



**Medical Rate Summary**  
**West Bloomfield School District**  
**All Employees**  
 Assumed Effective Date: 7/1/2020

Current Plan(s) and Segment:	1P	2P	FF		Total Annual Cost
<b>Instructional Staff - Pak A</b>	<b>Census</b> 6	1	1	8	
MESSA Essentials \$375-20%; Essentials Rx	<b>Rate</b> \$538.53	\$1,209.83	\$1,505.19		\$71,354
<b>Instructional Staff - Pak C</b>	<b>Census</b> 19	8	75	102	
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b> \$676.51	\$1,520.29	\$1,891.53		\$2,002,569
<b>Instructional Staff - Pak D</b>	<b>Census</b> 31	11	83	125	
MESSA Choices \$1000-0%; 3-Tier Mail Rx	<b>Rate</b> \$712.28	\$1,600.75	\$1,991.66		\$2,459,961
<b>Instructional Staff - Pak E</b>	<b>Census</b> 9	4	9	22	
MESSA Choices \$1000-20%; 3-Tier Mail Rx	<b>Rate</b> \$638.70	\$1,435.20	\$1,785.65		\$330,719
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supv./Maint. - Pak E, Secretary Pak A</b>	<b>Census</b> 4	3	4	11	
MESSA Choices \$1000-20%; 3-Tier Mail Rx	<b>Rate</b> \$638.70	\$1,435.20	\$1,785.65		\$168,036
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supv/Secretary - Pak C</b>	<b>Census</b> 9	9	15	33	
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b> \$676.51	\$1,520.29	\$1,891.53		\$577,730
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers- Pak A</b>	<b>Census</b> 1		2	3	
MESSA Essentials \$375-20%; Essentials Rx	<b>Rate</b> \$538.53	\$1,209.83	\$1,505.19		\$42,587
<b>Admin Supervisor/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supervisor/Exec/Admin Asst/Maintenance - Pak D</b>	<b>Census</b> 8	8	22	38	
MESSA Choices \$1000-0%; 3-Tier Mail Rx	<b>Rate</b> \$712.28	\$1,600.75	\$1,991.66		\$747,849
<b>Secretary - Pak D</b>	<b>Census</b> 1	1	4	6	
MESSA Choices \$1000-0%; Saver Rx	<b>Rate</b> \$745.78	\$1,676.14	\$2,085.47		\$129,166
<b>Admin/Supv/Exec/Admin Asst - Pak C</b>	<b>Census</b>	3		3	
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b> \$684.59	\$1,538.47	\$1,914.15		\$55,385
<b>Non-Pak Board Members/CommEd Childcare - ABC Plan 1</b>	<b>Census</b>		1	1	

MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b>	\$690.29	\$1,551.28	\$1,930.10		\$23,161
<b>Non-Pak Board Members/CommEd Childcare - Choices</b>	<b>Census</b>	7	1		8	
MESSA Choices \$1000-0%; 3-Tier Mail Rx	<b>Rate</b>	\$726.78	\$1,633.38	\$2,032.27		\$80,650
<b>Maintenance Technician - Pak C</b>	<b>Census</b>	1			1	
MESSA ABC Plan 1 \$1400-0%; ABC Mail Rx	<b>Rate</b>	\$706.91	\$1,588.70	\$1,976.67		\$8,483
<b>CommEd Childcare - Essentials</b>	<b>Census</b>	2			2	
MESSA Essentials \$375-20%; Essentials Rx	<b>Rate</b>	\$549.49	\$1,234.48	\$1,535.87		\$13,188
<b>TOTALS:</b>		107	49	216	<b>372</b>	<b>\$6,781,221</b>

<b>Product Name</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Annual Cost</b>	<b>Estimated Annual Savings</b>
MESSA ABC Plan 2 \$2000-0%; ABC Rx	\$683.42	\$1,535.84	\$1,910.90	\$6,733,638.00	\$47,583.36
MESSA Choices \$500-20%; 3-Tier Mail Rx	\$687.49	\$1,545.00	\$1,922.30	\$6,773,798.76	\$7,422.60
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$670.91	\$1,610.18	\$2,012.72	\$7,025,212.77	-\$243,991.41
BCN HMO \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$595.00	\$1,427.99	\$1,785.00	\$6,230,360.20	\$550,861.16
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$597.48	\$1,433.96	\$1,792.45	\$6,256,356.50	\$524,864.86
BCN HMO \$1000-20%; \$1000 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$589.54	\$1,414.90	\$1,768.63	\$6,173,230.68	\$607,990.68
BCN HMO \$1500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$575.53	\$1,381.27	\$1,726.60	\$6,026,517.35	\$754,704.01
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$729.62	\$1,751.08	\$2,188.85	\$7,639,976.92	-\$858,755.56
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$666.80	\$1,600.33	\$2,000.41	\$6,982,242.36	-\$201,021.00
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$641.20	\$1,538.87	\$1,923.59	\$6,714,088.58	\$67,132.78
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$649.14	\$1,557.92	\$1,947.40	\$6,797,208.34	-\$15,986.98
McLaren POS \$1000-0%; \$10/\$25/\$40 Rx	\$640.31	\$1,438.48	\$1,789.66	\$6,306,783.00	\$474,438.36
McLaren POS \$1000-20%; \$10/\$25/\$40 Rx	\$602.37	\$1,353.26	\$1,683.63	\$5,933,128.92	\$848,092.44
McLaren POS \$250-20%; \$20/\$50/\$80 Rx	\$562.59	\$1,263.88	\$1,572.43	\$5,541,265.56	\$1,239,955.80
McLaren HMO HSA \$1400-0%; \$10/\$25/\$40 Rx	\$481.52	\$1,081.75	\$1,345.85	\$4,742,783.88	\$2,038,437.48

\*HAP declined to quote

\*Priority Health declined to quote

**BCBSM:**

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

\*BCBSM 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.



