



**Medical Rate Summary**  
**Gull Lake Community Schools**  
**All Employees Options**  
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
<b>Maintenance Mechanic MESSA Choices \$200-0%</b>	<b>Census</b>	2	1	1	4	
MESSA Choices \$200-0%; Saver Rx	<b>Rate</b>	\$788.21	\$1,773.47	\$2,206.97		\$66,682
<b>Maintenance Mechanic MESSA ABC Plan 1 \$1400-0%</b>	<b>Census</b>	1		1	2	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$628.64	\$1,414.46	\$1,760.19		\$28,666
<b>Office Personnel MESSA Choices \$200-0%</b>	<b>Census</b>	2	1	2	5	
MESSA Choices \$200-0%; Saver Rx	<b>Rate</b>	\$780.25	\$1,755.56	\$2,184.68		\$92,225
<b>Office Personnel MESSA Choices \$1400-0%</b>	<b>Census</b>	1	2	7	10	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$622.29	\$1,400.18	\$1,742.42		\$187,435
<b>Teacher/Counselor MESSA \$500-0%</b>	<b>Census</b>	7	7	21	35	
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$697.01	\$1,568.28	\$1,951.62		\$682,093
<b>Teacher/Counselor MESSA \$1400-0%</b>	<b>Census</b>	23	20	87	130	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$622.29	\$1,400.18	\$1,742.42		\$2,326,882
<b>Administration MESSA \$500-0%</b>	<b>Census</b>	2	1	2	5	
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$697.01	\$1,568.28	\$1,951.62		\$82,386
<b>Administration MESSA \$1400-0%</b>	<b>Census</b>		2	7	9	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$622.29	\$1,400.18	\$1,742.42		\$179,968
<b>Central Office MESSA \$500-0%</b>	<b>Census</b>					
MESSA Choices \$500-0%; Saver Rx	<b>Rate</b>	\$697.01	\$1,568.28	\$1,951.62		
<b>Central Office MESSA \$1400-0%</b>	<b>Census</b>	1	1	3	5	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$622.29	\$1,400.18	\$1,742.42		\$86,997
<b>Support Staff MESSA \$1400-0%</b>	<b>Census</b>	6		1	7	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$634.99	\$1,428.75	\$1,777.97		\$67,055
<b>TOTALS:</b>		<b>45</b>	<b>35</b>	<b>132</b>	<b>212</b>	<b>\$3,800,388</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO Plans</b>					
BCN HMO \$250-0%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$621	\$1,490	\$1,862	\$3,910,853	-\$110,464
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$650	\$1,561	\$1,951	\$4,098,107	-\$297,719
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1400-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$542	\$1,300	\$1,625	\$3,413,298	\$387,091
BCN HMO HSA \$1400-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$487	\$1,170	\$1,462	\$3,070,187	\$730,202
<b>BCBSM Simply Blue Plans</b>					
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$671	\$1,611	\$2,014	\$4,228,771	-\$428,383
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$677	\$1,625	\$2,032	\$4,266,601	-\$466,213
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$588	\$1,410	\$1,763	\$3,702,105	\$98,283
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	\$553	\$1,326	\$1,658	\$3,481,045	\$319,344
<b>Priority Health HMO Plans</b>					
Priority Health HMO \$200-0%; \$10/\$40/\$80 Rx	\$696	\$1,567	\$1,950	\$4,122,655	-\$322,266
Priority Health HMO \$500-0%; \$10/\$40/\$80 Rx	\$653	\$1,469	\$1,828	\$3,864,174	-\$63,785
<b>Priority Health HMO HSA Plans</b>					
Priority Health HMO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$525	\$1,181	\$1,469	\$3,106,794	\$693,594
<b>Priority Health POS Plans</b>					
Priority Health POS \$200-0%; \$10/\$40/\$80 Rx	\$751	\$1,690	\$2,103	\$4,445,603	-\$645,214
Priority Health POS \$500-0%; \$10/\$40/\$80 Rx	\$703	\$1,581	\$1,968	\$4,160,295	-\$359,906
<b>Priority Health POS HSA Plans</b>					
Priority Health POS HSA \$1400-0%; \$10/\$40/\$80 Rx	\$564	\$1,268	\$1,578	\$3,337,280	\$463,108
<b>McLaren</b>	Solicited and declined to quote				
<b>MESSA</b>	Solicited and did not provide options				

\*MESSA rates include taxes and fees.

