



# Rose Street Advisors

**Dental Rate Summary**  
**Lewis Cass ISD**  
**Assumed Effective Date: 7/1/2018**

Current Plan		Single	2 Person	Family	Monthly Composite	Total Annual Cost	Rate Period
United HealthCare Fully-Insured Dental 50%/50%/50% - \$1,000	Census Rate	29 \$22.21	13 \$44.10	7 \$71.37	\$35.04	\$20,603.76	7/1/2018-6/30/2019

Current Plan		Single	2 Person	Family	Monthly Composite	Total Annual Cost	Rate Period
United HealthCare Fully-Insured Dental 80%/80%/80% - \$1,200	Census Rate	24 \$45.50	14 \$90.35	24 \$146.20	\$94.61	\$70,388.40	7/1/2018-6/30/2019

Product Name		Rate Period	Single	2 Person	Family	Monthly Composite	Total Annual Cost	Estimated Annual Difference
Ameritas	50%/50%/50% - \$1,000	7/1/2018-6/30/2019	\$19.56	\$37.40	\$59.56	\$30.01	\$17,644.32	
Ameritas	80%/80%/80% - \$1,200	7/1/2018-6/30/2019	\$34.20	\$65.60	\$105.72	\$68.98	\$51,317.76	(\$22,030.08)
Blue Cross Blue Shield of Michigan	50%/50%/50% - \$1,000	7/1/2018-6/30/2019	\$23.14	\$46.28	\$80.98	\$37.54	\$22,074.72	
Blue Cross Blue Shield of Michigan	80%/80%/80% - \$1,200	7/1/2018-6/30/2019	\$41.05	\$82.09	\$143.66	\$90.04	\$66,987.60	(\$1,929.84)
CIGNA	50%/50%/50% - \$1,000	7/1/2018-6/30/2019	\$19.99	\$39.70	\$64.25	\$31.54	\$18,546.72	
CIGNA	80%/80%/80% - \$1,250	7/1/2018-6/30/2019	\$40.96	\$81.34	\$131.61	\$85.17	\$63,365.28	(\$9,080.16)



# Rose Street Advisors

**Vision Rate Summary**  
**Lewis Cass ISD**  
**Assumed Effective Date: 7/1/2018**

Current Plan			Single	2 Person	Family	Monthly Composite	Total Annual Cost	Rate Period
United HealthCare Fully-Insured Vision	12/12/12 \$10/\$25	Census Rate	20 \$4.75	16 \$9.82	10 \$14.76	\$8.69	\$4,796.64	7/1/2018-6/30/2019

Current Plan			Single	2 Person	Family	Monthly Composite	Total Annual Cost	Rate Period
United HealthCare Fully-Insured Vision	12/12/12 \$0/\$0	Census Rate	15 \$7.24	11 \$14.95	20 \$22.48	\$15.71	\$8,671.80	7/1/2018-6/30/2019

Product Name		Rate Period	Single	2 Person	Family	Monthly Composite	Total Annual Cost	Estimated Annual Difference
VSP	12/12/12 \$10/\$25	7/1/2018-6/30/2020	\$7.67	\$11.71	\$21.00	\$11.97	\$6,609.12	\$6,942.36
VSP	12/12/12 \$0/\$0	7/1/2018-6/30/2020	\$13.29	\$20.29	\$36.38	\$25.00	\$13,801.68	
Ameritas	12/12/12 \$10/\$25	7/1/2018-6/30/2020	\$7.48	\$12.96	\$19.36	\$11.97	\$6,606.72	\$1,776.48
Ameritas	12/12/12 \$0/\$0	7/1/2018-6/30/2020	\$7.84	\$14.75	\$22.00	\$15.65	\$8,638.20	
EyeMed	12/12/12 \$10/\$25	7/1/2018-6/30/2022	\$4.81	\$9.15	\$13.43	\$8.09	\$4,522.80	
EyeMed	12/12/12 \$0/\$0	7/1/2018-6/30/2022	\$6.87	\$13.06	\$19.17	\$13.70	\$7,561.32	(\$1,384.32)