



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  
 Cheboygan-Otsego-Presque Isle ESD  
 All Employees  
 Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
<b>Support Staff</b>						
	<b>Census</b>	1	2	5	\$7,144	1/1/22 - 12/31/22
MESSA 100%/50%/50%/50%; \$2000-\$1500	<b>Rate</b>	\$23.27	\$47.99	\$95.21		
<b>Paraprofessional</b>						
	<b>Census</b>	17	1	6	\$12,228	1/1/22 - 12/31/22
MESSA 100%/50%/50%/50%; \$2000-\$1500	<b>Rate</b>	\$23.44	\$48.18	\$95.39		
<b>Administration</b>						
	<b>Census</b>	0	4	6	\$9,325	1/1/22 - 12/31/22
MESSA 100%/50%/50%/50%; \$2000-\$1500	<b>Rate</b>	\$25.44	\$49.37	\$96.60		
<b>Teachers</b>						
	<b>Census</b>	17	8	13	\$23,959	1/1/22 - 12/31/22
MESSA 100%/50%/50%/50%; \$2000-\$1500	<b>Rate</b>	\$23.18	\$47.14	\$94.26		
<b>TOTALS:</b>		<b>35</b>	<b>15</b>	<b>30</b>	<b>\$52,655</b>	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
<b>MESSA (Delta)</b>						
MESSA (Support Staff) 100%/50%/50%/50%; \$2000-\$1500	1/1/23 - 12/31/23	\$23.17	\$47.77	\$94.78	\$52,451	\$204
MESSA (Paraprofessional) 100%/50%/50%/50%; \$2000-\$1500	1/1/23 - 12/31/23	\$23.33	\$47.96	\$94.96	\$52,617	\$38
MESSA (Administration) 100%/50%/50%/50%; \$2000-\$1500	1/1/23 - 12/31/23	\$25.33	\$49.15	\$96.17	\$54,107	-\$1,452
MESSA (Teachers) 100%/50%/50%/50%; \$2000-\$1500	1/1/23 - 12/31/23	\$23.08	\$46.93	\$93.84	\$51,923	\$732
<b>SET ADN</b>						
SET ADN 100%/50%/50%/50%; \$2000-\$1500	1/1/23 - 12/1/23	\$30.14	\$53.93	\$104.61	\$60,026	-\$7,371
<b>BCBSM</b>						
	Solicited and declined to quote					
<b>SunLife</b>						
	Solicited and declined to quote					

\*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.  
 \*MESSA rates include taxes and fees.