



Medical Rate Summary

Forest Park School District

Teachers PAK A

Assumed Effective Date: 11/1/2009

Current Plan(s) and Segment:		1P	2P	FF	Additional Funding	Composite	Total Cost
Teachers PAK A							
	Census Rate	3	10	16			
	MESSA Choices II \$5/\$10	\$617.33	\$1,388.99	\$1,543.32		\$1,394	\$485,220
	TOTALS:	3	10	16	29 Employees	\$1,394	\$485,220

Product Name	1P	2P	FF	Composite	Total Cost	Estimated Annual Savings	Worst Case Exposure
BMA Choices II Custom Plans \$0/\$20 Rx							
BCBSM/BMA CB14-20 to Choices II \$0/\$20 Rx	\$518	\$1,166	\$1,451	\$1,256	\$437,078	\$48,142	\$591,078
BCBSM/BMA CB15-20 to Choices II \$0/\$20 Rx	\$486	\$1,094	\$1,361	\$1,178	\$410,059	\$75,161	\$616,309
BMA First Dollar Custom Plans \$0 Rx							
BCBSM/BMA FB3-0 \$10/\$60 Rx to First Dollar \$0 Rx	\$538	\$1,210	\$1,505	\$1,303	\$453,487	\$31,733	\$480,987
BCBSM Flexible Blue HSA Products \$10/\$60 Rx							
BCBSM FB3-0 \$10/\$60 Rx HSA	\$535	\$1,203	\$1,497	\$1,296	\$451,059	\$34,161	\$451,059
PHP PPO HSA Plans							
PHP Basics Plan A \$0/\$0 Rx HSA	\$705	\$1,586	\$1,974	\$1,709	\$594,642	-\$109,422	\$594,642
Humana Consumer Directed							
Humana \$1,500/\$3,000 100% Rx HSA	\$489	\$1,100	\$1,369	\$1,185	\$412,363	\$72,857	\$412,363
Humana Conventional Plan							
Humana Traditional PPO \$1000/\$2000 \$15/\$30/\$50 Rx	\$440	\$1,101	\$1,452	\$1,226	\$426,755	\$58,466	\$481,755



