

**Dowagiac Union Schools**  
All Employees

Vision - whole district

**Vision Comparison**

	Composite Cost	Total Census	Monthly Cost	Annual Cost	Difference	Annual Savings
<b>MESSA Teachers - VSP 3</b>						
Single	\$ 7.32	14	\$ 102.48			
Double	\$ 15.73	28	\$ 440.44			
Family	\$ 23.86	86	\$ 2,034.76			
<b>MESSA Transportation/Custodians - VSP 3 Gold</b>						
Single	\$ 8.20	2	\$ 16.40			
Double	\$ 17.62	7	\$ 123.34			
Family	\$ 26.50	17	\$ 450.50			
<b>MESSA Administrators - VSP 3</b>						
Single	\$ 7.32	3	\$ 21.96			
Double	\$ 15.73	14	\$ 220.22			
Family	\$ 23.66	21	\$ 496.86			
<b>Total</b>		<b>192</b>	<b>\$ 3,906.96</b>	<b>\$ 46,883.52</b>		

<b>Associated Mutual - Teachers/Admin</b>						
Single	\$ 8.47	17	\$ 143.99			
Double	\$ 19.05	42	\$ 800.10			
Family	\$ 22.86	107	\$ 2,446.02			
<b>Associated Mutual - Transportation/Custodians</b>						
Single	\$ 9.32	2	\$ 18.64			
Double	\$ 20.98	7	\$ 146.86			
Family	\$ 25.17	17	\$ 427.89			
		<b>192</b>	<b>\$ 3,983.50</b>	<b>\$ 47,802.00</b>	<b>1.96%</b>	<b>\$ (918.48)</b>

<b>MEBS - Teachers/Admin</b>						
Single	\$ 7.77	17	\$ 132.09			
Double	\$ 17.49	42	\$ 734.58			
Family	\$ 20.98	107	\$ 2,244.86			
<b>MEBS- Transportation/Custodians</b>						
Single	\$ 8.56	2	\$ 17.12			
Double	\$ 19.26	7	\$ 134.82			
Family	\$ 23.11	17	\$ 392.87			
		<b>192</b>	<b>\$ 3,856.34</b>	<b>\$ 43,876.08</b>	<b>-6.41%</b>	<b>\$ 3,007.44</b>

<b>ADN (Match)</b>						
				<b>\$ 46,883.52</b>		
<ul style="list-style-type: none"> <li>• ADN self-funded vision administration is \$1.50 PEPM</li> <li>• One time set up fees may apply</li> <li>• ADN is estimated annual cost.</li> </ul>						

**Note:**  
 1. NGS will provide self-funded vision administration for \$1.10 PEPM. Additional claims information is needed to create an illustrative monthly rate.  
 2. One time set up fees may apply.

Dowagiac Union Schools  
All Employees

Dental -  
whole  
district

Dental Comparison

	Composite Cost	Total Census	Monthly Cost	Annual Cost	Difference	Annual
Teachers PAK A Single	\$ 31.51	0	\$			
Teachers PAK A Double	\$ 58.59	2	\$ 117.18			
Teachers PAK A Family	\$ 104.37	2	\$ 208.74			
Teachers PAK B Single	\$ 30.03	1	\$ 30.03			
Teachers PAK B Double	\$ 55.91	4	\$ 223.64			
Teachers PAK B Family	\$ 101.79	15	\$ 1,526.85			
Teachers PAK D Single	\$ 31.51	13	\$ 409.63			
Teachers PAK D Double	\$ 58.59	22	\$ 1,291.18			
Teachers PAK D Family	\$ 104.37	89	\$ 7,201.53			
Administrators - PAK A Single	\$ 33.86	3	\$ 100.98			
Administrators - PAK A Double	\$ 62.48	12	\$ 749.76			
Administrators - PAK A Family	\$ 107.95	14	\$ 1,511.30			
Administrators - PAK B Single	\$ 32.73	0	\$ -			
Administrators - PAK B Double	\$ 60.83	2	\$ 121.66			
Administrators - PAK B Family	\$ 106.81	7	\$ 746.27			
Trans/Custodian PAK A Single	\$ 23.29	1	\$ 23.29			
Trans/Custodian PAK A Double	\$ 43.38	4	\$ 173.52			
Trans/Custodian PAK A Family	\$ 77.16	12	\$ 925.92			
Trans/Custodian PAK B Single	\$ 23.88	1	\$ 23.88			
Trans/Custodian PAK B Double	\$ 44.10	3	\$ 132.30			
Trans/Custodian PAK B Family	\$ 77.90	5	\$ 389.50			
<b>Total</b>		<b>192</b>	<b>\$ 15,906.96</b>	<b>\$ 190,883.52</b>		