**Medical Rate Summary**  
**West Bloomfield School District**  
**EBT**  
 Assumed Effective Date: 7/1/2020

Current Plan(s) and Segment:		1P	2P	FF	Total Annual Cost
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supv./Maint. - Pak E, Secretary Pak A</b>	<b>Census</b>	4	3	4	11
MESSA Choices \$1000-20%; 3-Tier Mail Rx	<b>Rate</b>	\$638.70	\$1,435.20	\$1,785.65	\$168,036
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supv/Secretary - Pak C</b>	<b>Census</b>	9	9	15	33
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b>	\$676.51	\$1,520.29	\$1,891.53	\$577,730
<b>Admin/TMA/Paraprofessionals/CO Admin/Private Teachers- Pak A</b>	<b>Census</b>	1		2	3
MESSA Essentials \$375-20%; Essentials Rx	<b>Rate</b>	\$538.53	\$1,209.83	\$1,505.19	\$42,587
<b>Admin Supervisor/TMA/Paraprofessionals/CO Admin/Private Teachers/CE Supervisor/Exec/Admin Asst/Maintenance - Pak D</b>	<b>Census</b>	8	8	22	38
MESSA Choices \$1000-0%; 3-Tier Mail Rx	<b>Rate</b>	\$712.28	\$1,600.75	\$1,991.66	\$747,849
<b>Secretary - Pak D</b>	<b>Census</b>	1	1	4	6
MESSA Choices \$1000-0%; Saver Rx	<b>Rate</b>	\$745.78	\$1,676.14	\$2,085.47	\$129,166
<b>Admin/Supv/Exec/Admin Asst - Pak C</b>	<b>Census</b>		3		3
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b>	\$684.59	\$1,538.47	\$1,914.15	\$55,385
<b>Non-Pak Board Members/CommEd Childcare - ABC Plan 1</b>	<b>Census</b>			1	1
MESSA ABC Plan 1 \$1400-0%; 3-Tier Mail Rx	<b>Rate</b>	\$690.29	\$1,551.28	\$1,930.10	\$23,161
<b>Non-Pak Board Members/CommEd Childcare - Choices</b>	<b>Census</b>	7	1		8
MESSA Choices \$1000-0%; 3-Tier Mail Rx	<b>Rate</b>	\$726.78	\$1,633.38	\$2,032.27	\$80,650
<b>Maintenance Technician - Pak C</b>	<b>Census</b>	1			1
MESSA ABC Plan 1 \$1400-0%; ABC Mail Rx	<b>Rate</b>	\$706.91	\$1,588.70	\$1,976.67	\$8,483
<b>CommEd Childcare - Essentials</b>	<b>Census</b>	2			2
MESSA Essentials \$375-20%; Essentials Rx	<b>Rate</b>	\$549.49	\$1,234.48	\$1,535.87	\$13,188
<b>TOTALS:</b>		42	25	48	115
					<b>\$1,916,618</b>

Product Name	1P Rate	2P Rate	FF Rate	Total Annual Cost	Estimated Annual Savings
BCN HMO \$500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$865.92	\$2,078.21	\$2,597.76	\$2,556,198.79	-\$639,580.87
BCN HMO \$500-20%; \$4/\$15/\$40/\$80/20%/20% Rx	\$768.17	\$1,843.62	\$2,304.51	\$2,267,643.72	-\$351,025.80
BCN HMO \$1000-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$771.36	\$1,851.25	\$2,314.05	\$2,277,031.26	-\$360,413.34
BCN HMO \$1000-20%; \$1000 ECM; \$4/\$15/\$40/\$80/20%/20% Rx	\$761.19	\$1,826.84	\$2,283.55	\$2,247,017.22	-\$330,399.30
BCN HMO \$1500-0%; \$4/\$15/\$40/\$80/20%/20% Rx	\$743.24	\$1,783.76	\$2,229.69	\$2,194,023.97	-\$277,406.05
BCBSM SB PPO \$250-20%; \$10/\$40/\$80 Rx	\$948.09	\$2,275.43	\$2,844.29	\$2,798,783.07	-\$882,165.15
BCBSM SB PPO \$1000-20%; \$10/\$40/\$80 Rx	\$866.89	\$2,080.54	\$2,600.68	\$2,559,064.09	-\$642,446.17
BCBSM SB PPO \$1500-20%; \$10/\$40/\$80 Rx	\$833.80	\$2,001.10	\$2,501.39	\$2,461,362.49	-\$544,744.57
BCBSM SB PPO HSA \$1400-0%; \$10/\$40/\$80 Rx	\$841.58	\$2,019.81	\$2,524.76	\$2,484,360.00	-\$567,742.08
McLaren POS \$1000-0%; \$10/\$25/\$40 Rx	\$745.22	\$1,674.18	\$2,082.90	\$2,077,595.28	-\$160,977.36
McLaren POS \$1000-20%; \$10/\$25/\$40 Rx	\$701.07	\$1,574.99	\$1,959.50	\$1,954,510.30	-\$37,892.38
McLaren POS \$250-20%; \$20/\$50/\$80 Rx	\$654.77	\$1,470.97	\$1,830.08	\$1,825,421.16	\$91,196.76
McLaren HMO HSA \$1400-0%; \$10/\$25/\$40 Rx	\$560.42	\$1,259.00	\$1,566.37	\$1,562,380.80	\$354,237.12

\*HAP declined to quote

\*Priority Health declined to quote

**BCBSM:**

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

\*BCBSM 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.