\*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.

\*BCBSM, BCN, and Priority Health 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.

\*BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.



**Medical Rate Summary**  
**Gull Lake Community Schools**  
**Office Personnel 2021 Options**  
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
<b>Office Personnel MESSA Choices \$200-0%</b>	<b>Census</b>	2	1	2	5	
MESSA Choices \$200-0%; Saver Rx	<b>Rate</b>	\$780.25	\$1,755.56	\$2,184.68		\$92,225
<b>Office Personnel MESSA Choices \$1400-0%</b>	<b>Census</b>	1	2	7	10	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	<b>Rate</b>	\$622.29	\$1,400.18	\$1,742.42		\$187,435
	<b>TOTALS:</b>	3	3	9	15	<b>\$279,660</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>MESSA Plans</b>					
MESSA Choices \$500-0%; Saver Rx	\$697	\$1,568	\$1,952	\$292,325	-\$12,665

\*MESSA rates include taxes and fees.

\*MESSA rates exclude the required \$5,000 Basic Term Life fee of \$1.50.



**Medical Rate Summary**  
**Gull Lake Community Schools**  
**Maintenance Mechanic 2021 Options**  
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:		1P	2P	FF		Total Annual Cost
Maintenance Mechanic MESSA Choices \$200-0%	Census	2	1	1	4	
MESSA Choices \$200-0%; Saver Rx	Rate	\$788.21	\$1,773.47	\$2,206.97		\$66,682
Maintenance Mechanic MESSA ABC Plan 1 \$1400-0%	Census	1		1	2	
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate	\$628.64	\$1,414.46	\$1,760.19		\$28,666
<b>TOTALS:</b>		<b>3</b>	<b>1</b>	<b>2</b>	<b>6</b>	<b>\$95,348</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>MESSA Plans</b>					
MESSA Choices \$500-0%; Saver Rx	\$704	\$1,584	\$1,972	\$91,676	\$3,672

\*MESSA rates include taxes and fees.

\*MESSA rates exclude the required \$5,000 Basic Term Life fee of \$1.50.



**Medical Rate Summary**  
**Gull Lake Community Schools**  
**Teachers Options**  
 Assumed Effective Date: 1/1/2021

Current Plan(s) and Segment:	1P	2P	FF	Total Annual Cost
Teacher/Counselor MESSA \$500-0%	Census 7	7	21	35
MESSA Choices \$500-0%; Saver Rx	Rate \$697.01	\$1,568.28	\$1,951.62	\$682,093
Teacher/Counselor MESSA \$1400-0%	Census 23	20	87	130
MESSA ABC Plan 1 \$1400-0%; ABC Rx	Rate \$622.29	\$1,400.18	\$1,742.42	\$2,326,882
<b>TOTALS:</b>	<b>30</b>	<b>27</b>	<b>108</b>	<b>165</b>
				<b>\$3,008,974</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
<b>BCN HMO Plans</b>					
BCN HMO \$250-0%; \$2500 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$590	\$1,417	\$1,771	\$2,967,575	\$41,400
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$620	\$1,488	\$1,860	\$3,116,691	-\$107,717
<b>BCN HMO HSA Plans</b>					
BCN HMO HSA \$1400-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$527	\$1,265	\$1,582	\$2,649,591	\$359,383
BCN HMO HSA \$1400-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$471	\$1,131	\$1,414	\$2,368,151	\$640,823
<b>BCBSM Simply Blue Plans</b>					
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$628	\$1,508	\$1,885	\$3,158,361	-\$149,387
BCBSM SB PPO \$500-20%; \$10/\$40/\$80 Rx	\$633	\$1,519	\$1,899	\$3,181,483	-\$172,509
<b>BCBSM Simply Blue HSA Plans</b>					
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$562	\$1,348	\$1,685	\$2,823,157	\$185,817
BCBSM SB PPO HSA \$1400-20%; \$10/\$40/\$80 Rx	\$524	\$1,259	\$1,573	\$2,635,756	\$373,218

\*MESSA rates include taxes and fees.

\*MESSA renewal rates exclude the required \$5,000 Basic Term Life fee of \$1.50.

\*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.

\*BCBSM/BCN quoted rates do not include commission. SET SEG has added 3% to the quoted rates to account for commission.