Medical Plan Comparison
Forest Park School District
Teachers PAK A

	CURRENT PLAN Teachers PAK A		BCBSM/BMA CB14-20 to Choices II \$0/\$20 Rx		BCBSM/BMA CB15-20 to Choices II \$0/\$20 Rx		BCBSM/BMA FB3-0 \$10/\$60 Rx to First Dollar \$0 Rx		BCBSM FB3-0 \$10/\$60 Rx HSA		Humana \$1,500/\$3,000 100% Rx HSA	
Display Name	MESSA Choices II \$5/\$10		BCBSM/BMA \$0/\$20 Rx		BCBSM/BMA \$0/\$20 Rx		BCBSM/BMA First Dollar \$0 Rx		BCBSM		Humana	
Carrier	7/1/2009 - 6/30/2010		7/1/2009 - 6/30/2010		7/1/2009 - 6/30/2010		7/1/2009 - 6/30/2010		7/1/2009 - 6/30/2010		10/1/2009 - 9/30/2010	
Rate Period	N/A		6/30/2009		6/30/2009		6/30/2009		6/30/2009		6/30/2010	
Quote Expiration Date	In Network		In Network		In Network		In Network		In Network		In Network	
Purchased Plan Features	0%		20%		20%		0%		0%		0%	
Coinsurance	\$0		\$1,500		\$2,500		\$2,000		\$2,000		\$1,500	
Deductible Individual	\$0		\$3,000		\$5,000		\$4,000		\$4,000		\$3,000	
Deductible Family	\$0		\$2,500		\$2,500		\$0		\$0		\$0	
Post-Deductible Coinsurance - Individual	\$0		\$5,000		\$5,000		\$0		\$0		\$0	
Post-Deductible Coinsurance - Family	\$5		\$40		\$40		\$0		\$0		\$0	
Office Visit Copay	\$5/\$10		\$10/\$50		\$10/\$50		\$10/\$50		\$10/\$50		\$0	
Rx Copay	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
Purchased Plan Rates	3	\$617.33	3	\$381.14	3	\$345.20	3	\$404.29	3	\$404.29	3	\$340.21
One Person (1P)	10	\$1,388.99	10	\$857.57	10	\$776.70	10	\$909.65	10	\$909.65	10	\$850.51
Two Person (2P)	16	\$1,543.32	16	\$1,067.19	16	\$966.56	16	\$1,132.01	16	\$1,132.01	16	\$1,122.68
Family (FF)	0%		0%		0%		0%		0%		0%	
Projected Increase (0%)	29	\$485,220	29	\$321,530	29	\$291,211	29	\$341,059	29	\$341,059	29	\$329,863
Total Annual Premium	\$485,220		\$321,530		\$291,211		\$341,059		\$341,059		\$329,863	
Combined Annual Premium	Deductible	Total	Ded + Coins	Total	Ded + Coins	Total	Ded + Coins	Total	Ded + Coins	Total	Ded + Coins	Total
Deductible & Coins Funding	\$0	\$0	\$4,000	\$12,000	\$5,000	\$15,000	\$2,000	\$6,000	\$2,000	\$6,000	\$1,500	\$4,500
1P Deductible/Coinsurance	\$0	\$0	\$8,000	\$208,000	\$10,000	\$260,000	\$4,000	\$104,000	\$4,000	\$104,000	\$3,000	\$78,000
2P & FF Deductible/Coinsurance	\$0	\$0		\$220,000		\$275,000		\$110,000		\$110,000		\$82,500
Total Exposure	0%		30%		25%		75%		100%		100%	
Estimated Utilization Rate	\$0	\$0	\$66,000	\$68,750	\$68,750	\$82,500	\$82,500	\$110,000	\$110,000	\$110,000	\$82,500	\$82,500
Additional Ded, Coins., Rx Expense	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
Combined Ded & Coins Expense	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total
Rx Funding	11		11		8		0		0		0	
Estimated Rx Fills PEPY	957		957		696		0		0		0	
Estimated Annual Rx Fills	\$25		\$25		\$35		\$0		\$0		\$0	
Average Cost per Fill		\$23,925		\$23,925		\$23,925		\$24,360		\$24,360		\$24,360
Estimated Rx Copay Expense	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total	Per Rx	Total
MESSA Extras Funding	20%		20%		0%		0%		0%		0%	
Percent of Expected Claims		\$13,200		\$13,750		\$0		\$0		\$0		\$0
Estimated MESSA Expense		\$5	\$5	\$653		\$0		\$0		\$0		\$0
Impact of Office Visit Copay Variations		Included	Included	\$0	Included	\$0	N/A	\$0	N/A	\$0	N/A	\$0
\$0		(\$5)	(\$5)	(\$653)		(\$5)	(\$653)	N/A	\$0	N/A	\$0	N/A
\$5		(\$10)	(\$10)	(\$1,305)		(\$10)	(\$1,305)	N/A	\$0	N/A	\$0	N/A
\$10								N/A	\$0	N/A	\$0	N/A
\$20								N/A	\$0	N/A	\$0	N/A
Basic Life	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total
Basic Life Premium/Person		\$2.36		\$2.36		\$2.36		\$0.00		\$0.00		\$0.00
Total Basic Life Premium		\$821		\$821		\$821		\$0		\$0		\$0
Administration	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total
Admin Fee		\$33.34		\$33.34		\$33.34		\$16.00		\$16.00		\$0.00
Combined Total Administration		\$11,602		\$11,602		\$11,602		\$5,568		\$5,568		\$0
miniAggregate Stop-Loss Coverage	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total	PEPM	Total
MiniAgg PEPM		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00		\$0.00
Total miniAgg Premium		\$0		\$0		\$0		\$0		\$0		\$0
Total Costs	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual	PEPM	Annual
Best Case Annual Cost		\$485,220		\$333,953		\$303,634		\$346,627		\$451,059		\$412,363
Estimated Annual Cost		\$485,220		\$437,078		\$410,059		\$453,487		\$451,059		\$412,363
Worst Case Annual Cost		\$485,220		\$591,078		\$616,309		\$480,987		\$451,059		\$412,363
Estimated Savings		\$138		\$48,142		\$216		\$91		\$98		\$209
Final Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$617.33	3	\$518.11	3	\$486.08	3	\$537.56	3	\$534.68	3	\$488.81
Two Person (2P)	10	\$1,388.99	10	\$1,165.75	10	\$1,093.69	10	\$1,209.51	10	\$1,203.04	10	\$1,099.83
Family (FF)	16	\$1,543.32	16	\$1,450.71	16	\$1,361.03	16	\$1,505.17	16	\$1,497.11	16	\$1,368.68
Equivalent Monthly Composite		\$1,394		\$1,256		\$1,178		\$1,303		\$1,296		\$1,185



Insured Dental Rate Summary

Forest Park School District

Teachers

Assumed Effective Date: 11/1/2009

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Expiration
Teachers PAK A	Census	3	10	16			
	MESSA 100/85/50/50/1500/1500				\$98.49	\$34,275	6/30/2010
Teachers PAK B	Census		2	3			
	MESSA 100/85/50/50/1500/1500				\$106.31	\$6,379	6/30/2010
TOTALS:		3	12	19		\$40,653	