SET  
SEG  
School Insurance Specialists

**Dental Rate Summary**  
**West Bloomfield School District**  
**All Employees**  
**Assumed Effective Date: 8/1/2020**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Community Education Supervisor PAK C, D, E	<b>Census</b>		3		\$2,868	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.79	\$79.68	\$149.81		
Community Education Supervisor PAK B	<b>Census</b>			1	\$2,109	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.14	\$77.42	\$175.76		
Secretary PAK A, C, D	<b>Census</b>	4	7	12	\$36,290	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$2000/\$2000	<b>Rate</b>	\$51.79	\$98.50	\$177.29		
Secretary PAK B	<b>Census</b>	1		2	\$4,490	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$2000/\$2000	<b>Rate</b>	\$49.31	\$93.39	\$162.41		
Administrator PAK A, C, D, E	<b>Census</b>	2	1	9	\$18,381	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$39.22	\$74.60	\$153.19		
Administrator PAK B	<b>Census</b>		1	5	\$9,767	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$38.98	\$73.73	\$148.03		
Admin Supv, Exec, Admin Asst. PAK A, C, D, E	<b>Census</b>	1	3		\$3,922	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$49.39	\$92.47	\$166.40		
Admin Supv, Exec, Admin Asst. PAK B	<b>Census</b>		1	1	\$3,363	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$51.41	\$96.81	\$183.42		
Paraprofessional PAK A, C, D, E	<b>Census</b>	13	14	19	\$62,841	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$48.16	\$91.86	\$174.98		
Paraprofessional PAK B	<b>Census</b>	2	2		\$3,164	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$44.83	\$87.00	\$151.34		
Central Office Administrators PAK A, C, D, E	<b>Census</b>		1	1	\$2,940	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.55	\$78.39	\$166.64		
Central Office Administrators PAK B	<b>Census</b>			1	\$1,336	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$30.40	\$59.19	\$111.31		
Maintenance Technician PAK A, C, D, E	<b>Census</b>	2	1	1	\$3,288	1/1/20-12/31/20
MESSA 80%/80%/80%/50%- \$1000/\$1000	<b>Rate</b>	\$36.56	\$70.57	\$130.31		
CommEd Childcare	<b>Census</b>	4	2	3	\$9,909	1/1/20-12/31/20

MESSA 80%/80%/80%/60%- \$1500/\$2000	Rate	\$48.33	\$89.83	\$150.92		
Superintendent	Census		1		\$1,174	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	Rate	\$52.37	\$97.84	\$174.43		
Secretary COB Pak B	Census		3	7	\$9,128	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$2000/\$2000	Rate	\$22.61	\$44.71	\$89.51		
Secretary COB Pak C	Census			1	\$1,262	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$2000/\$2000	Rate	\$30.22	\$57.67	\$105.13		
Maintenance Technician COB Pak B	Census		1		\$411	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1000/\$1000	Rate	\$18.17	\$34.24	\$65.17		
Maintenance Technician COB Pak D and E	Census			2	\$1,840	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1000/\$1000	Rate	\$21.44	\$39.39	\$76.66		
Paraprofessionals COB Pak B	Census	8	2	7	\$11,211	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$3000/\$3000	Rate	\$23.27	\$44.78	\$94.07		
Instructional PAK A, C, D, E	Census	60	22	148	\$289,007	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$1500/\$2000	Rate	\$36.72	\$70.99	\$137.29		
Instructional PAK B	Census	3	8	22	\$42,691	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$1500/\$2000	Rate	\$35.69	\$67.98	\$132.12		
Private Teacher	Census		2		\$1,895	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$1500/\$2000	Rate	\$42.24	\$78.97	\$142.84		
Instructional PAK B - COB	Census	13	10	43	\$44,090	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1500/\$2000	Rate	\$17.73	\$34.55	\$72.05		
Instuctional PAK C, D, E - COB	Census		5	21	\$24,697	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1500/\$2000	Rate	\$23.62	\$44.92	\$87.31		
<b>TOTALS:</b>		<b>113</b>	<b>90</b>	<b>306</b>	<b>\$7,104,858</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
SET SF 80%/80%/80%/60%-\$1500/\$2000	7/1/20-6/30/21	\$34.56	\$62.76	\$123.43	\$567,879	-\$6,536,979
SET SF 80%/80%/80%/50%-\$1000/\$1000	7/1/20-6/30/21	\$30.62	\$54.89	\$107.09	\$494,036	\$1,176,421
SET SF 50%/50%/50%/50%-\$1500/\$2000	7/1/20-6/30/21	\$22.24	\$38.14	\$72.32	\$336,908	\$3,061,966
SET SF 50%/50%/50%/50%-\$1000/\$1000	7/1/20-6/30/21	\$19.83	\$33.30	\$62.29	\$291,582	\$3,605,869
SET SF 80%/80%/80%/60%-\$3000/\$3000	7/1/20-6/30/21	\$40.93	\$75.51	\$149.88	\$687,411	-\$1,144,077
BCBSM 50%/50%/50%/50% - \$1500/\$2000	8/1/20-7/31/24	\$24.59	\$49.17	\$86.05	\$402,423	\$2,275,779
BCBSM 80%/80%/80%/60% -\$1500/\$2000	8/1/20-7/31/24	\$38.04	\$76.08	\$133.13	\$622,602	-\$366,366
BCBSM 50%/50%/50%/50% - \$1000/\$1000	8/1/20-7/31/24	\$23.91	\$47.83	\$83.70	\$391,425	\$2,407,761
BCBSM 80%/80%/80%/50% -\$1000/\$1000	8/1/20-7/31/24	\$34.28	\$68.55	\$119.97	\$561,048	\$372,288