**Dental Rate Summary**  
**Gull Lake Community Schools**  
**All Employees Options**  
**Assumed Effective Date: 1/1/2021**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Maintenance Mechanic Dental	<b>Census</b>	2	1	3	\$66.20	\$4,766	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$27.18	\$51.00	\$97.28			
Office Personnel Dental w/ Medical	<b>Census</b>	3	3	9	\$81.91	\$14,743	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$32.09	\$60.26	\$105.73			
Office Personnel Dental w/o Medical	<b>Census</b>			3	\$92.29	\$3,322	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$27.52	\$51.30	\$92.29			
Teacher/Counselor Dental w/ Medical	<b>Census</b>	28	29	108	\$75.11	\$148,713	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$1300	<b>Rate</b>	\$26.14	\$49.46	\$94.69			
Teacher/Counselor Dental w/o Medical	<b>Census</b>	4	6	21	\$89.04	\$33,123	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$30.26	\$57.64	\$109.21			
Administrators Dental w/ Medical	<b>Census</b>		1	6	\$97.71	\$8,207	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$28.81	\$55.45	\$104.75			
Administrators Dental w/o Medical	<b>Census</b>	2	3	9	\$87.52	\$14,703	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$30.13	\$57.10	\$110.41			
Central Office Dental w/ Medical	<b>Census</b>	1	1	3	\$93.97	\$5,638	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$34.81	\$66.60	\$122.82			
Central Office Dental w/o Medical	<b>Census</b>		1		\$60.93	\$731	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$32.47	\$60.93	\$116.81			
<b>TOTALS:</b>		<b>40</b>	<b>45</b>	<b>162</b>		<b>\$233,949</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
BCBSM PPO Dental 80/80/80/80; \$1000/\$800	1/1/2021-12/31/2021	\$24.52	\$49.04	\$85.82	\$69.19	\$205,085	\$28,864
BCBSM PPO Dental 80/80/80/80; \$1000/\$1250	1/1/2021-12/31/2021	\$25.02	\$50.04	\$87.57	\$70.60	\$209,267	\$24,682
BCBSM PPO Dental 100/90/90/80; \$1000/\$1500	1/1/2021-12/31/2021	\$28.35	\$56.96	\$99.21	\$80.04	\$237,231	-\$3,282

SET ADN SF Detnal 80/80/80/80; \$1000/\$800	1/1/2021-6/30/2021	\$30.78	\$55.22	\$107.77	\$85.73	\$254,098	-\$20,149
SET ADN SF Dental 80/80/80/80; \$1000/\$1300	1/1/2021-6/30/2021	\$31.56	\$56.77	\$111.00	\$88.26	\$261,589	-\$27,639
SET ADN SF Dental 100/90/90/90; \$1000/\$1500	1/1/2021-6/30/2021	\$38.01	\$69.66	\$137.75	\$109.19	\$323,647	-\$89,698
MetLife		Solicited and declined to quote					
SunLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

**\*MESSA & BCBSM rates include taxes and fees.**

**\*SETSEG SF/ADN rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. The plan includes access to the ADN/Dentemax network.**

**\*SETSEG SF/ADN rates are based on enrollment and advance self-funded reserve is required.**



**Dental Rate Summary**  
**Gull Lake Community Schools**  
**Teachers w/ Medical Options**  
**Assumed Effective Date: 1/1/2021**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher/Counselor Dental w/ Medical	Census	28	29	108	\$75.11	\$148,713	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$1300	Rate	\$26.14	\$49.46	\$94.69			
	<b>TOTALS:</b>	<b>28</b>	<b>29</b>	<b>108</b>		<b>\$148,713</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian Dental 80/80/80/60; \$1250/\$1250	1/1/2021-12/31/2021	\$32.21	\$63.31	\$111.81	\$89.78	\$177,760	-\$29,047

\*MESSA & Guardian rates include taxes and fees.





**Dental Rate Summary**  
**Gull Lake Community Schools**  
**Teachers w/o Medical Options**  
**Assumed Effective Date: 1/1/2021**

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teacher/Counselor Dental w/o Medical	Census	4	6	21	\$89.04	\$33,123	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	Rate	\$30.26	\$57.64	\$109.21			
	<b>TOTALS:</b>	<b>4</b>	<b>6</b>	<b>21</b>		<b>\$33,123</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian Dental 100/90/90/60; \$1500/\$1500	1/1/2021-12/31/2021	\$42.21	\$82.88	\$145.91	\$120.33	\$44,763	-\$11,639

\*MESSA & Guardian rates include taxes and fees.