Product Name	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
Ultra Dent 100/85/50/50% \$1,500/\$1,500	\$32.88	\$111.78	\$111.78	\$104.82	\$42,766	-\$2,113
SET Self-Funded 100/85/50/50% \$1,500/\$1,500	\$82.58	\$82.58	\$82.58	\$82.58	\$33,693	\$6,960
Assurant Select Plan 85/85/50/50% \$1,000/\$1,000	\$31.85	\$77.27	\$110.48	\$91.82	\$37,463	\$3,190
Assurant Premier Plan 85/85/50/50% \$1,000/\$1,000	\$36.79	\$86.51	\$124.40	\$103.30	\$42,145	-\$1,492

*Self-Funded rates are illustrative and may vary based on actual claims.



Dental Plan Comparison

Forest Park School District

	CURRENT PLAN		CURRENT PLAN		SET Self-Funded 100/85/50/50% \$1,500/\$1,500 SET TPA		Assurant Select Plan 85/85/50/50% \$1,000/\$1,000 Assurant	
Name	Teachers PAK A		Teachers PAK B					
Carrier	MESSA		MESSA					
Current Rate Expiration	6/30/2010		6/30/2010					
Purchased Plan Features	In Network		In Network		In Network		In Network	
Prevent %	100%		100%		100%		85%	
Basic %	85%		85%		85%		85%	
Major %	50%		50%		50%		50%	
Ortho %	50%		50%		50%		50%	
Basic Ded	\$0		\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0		\$0	
Bas/Maj Max	\$1,500		\$1,500		\$1,500		\$1,000	
Ortho Max	\$1,500		\$1,500		\$1,500		\$1,000	
Sealants Covered	0		0		0		0	
Implants Covered	0		0		0		0	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$98.49	0	\$106.31	3	\$82.58	3	\$31.85
Two Person (2P)	10	\$98.49	2	\$106.31	12	\$82.58	12	\$77.27
Family (FF)	16	\$98.49	3	\$106.31	19	\$82.58	19	\$110.48
Projected Increase (0%)	0%		0%					
Total Annual Premium	29	\$34,275	5	\$6,379	34	\$33,693	34	\$37,463
Combined Annual Premium			\$40,653					
Estimated Savings					\$17	\$6,960	\$8	\$3,190

*Self-Funded rates are illustrative and may vary based on actual claims.



Insured Dental Rate Summary

Forest Park School District

Teachers

Assumed Effective Date: 11/1/2009

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Expiration
Teachers PAK A	Census	3	10	16	\$98.49	\$34,275	6/30/2010
	MESSA 100/85/50/50/1500/1500	Rate \$98.49	\$98.49	\$98.49			
Teachers PAK B	Census		2	3	\$106.31	\$6,379	6/30/2010
	MESSA 100/85/50/50/1500/1500	Rate \$106.31	\$106.31	\$106.31			
TOTALS:		3	12	19		\$40,653	

Product Name	1P Rate	2P Rate	FF Rate	Monthly Composite	Total Cost	Estimated Annual Savings
SET Self-Funded 100/85/50/50% \$1,500/\$1,500	\$82.58	\$82.58	\$82.58	\$82.58	\$33,693	\$6,960

*Self-Funded rates are illustrative and may vary based on actual claims.



Dental Plan Comparison

Forest Park School District

	CURRENT PLAN		CURRENT PLAN		Assurant Select Plan 85/85/50/50% \$1,000/\$1,000 Assurant	
Name	Teachers PAK A		Teachers PAK B			
Carrier	MESSA		MESSA			
Current Rate Expiration	6/30/2010		6/30/2010			
Purchased Plan Features	In Network		In Network		In Network	
Prevent %	100%		100%		85%	
Basic %	85%		85%		85%	
Major %	50%		50%		50%	
Ortho %	50%		50%		50%	
Basic Ded	\$0		\$0		\$0	
Major Ded	\$0		\$0		\$0	
Ortho Ded	\$0		\$0		\$0	
Bas/Maj Max	\$1,500		\$1,500		\$1,000	
Ortho Max	\$1,500		\$1,500		\$1,000	
Sealants Covered	0		0		0	
Implants Covered	0		0		0	
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$98.49	0	\$106.31	3	\$31.85
Two Person (2P)	10	\$98.49	2	\$106.31	12	\$77.27
Family (FF)	16	\$98.49	3	\$106.31	19	\$110.48
Projected Increase (0%)		0%		0%		
Total Annual Premium	29	\$34,275	5	\$6,379	34	\$37,463
Combined Annual Premium				\$40,653		
Estimated Savings					\$8	\$3,190

*Self-Funded rates are illustrative and may vary based on actual claims.