\*Metlife declined to quote



**Dental Rate Summary**

**West Bloomfield School District**

**EBT**

**Assumed Effective Date: 8/1/2020**

<b>Current Plan(s) and Segment:</b>		<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Community Education Supervisor PAK C, D, E	<b>Census</b>		3		\$2,868	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.79	\$79.68	\$149.81		
Community Education Supervisor PAK B	<b>Census</b>			1	\$2,109	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.14	\$77.42	\$175.76		
Secretary PAK A, C, D	<b>Census</b>	4	7	12	\$36,290	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$2000/\$2000	<b>Rate</b>	\$51.79	\$98.50	\$177.29		
Secretary PAK B	<b>Census</b>	1		2	\$4,490	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$2000/\$2000	<b>Rate</b>	\$49.31	\$93.39	\$162.41		
Administrator PAK A, C, D, E	<b>Census</b>	2	1	9	\$18,381	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$39.22	\$74.60	\$153.19		
Administrator PAK B	<b>Census</b>		1	5	\$9,767	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$38.98	\$73.73	\$148.03		
Admin Supv, Exec, Admin Asst. PAK A, C, D, E	<b>Census</b>	1	3		\$3,922	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$49.39	\$92.47	\$166.40		
Admin Supv, Exec, Admin Asst. PAK B	<b>Census</b>		1	1	\$3,363	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$51.41	\$96.81	\$183.42		
Paraprofessional PAK A, C, D, E	<b>Census</b>	13	14	19	\$62,841	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$48.16	\$91.86	\$174.98		
Paraprofessional PAK B	<b>Census</b>	2	2		\$3,164	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$44.83	\$87.00	\$151.34		
Central Office Administrators PAK A, C, D, E	<b>Census</b>		1	1	\$2,940	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$40.55	\$78.39	\$166.64		
Central Office Administrators PAK B	<b>Census</b>			1	\$1,336	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$30.40	\$59.19	\$111.31		
Maintenance Technician PAK A, C, D, E	<b>Census</b>	2	1	1	\$3,288	1/1/20-12/31/20

MESSA 80%/80%/80%/50%- \$1000/\$1000	<b>Rate</b>	\$36.56	\$70.57	\$130.31		
CommEd Childcare	<b>Census</b>	4	2	3	\$9,909	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$1500/\$2000	<b>Rate</b>	\$48.33	\$89.83	\$150.92		
Superintendent	<b>Census</b>		1		\$1,174	1/1/20-12/31/20
MESSA 80%/80%/80%/60%- \$3000/\$3000	<b>Rate</b>	\$52.37	\$97.84	\$174.43		
Secretary COB Pak B	<b>Census</b>		3	7	\$9,128	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$2000/\$2000	<b>Rate</b>	\$22.61	\$44.71	\$89.51		
Secretary COB Pak C	<b>Census</b>			1	\$1,262	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$2000/\$2000	<b>Rate</b>	\$30.22	\$57.67	\$105.13		
Maintenance Technician COB Pak B	<b>Census</b>		1		\$411	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1000/\$1000	<b>Rate</b>	\$18.17	\$34.24	\$65.17		
Maintenance Technician COB Pak D and E	<b>Census</b>			2	\$1,840	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$1000/\$1000	<b>Rate</b>	\$21.44	\$39.39	\$76.66		
Paraprofessionals COB Pak B	<b>Census</b>	8	2	7	\$11,211	1/1/20-12/31/20
MESSA 50%/50%/50%/50% - \$3000/\$3000	<b>Rate</b>	\$23.27	\$44.78	\$94.07		
<b>TOTALS:</b>		<b>37</b>	<b>45</b>	<b>72</b>	<b>\$189,692</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
SET SF 80%/80%/80%/60%-\$1500/\$2000	7/1/20-6/30/21	\$34.56	\$62.76	\$123.43	\$155,879	\$33,813
SET SF 80%/80%/80%/50%-\$1000/\$1000	7/1/20-6/30/21	\$30.62	\$54.89	\$107.09	\$135,762	\$53,930
SET SF 50%/50%/50%/50%-\$1500/\$2000	7/1/20-6/30/21	\$22.24	\$38.14	\$72.32	\$92,955	\$96,737
SET SF 50%/50%/50%/50%-\$1000/\$1000	7/1/20-6/30/21	\$19.83	\$33.30	\$62.29	\$80,605	\$109,087
SET SF 80%/80%/80%/60%-\$3000/\$3000	7/1/20-6/30/21	\$40.93	\$75.51	\$149.88	\$188,445	\$1,247
BCBSM 50%/50%/50%/50% - \$1500/\$2000	8/1/20-7/31/24	\$27.81	\$55.61	\$97.32	\$126,462	\$63,230
BCBSM 80%/80%/80%/60% -\$1500/\$2000	8/1/20-7/31/24	\$43.02	\$86.04	\$150.57	\$195,655	-\$5,963
BCBSM 50%/50%/50%/50% - \$1000/\$1000	8/1/20-7/31/24	\$27.05	\$54.09	\$94.66	\$123,005	\$66,687
BCBSM 80%/80%/80%/50% -\$1000/\$1000	8/1/20-7/31/24	\$38.77	\$77.53	\$135.68	\$176,308	\$13,384