**Dental Rate Summary**  
**Gull Lake Community Schools**  
**Non-Teachers w/ Medical Options**  
**Assumed Effective Date: 1/1/2021**

<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>
Maintenance Mechanic Dental	<b>Census</b>	2	1	3	\$66.20	\$4,766	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$27.18	\$51.00	\$97.28			
Office Personnel Dental w/ Medical	<b>Census</b>	3	3	9	\$81.91	\$14,743	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$32.09	\$60.26	\$105.73			
Administrators Dental w/ Medical	<b>Census</b>		1	6	\$97.71	\$8,207	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$28.81	\$55.45	\$104.75			
Central Office Dental w/ Medical	<b>Census</b>	1	1	3	\$93.97	\$5,638	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$34.81	\$66.60	\$122.82			
<b>TOTALS:</b>		<b>6</b>	<b>6</b>	<b>21</b>		<b>\$33,356</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
Guardian Dental 80/80/80/60; \$1000/\$1000	1/1/2021-12/31/2021	\$29.89	\$58.69	\$103.31	\$81.85	\$32,412	\$944

\*MESSA & Guardian rates include taxes and fees.



**Dental Rate Summary**  
**Gull Lake Community Schools**  
**Non-Teachers w/o Medical Options**  
**Assumed Effective Date: 1/1/2021**

<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>
Office Personnel Dental w/o Medical	<b>Census</b>			3	\$92.29	\$3,322	1/1/2021 - 12/31/2021
MESSA Dental: 80/80/80/80: \$1000/\$800	<b>Rate</b>	\$27.52	\$51.30	\$92.29			
Administrators Dental w/o Medical	<b>Census</b>	2	3	9	\$87.52	\$14,703	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$30.13	\$57.10	\$110.41			
Central Office Dental w/o Medical	<b>Census</b>		1		\$60.93	\$731	1/1/2021 - 12/31/2021
MESSA Dental: 100/90/90/90: \$1000/\$1500	<b>Rate</b>	\$32.47	\$60.93	\$116.81			
	<b>TOTALS:</b>	<b>2</b>	<b>4</b>	<b>12</b>		<b>\$18,757</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
Guardian Dental 90/90/90/60; \$1500/\$1500	1/1/2021-12/31/2021	\$40.51	\$79.32	\$138.50	\$114.46	\$24,724	-\$5,967

\*MESSA & Guardian rates include taxes and fees.



**Vision Rate Summary**  
**Gull Lake Community Schools**  
**All Employees**  
**Assumed Effective Date: 1/0/1900**

<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>
Office Personnel Vision		<b>Census</b> 3	3	12	\$20.33	\$4,391	1/1/2021 - 12/31/2021
	MESSA VSP 3	<b>Rate</b> \$7.59	\$16.30	\$24.52			
Teachers/Counselors w/ Medical		<b>Census</b> 28	28	109	\$15.10	\$29,894	1/1/2021 - 12/31/2021
	MESSA VSP 2	<b>Rate</b> \$5.66	\$12.15	\$18.28			
Teachers/Counselors w/o Medical		<b>Census</b> 4	6	21	\$20.74	\$7,717	1/1/2021 - 12/31/2021
	MESSA VSP 3	<b>Rate</b> \$7.59	\$16.30	\$24.52			
Administration Vision		<b>Census</b> 2	4	15	\$21.34	\$5,378	1/1/2021 - 12/31/2021
	MESSA VSP 3	<b>Rate</b> \$7.59	\$16.30	\$24.52			
Central Office Vision		<b>Census</b> 1	2	3	\$18.96	\$1,365	1/1/2021 - 12/31/2021
	MESSA VSP 3	<b>Rate</b> \$7.59	\$16.30	\$24.52			
<b>TOTALS:</b>		<b>38</b>	<b>43</b>	<b>160</b>		<b>\$48,745</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Monthly Composite</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
SET ADN SF Vision \$6.50/\$18 Copay - \$65 Frame	1/1/2021-6/30/2021	\$10.99	\$20.13	\$39.21	\$31.36	\$90,682	-\$41,936
SET ADN SF Vision \$0/\$0 Copay - \$65 Frame	1/1/2021-6/30/2021	\$12.68	\$23.51	\$46.12	\$36.81	\$106,464	-\$57,718
Guardian Vision \$10/\$25 Copay - \$130 Frame	1/1/2021-12/31/2022	\$8.24	\$12.50	\$21.97	\$18.12	\$52,390	-\$3,644
Eyemed FF Vision \$0/\$0 Copay - \$65 Frame	1/1/2021-12/31/2024	\$6.62	\$12.58	\$18.48	\$15.56	\$44,992	\$3,754
Eyemed SF Vision \$0/\$0 Copay - \$65 Frame	1/1/2021-12/31/2024	\$5.69	\$11.19	\$16.49	\$13.84	\$40,029	\$8,716
Eyemed FF Vision \$5/\$0 Copay - \$65 Frame	1/1/2021-12/31/2024	\$4.80	\$9.12	\$13.40	\$11.28	\$32,623	\$16,123
Eyemed FF Vision \$5/\$0 Copay - \$65 Frame	1/1/2021-12/31/2024	\$4.80	\$9.12	\$13.40	\$11.28	\$32,623	\$16,123
MetLife		Solicited and declined to quote					
SunLife		Solicited and declined to quote					
MESSA		Solicited and did not provide options					

