



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

Dental Rate Summary
Anchor Bay School District
All Employees
 Assumed Effective Date: 1/1/23

Current Plans and Segments	1P	2P	FF	Total Annual Cost	Rate Period
Central Office	Census 1	2	4	\$8,180	7/1/22 - 6/30/23
SET SF i70%/i70%/50%/50%-\$2500/\$3000	Rate \$35.89	\$65.43	\$128.73		
Administrators, Coordinators, Directors, Superintendent, Supervisors	Census 1	9	25	\$45,934	7/1/22 - 6/30/23
SET SF i70%/i70%/70%/50%-\$2500/\$3000	Rate \$35.69	\$65.04	\$128.27		
Custodial, Food Service, Para-Professionals, Secretaries, Technology, Theatre Director, Transportation with Medical	Census 37	34	27	\$65,125	7/1/22 - 6/30/23
SET SF i70%/i70%/70%/50%-\$2500/\$3000	Rate \$28.45	\$50.55	\$98.36		
Teachers w/o medical	Census 20	5	15	\$41,282	1/1/23 - 12/31/23
MESSA 100%/90%/90%/90%: \$1000/\$1500	Rate \$39.56	\$76.83	\$150.99		
Teachers w. medical	Census 50	31	126	\$243,166	1/1/23 - 12/31/23
MESSA 80%/80%/80%/80%: \$1000/\$1300	Rate \$35.82	\$68.65	\$129.72		
Teachers w. COB	Census 2	9	51	\$49,221	1/1/23 - 12/31/23
MESSA 50%/50%/50%/50%: \$1000/\$1000	Rate \$19.44	\$37.31	\$73.08		
TOTALS:	111	90	248	\$452,908	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian						
Guardian SF 100%/90%/90%/60%: \$1000/\$1500	1/1/23 - 12/31/24	\$36.40	\$70.68	\$138.91	\$538,215	-\$85,307
Guardian SF 100%/90%/90%/60%: \$2500/\$2500	1/1/23 - 12/31/24	\$36.40	\$70.68	\$138.91	\$538,215	-\$85,307
SET ADN						
SET SF 100%/90%/90%/90%: \$1000/\$1500	1/1/23 - 12/31/23	\$43.68	\$81.01	\$161.25	\$625,553	-\$172,644
SET SF 100%/90%/90%/90%: \$2500/\$3000	1/1/23 - 12/31/23	\$53.16	\$99.97	\$200.58	\$775,703	-\$322,794
MetLife	Uncompetitive; Declined to Quote					
SunLife	Uncompetitive; Declined to Quote					

*Proposed rates are for illustrative purposes only.

*SET ADN SF rates are illustrative and include a \$6.35 per employee per month dental administration/network fee. Plans include access to the ADN and DenteMax networks.

*Guardian rates include taxes and fees