\*Metlife declined to quote





**Vision Rate Summary**  
**West Bloomfield School District**  
**All Employees**  
**Assumed Effective Date: 8/1/2020**

<b>Current Plan(s) and Segment:</b>			<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Employees with VSP 2		<b>Census</b>	11	16	28	\$7,824	1/1/20-12/31/20
	VSP 2	<b>Rate</b>	\$4.80	\$10.31	\$15.51		
Employees with VSP 3 Plus 200CL		<b>Census</b>	3	11	18	\$8,686	1/1/20-12/31/20
	VSP 3 Plus 200CL	<b>Rate</b>	\$8.54	\$18.33	\$27.59		
Employees with VSP 3 G		<b>Census</b>	23	18	26	\$12,613	1/1/20-12/31/20
	VSP 3 G	<b>Rate</b>	\$7.22	\$15.50	\$23.31		
Instructional Staff with VSP 2		<b>Census</b>	61	27	169	\$38,308	1/1/20-12/31/20
	VSP 2	<b>Rate</b>	\$4.80	\$10.31	\$15.51		
Instructional Staff with VSP 3 Plus 200CL		<b>Census</b>	16	18	65	\$27,119	1/1/20-12/31/20
	VSP 3 Plus 200CL	<b>Rate</b>	\$8.54	\$18.33	\$27.59		
		<b>TOTALS:</b>	<b>114</b>	<b>90</b>	<b>306</b>	<b>\$94,552</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
SET SF \$6.50 Copay - \$65 Frame/\$90 Contacts	7/1/20-6/30/21	\$10.74	\$19.88	\$38.96	\$179,224	-\$84,672
SET SF \$0 Copay - \$80 Frame/\$200 Contacts	7/1/20-6/30/21	\$16.22	\$30.85	\$61.39	\$280,931	-\$186,379
SET SF \$0 Copay - \$130 Frame/\$135 Contacts	7/1/20-6/30/21	\$10.98	\$20.36	\$39.96	\$183,743	-\$89,191
EyeMed \$0 Copay - \$130 Frame/\$135 Contacts	8/1/20-7/31/24	\$6.44	\$13.19	\$19.30	\$93,925	\$627
EyeMed \$0 Copay - \$80 Frame/\$200 Contacts	8/1/20-7/31/24	\$7.22	\$13.89	\$19.94	\$98,098	-\$3,546
EyeMed \$5 Copay - \$110 Frame/\$110 Contacts	8/1/20-7/31/24	\$5.39	\$10.29	\$14.96	\$73,420	\$21,132
NVA \$6.50/\$18 Copay - \$65 Frame/\$90 Contacts	8/1/20-7/31/24	\$3.85	\$8.26	\$12.43	\$59,831	\$34,721
NVA \$0 Copay - \$80 Frame/\$200 Contacts	8/1/20-7/31/24	\$6.67	\$14.31	\$21.54	\$103,674	-\$9,122
NVA \$0 Copay - \$130 Frame/\$135 Contacts	8/1/20-7/31/24	\$6.11	\$13.13	\$19.74	\$95,024	-\$472

\*VSP declined to quote



**Vision Rate Summary**  
**West Bloomfield School District**  
**Everyone But Teachers**  
**Assumed Effective Date: 8/1/2020**

<b>Current Plan(s) and Segment:</b>			<b>1P</b>	<b>2P</b>	<b>FF</b>	<b>Total Annual Cost</b>	<b>Rate Period</b>
Employees with VSP 2		<b>Census</b>	11	16	28	\$7,824	1/1/20-12/31/20
	VSP 2	<b>Rate</b>	\$4.80	\$10.31	\$15.51		
Employees with VSP 3 Plus 200CL		<b>Census</b>	3	11	18	\$8,686	1/1/20-12/31/20
	VSP 3 Plus 200CL	<b>Rate</b>	\$8.54	\$18.33	\$27.59		
Employees with VSP 3 G		<b>Census</b>	23	18	26	\$12,613	1/1/20-12/31/20
	VSP 3 G	<b>Rate</b>	\$7.22	\$15.50	\$23.31		
		<b>TOTALS:</b>	<b>37</b>	<b>45</b>	<b>72</b>	<b>\$29,124</b>	

<b>Product Name</b>	<b>Rate Period</b>	<b>1P Rate</b>	<b>2P Rate</b>	<b>FF Rate</b>	<b>Total Cost</b>	<b>Estimated Annual Savings</b>
SET SF \$6.50 Copay - \$65 Frame/\$90 Contacts	7/1/20-6/30/21	\$10.99	\$20.13	\$39.21	\$49,627	-\$20,503
SET SF \$0 Copay - \$80 Frame/\$200 Contacts	7/1/20-6/30/21	\$16.47	\$31.10	\$61.64	\$77,364	-\$48,239
SET SF \$0 Copay - \$130 Frame/\$135 Contacts	7/1/20-6/30/21	\$11.23	\$20.61	\$40.21	\$50,857	-\$21,733