\*All rates include taxes and fees.

\*SETSEG SF/ADN rates are illustrative and include a \$1.85 per employee per month vision administration fee.

\*SETSEG SF/ADN rates are based on enrollment and advance self-funded reserve is required.

\*EyeMed Self-funded rates are illustrative and include a \$2.00 pepm vision administration/network fee.



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## Life Insurance Rate Summary

Gull Lake Community Schools  
One America Proposal  
Assumed Effective Date: 1/1/2021

### Current (Baseline)

Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Rate Expiration	Current Annual Cost
Maintenance Mechanic & Office Personnel	26	\$10,000	\$10,000	\$260,000	\$260,000	MESSA	\$0.09	\$0.03	12/31/2021	\$374
Teachers & Counselors w/ Medical	165	\$40,000	\$40,000	\$6,600,000	\$6,600,000	MESSA	\$0.09	\$0.03	12/31/2021	\$9,504
Teachers & Counselors w/o Medical	32	\$50,000	\$50,000	\$1,600,000	\$1,600,000	MESSA	\$0.09	\$0.03	12/31/2021	\$2,304
Central Office	8	\$60,000	\$60,000	\$480,000	\$480,000	MESSA	\$0.09	\$0.03	12/31/2021	\$691
Administration	21	\$150,000	\$150,000	\$3,150,000	\$3,150,000	MESSA	\$0.09	\$0.03	12/31/2021	\$4,536
<b>Total/Average</b>	<b>252</b>			<b>\$12,090,000</b>	<b>\$12,090,000</b>		<b>\$0.09</b>	<b>\$0.03</b>		<b>\$17,410</b>

### Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
One America	\$0.08	\$0.02	\$12,090,000	\$12,090,000	\$14,508	\$2,902	17%

### Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Maintenance Mechanic & Office Personnel w/o Medical	5	\$10,000	\$10,000
Maintenance Mechanic & Office Personnel w/ Medical	21	\$15,000	\$15,000
Teachers & Counselors w/o Medical	32	\$50,000	\$50,000
Teachers & Counselors w/ Medical	165	\$45,000	\$45,000
Central Office w/o Medical	3	\$60,000	\$60,000
Central Office w/ Medical	5	\$65,000	\$65,000
Administration w/ Medical	21	\$155,000	\$155,000

\*One America Life and LTD rates are sold as package only.

\*Travel Assist And EAP programs included within package.

\*One America rates are guaranteed for 2 years.

\*All illustrated quotes contain volumes normalized to current in order to accurately portray carrier cost differences.