ADN (Match)

Teachers PAK A Single	\$ 25.09	0	\$ -			
Teachers PAK A Double	\$ 46.86	2	\$ 93.32			
Teachers PAK A Family	\$ 83.12	2	\$ 166.24			
Teachers PAK B Single	\$ 23.92	1	\$ 23.92			
Teachers PAK B Double	\$ 44.53	4	\$ 178.12			
Teachers PAK B Family	\$ 81.07	15	\$ 1,216.05			
Teachers PAK D Single	\$ 25.09	13	\$ 326.17			
Teachers PAK D Double	\$ 46.86	22	\$ 1,026.52			
Teachers PAK D Family	\$ 83.12	89	\$ 5,735.28			
Administrators - PAK A Single	\$ 26.81	3	\$ 80.43			
Administrators - PAK A Double	\$ 49.74	12	\$ 596.88			
Administrators - PAK A Family	\$ 85.97	14	\$ 1,203.58			
Administrators - PAK B Single	\$ 26.07	0	\$ -			
Administrators - PAK B Double	\$ 48.45	2	\$ 96.90			
Administrators - PAK B Family	\$ 84.90	7	\$ 594.30			
Trans/Custodian PAK A Single	\$ 18.55	1	\$ 18.55			
Trans/Custodian PAK A Double	\$ 34.55	4	\$ 138.20			
Trans/Custodian PAK A Family	\$ 61.45	12	\$ 737.40			
Trans/Custodian PAK B Single	\$ 18.86	1	\$ 18.86			
Trans/Custodian PAK B Double	\$ 35.12	3	\$ 105.36			
Trans/Custodian PAK B Family	\$ 62.04	5	\$ 310.20			
<b>Total</b>		<b>192</b>	<b>\$ 12,666.28</b>	<b>\$ 151,995.36</b>	<b>-20.37%</b>	<b>\$ 38,888.16</b>

Standard Insurance 60/60/50:1000:80:1200

Single	\$ 25.76	19	\$ 489.44			
Double	\$ 53.36	49	\$ 2,814.84			
Family	\$ 92.96	124	\$ 11,527.04			
<b>Total</b>		<b>192</b>	<b>\$ 14,831.12</b>	<b>\$ 175,573.44</b>	<b>-8.02%</b>	<b>\$ 15,310.08</b>

Standard Insurance 80/80/80:1000:80:1300

Single	\$ 35.56	19	\$ 675.64			
Double	\$ 71.44	49	\$ 3,500.56			
Family	\$ 118.44	124	\$ 14,686.56			
<b>Total</b>		<b>192</b>	<b>\$ 18,862.76</b>	<b>\$ 226,353.12</b>	<b>18.58%</b>	<b>\$ (35,469.80)</b>

Associated Mutual - Teachers/Admin

Single	\$ 34.56	17	\$ 587.52			
Double	\$ 77.77	42	\$ 3,266.34			
Family	\$ 93.32	107	\$ 9,985.24			
Associated Mutual - Transportation/Custodians						
Single	\$ 25.05	2	\$ 50.10			
Double	\$ 56.36	7	\$ 394.52			
Family	\$ 87.84	17	\$ 1,149.88			
<b>Total</b>		<b>192</b>	<b>\$ 15,433.80</b>	<b>\$ 185,203.20</b>	<b>-2.98%</b>	<b>\$ 5,880.32</b>

MEBS - Teachers/Admin

Single	\$ 30.94	17	\$ 525.98			
Double	\$ 69.62	42	\$ 2,924.04			
Family	\$ 83.54	107	\$ 8,938.78			
MEBS- Transportation/Custodians						
Single	\$ 22.43	2	\$ 44.86			
Double	\$ 50.46	7	\$ 353.22			
Family	\$ 80.55	17	\$ 1,029.35			
<b>Total</b>		<b>192</b>	<b>\$ 13,816.23</b>	<b>\$ 165,794.76</b>	<b>-13.14%</b>	<b>\$ 25,088.76</b>

Note:

1. ADN dental rates are illustrative and may vary based on utilization.
2. NGS will provide self-funded dental administration for \$4.10 PEPM or \$4.65 PEPM including the Dentemax network. Additional claims information is needed to create an illustrative monthly rate.
3. One time set up fees may apply.