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## Life Insurance Rate Summary

West Bloomfield School District

RSLI

Assumed Effective Date: 8/1/2020

### 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
Instructional Staff	356	\$50,000	\$50,000	\$17,800,000	\$17,800,000	MESSA	\$0.09	\$0.03	12/31/2020	\$25,632
Secretaries	37	\$30,000	\$30,000	\$1,150,000	\$1,150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$1,656
Administrators/Admin Supv, Exec, Admin Asst	6	\$150,000	\$150,000	\$800,000	\$800,000	MESSA	\$0.09	\$0.03	12/31/2020	\$1,152
Paraprofessionals	67	\$30,000	\$30,000	\$2,030,000	\$2,030,000	MESSA	\$0.09	\$0.03	12/31/2020	\$2,923
Central Office Administrators	3	\$5,000	\$5,000	\$15,000	\$15,000	MESSA	\$0.09	\$0.03	12/31/2020	\$22
Maintenance	7	\$30,000	\$30,000	\$210,000	\$210,000	MESSA	\$0.09	\$0.03	12/31/2020	\$302
Private Teacher	2	\$1,000	\$1,000	\$2,000	\$2,000	MESSA	\$0.09	\$0.03	12/31/2020	\$3
Community Education Supervisor	3	\$50,000	\$50,000	\$150,000	\$150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$216
Administrators/TMA	18	\$5,000	\$5,000	\$90,000	\$90,000	MESSA	\$0.09	\$0.03	12/31/2020	\$130
<b>Total/Average</b>	<b>499</b>			<b>\$22,247,000</b>	<b>\$22,247,000</b>		<b>\$0.09</b>	<b>\$0.03</b>		<b>\$32,036</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	\$0.080	\$0.030	\$21,518,500	\$21,518,500	\$28,404	\$3,631	11%

### Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Class 1 - Full Time Instructors	356	\$50,000	\$50,000
Class 2 - Full Time Secretaries	37	\$30,000	\$30,000
Class 3 - Full Time Administers	18	\$5,000	\$5,000
Class 4 - Full Time Admin Supervisor/Executive Admin Assistant	6	\$5,000	\$5,000
Class 5 - Full Time Parapros	67	\$30,000	\$30,000
Class 6 - Full Time Central Office Admin	4	\$5,000	\$5,000
Class 7 - Full Time Maintenance	7	\$30,000	\$30,000
Class 8 - Full Time Community Education Supervisor	2	\$50,000	\$50,000
Class 9 - Full Time Employee		\$1,000	\$1,000

\*24-month rate guarantee from the Effective Date



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## Life Insurance Rate Summary

West Bloomfield School District

SunLife

Assumed Effective Date: 8/1/2020

### 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
Instructional Staff	356	\$50,000	\$50,000	\$17,800,000	\$17,800,000	MESSA	\$0.09	\$0.03	12/31/2020	\$25,632
Secretaries	37	\$30,000	\$30,000	\$1,150,000	\$1,150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$1,656
Administrators/Admin Supv, Exec, Admin Asst	6	\$5,000	\$5,000	\$120,000	\$120,000	MESSA	\$0.09	\$0.03	12/31/2020	\$173
Paraprofessionals	67	\$30,000	\$30,000	\$2,030,000	\$2,030,000	MESSA	\$0.09	\$0.03	12/31/2020	\$2,923
Central Office Administrators	3	\$5,000	\$5,000	\$15,000	\$15,000	MESSA	\$0.09	\$0.03	12/31/2020	\$22
Maintenance	7	\$30,000	\$30,000	\$210,000	\$210,000	MESSA	\$0.09	\$0.03	12/31/2020	\$302
Private Teacher	2	\$1,000	\$1,000	\$2,000	\$2,000	MESSA	\$0.09	\$0.03	12/31/2020	\$3
Community Education Supervisor	3	\$50,000	\$50,000	\$150,000	\$150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$216
Administrators/TMA	18	\$5,000	\$5,000	\$90,000	\$90,000	MESSA	\$0.09	\$0.03	12/31/2020	\$130
<b>Total/Average</b>	<b>499</b>			<b>\$21,567,000</b>	<b>\$21,567,000</b>		<b>\$0.09</b>	<b>\$0.03</b>		<b>\$31,056</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 - %
SunLife	\$0.078	\$0.026	\$26,180,000	\$26,180,000	\$32,673	(\$1,616)	-5%

### Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Class 1 - Instructional Staff	356	\$50,000	\$50,000
Class 2 - Secretaries	37	\$30,000	\$30,000
Class 3 - Administrators/TMA	18	\$150,000	\$150,000
Class 4 - Admin Supervisor/Executive Admin	24	\$150,000	\$150,000
Class 5 - Paraprofessionals	67	\$30,000	\$30,000

Class 6 - Central Office Admin	4	\$300,000	\$300,000
Class 7 - Maintenance Technicians	7	\$30,000	\$30,000
Class 8 - Private Teachers	2	\$50,000	\$50,000
Class 9 - Community Education Supervisors	4	\$50,000	\$50,000
Class 10 - Superintendent	1	\$300,000	\$300,000

\*24-month rate guarantee from the Effective Date



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## Life Insurance Rate Summary