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## Life Insurance Rate Summary

Gull Lake Community Schools  
 RSLI Proposal  
 Assumed Effective Date: 1/1/2021

### Current (Baseline)

Segment(s)	# of Employees	Life Amount	AD&D Amount	Current Life Volume	Current AD&D Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Rate Expiration	Current Annual Cost
Maintenance Mechanic & Office Personnel	26	\$10,000	\$10,000	\$260,000	\$260,000	MESSA	\$0.09	\$0.03	12/31/2021	\$374
Teachers & Counselors w/ Medical	165	\$40,000	\$40,000	\$6,600,000	\$6,600,000	MESSA	\$0.09	\$0.03	12/31/2021	\$9,504
Teachers & Counselors w/o Medical	32	\$50,000	\$50,000	\$1,600,000	\$1,600,000	MESSA	\$0.09	\$0.03	12/31/2021	\$2,304
Central Office	8	\$60,000	\$60,000	\$480,000	\$480,000	MESSA	\$0.09	\$0.03	12/31/2021	\$691
Administration	21	\$150,000	\$150,000	\$3,150,000	\$3,150,000	MESSA	\$0.09	\$0.03	12/31/2021	\$4,536
<b>Total/Average</b>	<b>252</b>			<b>\$12,090,000</b>	<b>\$12,090,000</b>		<b>\$0.09</b>	<b>\$0.03</b>		<b>\$17,410</b>

### Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.09	\$0.01	\$12,090,000	\$12,090,000	\$14,508	\$2,902	17%

### Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Administration	21	\$155,000	\$155,000
Central Office w/ Medical	5	\$65,000	\$65,000
Central Office w/o Medical	3	\$60,000	\$60,000
Teachers & Counselors w/o Medical	32	\$50,000	\$50,000
Teachers & Counselors w/ Medical	165	\$45,000	\$45,000
Maintenance Mechanic & Office Personnel w/ Medical	21	\$15,000	\$15,000
Maintenance Mechanic & Office Personnel w/o Medical	5	\$10,000	\$10,000

\*All illustrated quotes contain volumes normalized to current in order to accurately portray carrier cost differences.

\*RSLI rates are guaranteed for 2 years.



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## LTD Insurance Rate Summary

Gull Lake Community Schools  
One America Proposal  
Assumed Effective Date: 1/1/2021

Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying Period (Days)	COLA	Own Occupation	Survivor Benefit	Medical Waiver of Premium
Teachers & Counselors	MESSA	\$0.41	\$970,200	\$47,734	197	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
Administration	MESSA	\$0.44	\$128,286	\$6,774	21	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
Office Personnel	MESSA	\$1.15	\$14,021	\$1,935	8	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
<b>Total/Average</b>		<b>\$0.42</b>	<b>\$1,112,507</b>	<b>\$56,442</b>	<b>226</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
One America	\$0.22	\$1,112,507	\$29,370	\$27,072	48%

## Coverage Levels

Segment	# of Emp	Benefit % of Salary	Maximum Monthly Benefit	Qualifying Period (Days)	Offsets	Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill	COBRA Medical Supplement
All Employees Eligible for Group LTD	226	66.67%	\$5,000	90	Full Family	No	No	No	2 Year	3 Month	No	\$3000/36 Months

\*One America Life and LTD rates are sold as package only.

\*Travel Assist And EAP programs included within package.

\*One America rates are guaranteed for 2 years.

\*All illustrated quotes contain volumes normalized to current in order to accurately portray carrier cost differences.



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## LTD Insurance Rate Summary

Gull Lake Community Schools  
 RSLI Proposal  
 Assumed Effective Date: 1/1/2021

Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying Period (Days)	COLA	Own Occupation	Survivor Benefit	Medical Waiver of Premium
Teachers & Counselors	MESSA	\$0.41	\$970,200	\$47,734	197	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
Administration	MESSA	\$0.44	\$128,286	\$6,774	21	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
Office Personnel	MESSA	\$1.15	\$14,021	\$1,935	8	66.67%	\$5,000	100	No	2 Year	3 Month	Yes
<b>Total/Average</b>		<b>\$0.42</b>	<b>\$1,112,507</b>	<b>\$56,442</b>	<b>226</b>							

### Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.30	\$1,112,507	\$40,050	\$16,392	29%

### Coverage Levels

Segment	# of Emp	Benefit % of Salary	Maximum Monthly Benefit	Qualifying Period (Days)	Offsets	Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill	COBRA Medical Supplement
All Employees Eligible for Group LTD	226	66.67%	\$5,000	100	Full Family	No	No	No	2 Year	3 Month	Yes	\$1200/29 Months

\*All illustrated quotes contain volumes normalized to current in order to accurately portray carrier cost differences.

\*RSLI rates are guaranteed for 2 years.