**Dowagiac Union Schools  
All Employees**

*LIFE + LTD*

**Life Comparison**

	Life Volume	Life and AD&D Rate per \$1000	Monthly Cost	Annual Cost	Difference	Annual Savings
MESSA Teachers	\$ 2,560,000.00	\$ 0.170	\$ 435.20			
MESSA Administrators	\$ 780,000.00	\$ 0.170	\$ 129.20			
MESSA Trans/Custodians	\$ 26,000.00	\$ 0.170	\$ 4.42			
<b>Totals</b>	<b>\$ 3,346,000.00</b>		<b>\$ 568.82</b>	<b>\$ 6,825.84</b>		
NIS - Teachers	\$ 2,560,000.00	\$ 0.120	\$ 307.20	\$ 3,688.40	-29.41%	\$ 1,536.00
NIS - Administrators	\$ 780,000.00	\$ 0.210	\$ 159.60	\$ 1,915.20	23.53%	\$ (364.80)
NIS - Trans/Custodians	\$ 26,000.00	\$ 0.350	\$ 9.10	\$ 109.20	105.88%	\$ (58.16)
NIS - Combined	\$ 3,346,000.00	\$ 0.130	\$ 434.98	\$ 5,219.78	-23.53%	\$ 1,808.08
NIS - Combined (w/limitations)	\$ 3,346,000.00	\$ 0.110	\$ 368.06	\$ 4,416.72	-35.29%	\$ 2,409.12
Unum - Teachers	\$ 2,560,000.00	\$ 0.120	\$ 307.20	\$ 3,688.40	-29.41%	\$ 1,536.00
Unum - Administrators	\$ 780,000.00	\$ 0.170	\$ 129.20	\$ 1,550.40	0.00%	\$ -
Unum - Trans/Custodians	\$ 26,000.00	\$ 0.340	\$ 8.84	\$ 106.08	100.00%	\$ (53.04)
Unum - Combined	\$ 3,346,000.00		\$ 445.24	\$ 5,342.88	-21.73%	\$ 1,482.96
Reliance Standard	\$ 3,346,000.00	\$ 0.120	\$ 401.52	\$ 4,818.24	-29.41%	\$ 2,007.60
Standard Insurance	\$ 3,346,000.00	\$ 0.200	\$ 669.20	\$ 8,030.40	17.65%	\$ (1,204.56)
Associated Mutual	\$ 3,346,000.00	\$ 0.160	\$ 535.36	\$ 6,424.32	-5.88%	\$ 401.52

*whole district*

**LTD Comparison**

	Approximate Annual Insurable Payroll	LTD Rate per \$100	Monthly Cost	Annual Cost	Difference	Annual Savings
MESSA Teachers	\$ 6,758,953.00	\$ 0.540	\$ 3,041.53			
MESSA Administrators	\$ 1,773,784.00	\$ 0.970	\$ 1,433.81			
<b>Totals</b>	<b>\$ 8,532,737.00</b>		<b>\$ 4,475.34</b>	<b>\$ 53,704.05</b>		
NIS w/MBEP - Teachers	\$ 6,758,953.00	\$ 0.350	\$ 1,971.36	\$ 23,656.34	-35.19%	\$ 12,842.01
NIS w/MBEP - Administrators	\$ 1,773,784.00	\$ 0.550	\$ 812.98	\$ 9,755.81	-43.30%	\$ 7,449.89
NIS w/MBEP - Combined	\$ 8,532,737.00	\$ 0.360	\$ 2,773.14	\$ 33,277.67	-38.04%	\$ 20,426.38
NIS w/MBEP - Combined (w/limitations)	\$ 8,532,737.00	\$ 0.320	\$ 2,275.40	\$ 27,304.76	-49.16%	\$ 26,399.29
Unum - Teachers	\$ 6,758,953.00	\$ 0.260	\$ 1,464.44	\$ 17,573.28	-51.85%	\$ 18,925.07
Unum - Administrators	\$ 1,773,784.00	\$ 0.430	\$ 635.61	\$ 7,627.27	-55.67%	\$ 9,578.43
Unum - Combined	\$ 8,532,737.00	\$ 0.290	\$ 2,062.08	\$ 24,744.94	-53.92%	\$ 28,959.11
Reliance Standard	\$ 8,532,737.00	\$ 0.240	\$ 1,706.55	\$ 20,478.57	-61.87%	\$ 33,225.48
Standard Insurance	\$ 8,532,737.00	\$ 0.240	\$ 1,706.55	\$ 20,478.57	-61.87%	\$ 33,225.48
Associated Mutual	\$ 8,532,737.00	\$ 0.480	\$ 3,413.09	\$ 40,957.14	-23.74%	\$ 12,746.91