West Bloomfield School District  
OneAmerica  
Assumed Effective Date: 8/1/2020

### 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
Instructional Staff	356	\$50,000	\$50,000	\$17,800,000	\$17,800,000	MESSA	\$0.09	\$0.03	12/31/2020	\$25,632
Secretaries	37	\$30,000	\$30,000	\$1,150,000	\$1,150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$1,656
Administrators/Admin Supv, Exec, Admin Asst	6	\$5,000	\$5,000	\$120,000	\$120,000	MESSA	\$0.09	\$0.03	12/31/2020	\$173
Paraprofessionals	67	\$30,000	\$30,000	\$2,030,000	\$2,030,000	MESSA	\$0.09	\$0.03	12/31/2020	\$2,923
Central Office Administrators	3	\$5,000	\$5,000	\$15,000	\$15,000	MESSA	\$0.09	\$0.03	12/31/2020	\$22
Maintenance	7	\$30,000	\$30,000	\$210,000	\$210,000	MESSA	\$0.09	\$0.03	12/31/2020	\$302
Private Teacher	2	\$1,000	\$1,000	\$2,000	\$2,000	MESSA	\$0.09	\$0.03	12/31/2020	\$3
Community Education Supervisor	3	\$50,000	\$50,000	\$150,000	\$150,000	MESSA	\$0.09	\$0.03	12/31/2020	\$216
Administrators/TMA	18	\$5,000	\$5,000	\$90,000	\$90,000	MESSA	\$0.09	\$0.03	12/31/2020	\$130
<b>Total/Average</b>	<b>499</b>			<b>\$21,567,000</b>	<b>\$21,567,000</b>		<b>\$0.09</b>	<b>\$0.03</b>		<b>\$31,056</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 - %
OneAmerica	\$0.08	\$0.020	\$26,130,000	\$26,130,000	\$31,356	(\$300)	-1%

### Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Secretaries	37	\$30,000	\$30,000
Administrators/Admin Supv, Exec, Admin Asst	6	\$25,000	\$25,000
Paraprofessionals	67	\$30,000	\$30,000
Central Office Administrators	4	\$300,000	\$300,000
Maintenance Technicians	7	\$30,000	\$30,000
Community Education Supervisor	4	\$50,000	\$50,000
Instructional Staff	356	\$50,000	\$50,000

Administrators/TMA	18	\$150,000	\$150,000
Private Teachers	2	\$50,000	\$50,000

\*24-month rate guarantee from the Effective Date



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## LTD Insurance Rate Summary

West Bloomfield School District  
 RSLI  
 Assumed Effective Date: 8/1/2020

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	Medical Waiver of Premium	Survivor Benefit
Superintendent	MESSA	\$0.44	\$14,250	\$752	1	66.67%	\$9,500	90	No	2 Year	Yes	3 Months
Community Education Supervisor	MESSA	\$0.61	\$16,668	\$1,220	3	66.67%	\$4,000	365	No	2 Year	Yes	3 Months
Instructional Staff	MESSA	\$0.28	\$1,248,035	\$62,639	356	66.67%	\$4,500	365	No	2 Year	Yes	3 Months
Secretary	MESSA	\$0.38	\$54,381	\$4,960	37	50.00%	\$2,500	365	No	2 Year	Yes	3 Months
Administrator/TMA	MESSA	\$0.41	\$103,911	\$7,667	18	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Admin Supv, Exec, Admin Asst	MESSA	\$0.87	\$22,382	\$3,503	6	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Paraprofessional	MESSA	\$0.40	\$54,736	\$5,255	67	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
Central Office Administrators	MESSA	\$0.46	\$23,892	\$920	4	66.67%	\$4,000	90	No	2 Year	Yes	3 Months
Maintenance Technicians	MESSA	\$0.72	\$13,249	\$2,290	7	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
<b>Total/Average</b>		<b>\$0.48</b>	<b>\$1,551,504</b>	<b>\$89,206</b>	<b>499</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
RSLI	\$0.285	\$2,305,678	\$78,854	\$10,352	12%

## 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
Superintendent	1	66.67%	\$9,500	90	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Community Education Supervisor	4	66.67%	\$4,000	365	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Instructional Staff	358	66.67%	\$4,500	365	Full Family	No	No	No	2 Years	Yes	No	\$1,200.00
Secretary	37	50.00%	\$2,500	365	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Administrator/TMA	18	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Admin Supv, Exec, Admin Asst	6	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Paraprofessional	67	50.00%	\$5,000	365	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Central Office Administrators	3	66.67%	\$8,000	90	Full Family	No	No	No	2 Years	No	No	\$1,200.00
Maintenance Technicians	7	50.00%	\$5,000	365	Full Family	No	No	No	2 Years	No	No	\$1,200.00

\*24-month rate guarantee from the Effective Date





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## LTD Insurance Rate Summary

