	\$35
Ophthalmologist Exam	100%	\$45		\$64	100%	\$45
Regular Lenses	100%	\$38		\$84	100%	\$38
Bifocal Lenses	100%	\$60		\$96	100%	\$60
Trifocal Lenses	100%	\$72		\$120	100%	\$72
Lentiular Lenses	100%	\$108		\$144	100%	\$108
Frames	\$65	\$55		\$36	\$65	\$55
Necessary Contacts	\$115	\$115		\$200	100%	\$115
Cosmetic Contacts	\$115	\$115		\$200	\$115	\$115
Exam Copay	\$0.00	n/a		\$0.00	\$0.00	n/a
Material Copay	\$0.00	n/a		\$0.00	\$0.00	n/a
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	5	\$7.32	5	\$6.32	5	\$5.04
Two Person (2P)	3	\$15.73	3	\$15.18	3	\$9.34
Family (FF)	8	\$23.66	8	\$18.97	8	\$13.36
Projected Increase (0%)	0%					
Total Annual Premium	16	\$3,277	16	\$2,747	16	\$1,921
Combined Annual Premium	\$3,277					
Estimated Savings - \$			\$3	\$530	\$7	\$1,356
Estimated Savings - %					41%	
Quote Expiration			6/30/2012		6/30/2014	

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Vision Plan Comparison

NICE Community School District
Teachers

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Name Carrier	CURRENT PLAN		SET Vision Self-funded Plan 3 - \$65		NVA VSP Plan 3 Match	
	Teachers MESSA VSP Plan 3		Frames SET TPA		NVA	
Rate Period	7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2012		7/1/2011 - 6/30/2014	
Purchased Plan Features	In Network	Out of Network Allowance	In Network	Out of Network Allowance	In Network	Out of Network Allowance
Optometrist Exam	100%	\$35		\$64	100%	\$35
Ophthalmologist Exam	100%	\$45		\$64	100%	\$45
Regular Lenses	100%	\$38		\$84	100%	\$38
Bifocal Lenses	100%	\$60		\$96	100%	\$60
Trifocal Lenses	100%	\$72		\$120	100%	\$72
Lentiular Lenses	100%	\$108		\$144	100%	\$108
Frames	\$65	\$55		\$36	\$65	\$55
Necessary Contacts	\$115	\$115		\$200	100%	\$115
Cosmetic Contacts	\$115	\$115		\$200	\$115	\$115
Exam Copay	\$0.00	n/a		\$0.00	\$0.00	n/a
Material Copay	\$0.00	n/a		\$0.00	\$0.00	n/a
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	13	\$7.32	13	\$6.33	13	\$5.04
Two Person (2P)	11	\$15.73	11	\$15.20	11	\$9.34
Family (FF)	51	\$23.66	51	\$19.00	51	\$13.36
Projected Increase (0%)	0%					
Total Annual Premium	75	\$17,698	75	\$14,622	75	\$10,195
Combined Annual Premium	\$17,698					
Estimated Savings - \$			\$3	\$3,076	\$8	\$7,503
Estimated Savings - %			17%		42%	
Quote Expiration			6/30/2012		6/30/2014	

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