



Dental Rate Summary
Saranac Community Schools
All Employees
Assumed Effective Date: 9/1/2016

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administration with Medical	Census		2	5	\$63.53	\$5,337	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.12	\$39.71	\$73.06			
Administration without Medical	Census		1		\$40.30	\$484	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.34	\$40.30	\$78.92			
Teacher with Medical	Census	4	11	29	\$64.17	\$33,880	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$21.11	\$42.27	\$78.41			
Teacher without Medical	Census		2	12	\$72.76	\$12,223	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$20.79	\$41.42	\$77.98			
Support Personnel with Medical	Census	1	1	4	\$60.14	\$4,330	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$19.69	\$39.20	\$75.49			
Support Personnel without Medical	Census			1	\$86.64	\$1,040	7/1/2016 - 6/30/2017
MESSA 60/60/60/60/; 1000/1000	Rate	\$23.81	\$48.42	\$86.64			
TOTALS:		5	17	51		\$57,293	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Guardian		Declined to Quote					
ADN		Declined to Quote					
Principal 60/60/60/60;1000;1000	9/1/2016-8/31/2017	\$18.17	\$34.74	\$64.76	\$54.58	\$47,810	\$9,483
MetLife 60/60/60/60;1000;1000	9/1/2016-8/31/2017	\$28.97	\$57.78	\$100.40	\$85.58	\$74,970	-\$17,677
MESSA 60/60/60/60;1000;1000		same as 2016 renewal					



Vision Rate Summary
Saranac Community Schools
All Employees
Assumed Effective Date: 9/1/2016

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Administrators		Census	3	5	\$14.51	\$1,392	7/1/2016 - 6/30/2017
	MESSA VSP 2	Rate	\$5.13	\$11.03	\$16.59		
Teachers		Census	4	13	41	\$14.55	\$10,129
	MESSA VSP 2	Rate	\$5.13	\$11.03	\$16.59		
Support Staff		Census	1	1	5	\$14.16	\$1,189
	MESSA VSP 2	Rate	\$5.13	\$11.03	\$16.59		
TOTALS:			5	17	51		\$12,711

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
MESSA VSP-2		Same as 2016 renewal					
ADN SET Self-Funded Basic Plan Match		Declined to Quote					
Guardian		Declined to Quote					
Prinicpal	9/1/2016-8/31/2017	\$8.31	\$15.63	\$27.22	\$23.23	\$20,346	-\$7,635
MetLife	9/1/2016-8/31/2017	\$6.64	\$12.48	\$17.77	\$15.78	\$13,820	-\$1,109



Life Insurance Rate Summary

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

Saranac Community Schools
 MESSA & Guardian
 Assumed Effective Date: 9/1/2016

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	Rate Period	Current Annual Cost
Superintendent and Principal Superintendent Secretary, Food Service Director, Custodial/Transportation Director, Account Payable Assistant, Teacher and Support Staff without Medical	4	\$49,000	\$49,000	\$196,000	\$196,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$447
Teacher with Medical	19	\$15,000	\$15,000	\$285,000	\$285,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$650
Bus Driver with Life only	44	\$10,000	\$10,000	\$440,000	\$440,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$1,003
Support Staff with less than 37.5 hours	10	\$10,000		\$100,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$192
	33	\$10,000		\$330,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$634
Total/Average	110			\$1,351,000	\$921,000		\$0.16	\$0.02		\$2,925

Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Rate Period	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$
MESSA							
Guardian							

Same as 2016 renewal

Declined to quote



Life Insurance Rate Summary

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Saranac Community Schools

MetLife

Assumed Effective Date: 9/1/2016

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	Rate Period	Current Annual Cost
Superintendent and Principal Superintendent Secretary, Food Service Director, Custodial/Transportation Director, Account Payable Assistant, Teacher and Support Staff without Medical	4	\$49,000	\$49,000	\$196,000	\$196,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$447
Teacher with Medical	44	\$10,000	\$10,000	\$440,000	\$440,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$1,003
Bus Driver with Life only Support Staff with less than 37.5 hours	10	\$10,000		\$100,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$192
	33	\$10,000		\$330,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$634
Total/Average	110			\$1,351,000	\$921,000		\$0.16	\$0.02		\$2,925

Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Rate Period	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
MetLife	\$0.134	\$0.016	9/1/2016- 8/31/2018	\$869,000	\$869,000	\$1,564	\$1,361	47%

Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
Superintendent and Principal	4	\$49,000	\$49,000
Superintendent Secretary, Food Service Director, Custodial/Transportation Director, Account Payable Assistant, Teacher and Support Staff without Medical	19	\$15,000	\$15,000
Teacher with Medical	44	\$10,000	\$10,000
Bus Driver with Life only	10	\$10,000	\$10,000

Support Staff with less than 37.5 hours

33

\$10,000

\$10,000



Life Insurance Rate Summary

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Saranac Community Schools

Principal

Assumed Effective Date: 9/1/2016

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	Rate Period	Current Annual Cost
Superintendent and Principal Superintendent Secretary, Food Service Director, Custodial/Transportation Director, Account Payable Assistant, Teacher and Support Staff without Medical	4	\$49,000	\$49,000	\$196,000	\$196,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$447
Teacher with Medical	19	\$15,000	\$15,000	\$285,000	\$285,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$650
Bus Driver with Life only	44	\$10,000	\$10,000	\$440,000	\$440,000	MESSA	\$0.16	\$0.03	7/1/2016- 6/30/2017	\$1,003
Support Staff with less than 37.5 hours	10	\$10,000		\$100,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$192
	33	\$10,000		\$330,000		MESSA	\$0.16		7/1/2016- 6/30/2017	\$634
Total/Average	110			\$1,351,000	\$921,000		\$0.16	\$0.02		\$2,925

Proposed Plans

Carrier	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Rate Period	Life Volume	AD&D Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
Principal	\$0.195	\$0.022	9/1/2016- 8/31/2018	\$1,584,750	\$1,584,750	\$4,127	(\$1,201)	-41%

Coverage Levels

Segment	Employees	Life Coverage	AD&D Coverage
All Employees	107	\$15,000	\$15,000



LTD Insurance Rate Summary

Saranac Community Schools
 MESSA and Guardian
 Assumed Effective Date: 9/1/2016

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Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying		Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill
								Period (Days)	Offsets						
Teachers	MESSA	\$0.40	\$152,135	\$7,302	58	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Support Staff	MESSA	\$1.33	\$13,503	\$2,155	7	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Administrators	MESSA	\$0.45	\$21,802	\$1,177	8	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Total/Average		\$0.47	\$187,440	\$10,635	73										

Proposed Plans

Carrier	Rate/\$100/ Month	Rate Period	Volume
MESSA		Same as 2016 renewal	
Guardian		Declined to Quote	



LTD Insurance Rate Summary

Saranac Community Schools
MetLife
Assumed Effective Date: 9/1/2016

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Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying Period		Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill
								Period (Days)	Offsets						
Teachers	MESSA	\$0.40	\$152,135	\$7,302	58	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Support Staff	MESSA	\$1.33	\$13,503	\$2,155	7	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Administrators	MESSA	\$0.45	\$21,802	\$1,177	8	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes
Total/Average		\$0.47	\$187,440	\$10,635	73										

Proposed Plans

Carrier	Rate/\$100/ Month	Rate Period	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
MetLife	\$0.231	9/1/2016-8/31/2018	\$201,478	\$5,585	\$5,050	47%

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
Teachers	58	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	3 Month	Yes	
Support Staff	7	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	3 Month	Yes	
Administrators	8	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	3 Month	Yes	



LTD Insurance Rate Summary

Saranac Community Schools
Principal
Assumed Effective Date: 9/1/2016

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Current Segment(s)	Current Carrier	Rate/ \$100/ Month	Volume	Total Annual Cost	# Emp	Benefit % of Salary	Max Monthly Benefit	Qualifying			Unrestricted Drug/Alcohol	Unrestricted Mental/Nervous	COLA	Own Occupation	Survivor Benefit	Modified Fill
								Period (Days)	Offsets	Offsets						
Teachers	MESSA	\$0.40	\$152,135	\$7,302	58	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes	
Support Staff	MESSA	\$1.33	\$13,503	\$2,155	7	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes	
Administrators	MESSA	\$0.45	\$21,802	\$1,177	8	66.67%	\$2,500	120	Full Family	No	No	No	2 Year	None	Yes	
Total/Average		\$0.47	\$187,440	\$10,635	73											

Proposed Plans

Carrier	Rate/\$100/ Month	Rate Period	Volume	Total Annual Cost	Total Annual Savings - \$	Total Annual Savings - %
Principal	\$0.43	9/1/2016-8/31/2018	\$287,625	\$14,841	(\$4,207)	-40%

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	73	66.67%	\$2,500	90	Full Family	No	No	No	2 Year	3 Month	No	