West Bloomfield School District  
SunLife  
Assumed Effective Date: 8/1/2020

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	Medical Waiver of Premium	Survivor Benefit
Superintendent	MESSA	\$0.44	\$14,250	\$752	1	66.67%	\$9,500	90	No	2 Year	Yes	3 Months
Community Education Supervisor	MESSA	\$0.61	\$16,668	\$1,220	3	66.67%	\$4,000	365	No	2 Year	Yes	3 Months
Instructional Staff	MESSA	\$0.28	\$1,248,035	\$62,639	356	66.67%	\$4,500	365	No	2 Year	Yes	3 Months
Secretary	MESSA	\$0.38	\$54,381	\$4,960	37	50.00%	\$2,500	365	No	2 Year	Yes	3 Months
Administrator/TMA	MESSA	\$0.41	\$103,911	\$7,667	18	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Admin Supv, Exec, Admin Asst	MESSA	\$0.87	\$22,382	\$3,503	6	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Paraprofessional	MESSA	\$0.40	\$54,736	\$5,255	67	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
Central Office Administrators	MESSA	\$0.46	\$23,892	\$920	4	66.67%	\$4,000	90	No	2 Year	Yes	3 Months
Maintenance Technicians	MESSA	\$0.72	\$13,249	\$2,290	7	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
<b>Total/Average</b>		<b>\$0.48</b>	<b>\$1,551,504</b>	<b>\$89,206</b>	<b>499</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
SunLife Class 1 - Instructional	\$0.24	\$1,863,732	\$54,570	\$34,636	39%
SunLife Class 2 - Secretaries	\$0.33	\$108,726	\$4,319	\$84,888	95%
SunLife Class 3 - Admin/TMA	\$0.36	\$155,820	\$6,675	\$82,531	93%
SunLife Class 4 - Admin Supv./Executives/Admin Asst	\$0.76	\$33,545	\$3,047	\$86,159	97%
SunLife Class 5 -Paraprofessionals	\$0.35	\$109,416	\$4,569	\$84,637	95%
SunLife Class 6 - CO Admin	\$0.40	\$35,830	\$1,720	\$87,487	98%
SunLife Class 7 - Maintenance Technicians	\$0.63	\$26,492	\$1,990	\$87,216	98%
SunLife Class 8 - Community Ed Supervisors	\$0.53	\$12,788	\$815	\$88,392	99%
SunLife Class 9 - Superintendent	\$0.38	\$14,249	\$655	\$88,552	99%

## 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
Superintendent	1	66.67%	\$9,500	90	Full Family	No	No	No	2 Years	3 Months	No	None

Community Education Supervisor	3	66.67%	\$4,000	365	Full Family	No	No	No	2 Years	3 Months	No	None
Instructional Staff	356	66.67%	\$4,500	365	Full Family	No	No	No	2 Years	3 Months	No	None
Secretary	37	50.00%	\$2,500	365	Primary Only	No	No	No	2 Years	3 Months	No	None
Administrator/TMA	18	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Admin Supv, Exec, Admin Asst	6	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Paraprofessional	67	50.00%	\$5,000	365	Primary Only	No	No	No	2 Years	3 Months	No	None
Central Office Administrators	3	66.67%	\$8,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Maintenance Technicians	7	50.00%	\$5,000	365	Primary Only	No	No	No	2 Years	3 Months	No	None

\*24-month rate guarantee from the Effective Date



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

## LTD Insurance Rate Summary

West Bloomfield School District  
OneAmerica  
Assumed Effective Date: 8/1/2020

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	Medical Waiver of Premium	Survivor Benefit
Superintendent	MESSA	\$0.44	\$14,250	\$752	1	66.67%	\$9,500	90	No	2 Year	Yes	3 Months
Community Education Supervisor	MESSA	\$0.61	\$16,668	\$1,220	3	66.67%	\$4,000	365	No	2 Year	Yes	3 Months
Instructional Staff	MESSA	\$0.28	\$1,248,035	\$62,639	356	66.67%	\$4,500	365	No	2 Year	Yes	3 Months
Secretary	MESSA	\$0.38	\$54,381	\$4,960	37	50.00%	\$2,500	365	No	2 Year	Yes	3 Months
Administrator/TMA	MESSA	\$0.41	\$103,911	\$7,667	18	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Admin Supv, Exec, Admin Asst	MESSA	\$0.87	\$22,382	\$3,503	6	66.67%	\$6,000	90	No	2 Year	Yes	3 Months
Paraprofessional	MESSA	\$0.40	\$54,736	\$5,255	67	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
Central Office Administrators	MESSA	\$0.46	\$23,892	\$920	4	66.67%	\$4,000	90	No	2 Year	Yes	3 Months
Maintenance Technicians	MESSA	\$0.72	\$13,249	\$2,290	7	50.00%	\$5,000	365	No	2 Year	Yes	3 Months
<b>Total/Average</b>		<b>\$0.48</b>	<b>\$1,551,504</b>	<b>\$89,206</b>	<b>499</b>							

## Proposed Plans

Carrier	Rate/\$100/ Month	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
OneAmerica	\$0.19	\$2,369,336	\$54,021	\$35,186	39%

## 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
Superintendent	1	66.67%	\$9,500	90	Full Family	No	No	No	2 Years	3 Months	No	None
Community Education Supervisor	4	66.67%	\$4,000	360	Full Family	No	No	No	2 Years	3 Months	No	None
Instructional Staff	358	66.67%	\$4,500	360	Full Family	No	No	No	2 Years	3 Months	No	None
Secretary	37	50.00%	\$2,500	360	Primary Only	No	No	No	2 Years	3 Months	No	None
Administrator/TMA	18	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Admin Supv, Exec, Admin Asst	6	66.67%	\$6,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Paraprofessional	67	50.00%	\$5,000	360	Full Family	No	No	No	2 Years	3 Months	No	None
Central Office Administrators	3	66.67%	\$8,000	90	Full Family	No	No	No	2 Years	3 Months	No	None
Maintenance Technicians	7	50.00%	\$5,000	360	Primary Only	No	No	No	2 Years	3 Months	No	None

\*24-month rate guarantee from the Effective Date