Insured Vision Rate Summary

Forest Park School District

Teachers

Assumed Effective Date: 11/1/2009

Current Plan(s) and Segment:		1P	2P	FF	Monthly Composite	Total Annual Cost	Rate Period
Teachers PAK A	Census	3	10	16	\$28.47	\$9,908	7/1/09 - 6/30/10
	VSP 3 Plus Rate	\$28.47	\$28.47	\$28.47			
Teachers PAK B	Census		2	3	\$30.48	\$1,829	7/1/09 - 6/30/10
	VSP 3 Plus Rate	\$30.48	\$30.48	\$30.48			
TOTALS:		3	12	19		\$11,736	

Product Name	1P	2P	FF	Monthly Composite	Total Annual Cost	Estimated Annual Savings
SET UltraVision Plan 3 - \$100 Frames	\$14.45	\$39.72	\$39.72	\$37.49	\$15,296	-\$3,559
SET Vision Self-funded Plan 3 - \$100 Frames	\$22.82	\$22.82	\$22.82	\$22.82	\$9,311	\$2,426
UHCV Platinum	\$16.95	\$16.95	\$16.95	\$16.95	\$6,916	\$4,821

*Self-Funded rates are illustrative and may vary based on actual claims.



Vision Plan Comparison

Forest Park School District

Teachers

Name Carrier Rate Period Purchased Plan Features	CURRENT PLAN Teachers PAK A VSP 3 Plus 7/1/09 - 6/30/10		CURRENT PLAN Teachers PAK B VSP 3 Plus 7/1/09 - 6/30/10		SET Vision Self-funded Plan 3 - \$100 Frames SET TPA 7/1/2009 - 6/30/2010		UHCV Platinum United Healthcare Vision 7/1/2009 - 6/30/2010	
	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network	In Network	Out of Network
Optometrist Exam	Covered	\$35	Covered	\$35	\$64	\$64	100%	\$45
Ophthalmologist Exam	Covered	\$45	Covered	\$45	\$64	\$64	100%	\$45
Regular Lenses	Covered	\$38	Covered	\$38	\$84	\$84	100%	\$56
Bifocal Lenses	Covered	\$60	Covered	\$60	\$96	\$96	100%	\$90
Trifocal Lenses	Covered	\$72	Covered	\$72	\$120	\$120	100%	\$110
Lenticular Lenses	Covered	\$108	Covered	\$108	\$144	\$144	100%	\$138
Frames	\$80	\$66	\$80	\$66	\$100	\$100	\$130	\$66
Necessary Contacts	Covered	\$150	Covered	\$150	\$200	\$200	\$200	\$200
Cosmetic Contacts	Covered	\$150	Covered	\$150	\$200	\$200	\$200	\$200
Exam Copay	None	None	None	None	\$0	\$0	\$0	n/a
Material Copay	None	None	None	None	\$0	\$0	\$0	n/a
Purchased Plan Rates	Census	Rates	Census	Rates	Census	Rates	Census	Rates
One Person (1P)	3	\$28.47	0	\$30.48	3	\$22.82	3	\$16.95
Two Person (2P)	10	\$28.47	2	\$30.48	12	\$22.82	12	\$16.95
Family (FF)	16	\$28.47	3	\$30.48	19	\$22.82	19	\$16.95
Projected Increase (0%)	0%		0%					
Total Annual Premium	29	\$9,908	5	\$1,829	34	\$9,311	34	\$6,916
Combined Annual Premium				\$11,736				
Estimated Savings					\$6	\$2,426	\$12	\$4,821
Quote Expiration	N/A		N/A		6/30/2010		6/30/2010	

*Self-Funded rates are illustrative and may vary based on actual claims.



Life Insurance Rate Summary

Forest Park School District

Teachers PAK A

Assumed Effective Date: 11/1/2009

Current (Baseline)

Segment(s)	# of Employees	Life/AD&D Amount	Current Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Rate Expiration	Current Annual Cost
Teachers PAK A	29	\$5,000	\$145,000	MESSA	\$0.18	\$0.03	6/30/2010	\$365
Teachers PAK B	5	\$6,000	\$30,000	MESSA	\$0.16	\$0.03	6/30/2010	\$68
								\$434

	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Volume	Total Annual Cost	Total Annual Savings
RSLI	\$0.18	\$0.03	\$175,000	\$441	(\$7)
<u>Segment</u>		<u>Employees</u>	<u>Life Coverage</u>		<u>AD&D Coverage</u>
Teachers PAK A		29	\$5,000		\$5,000
Teachers PAK B		5	\$6,000		\$6,000



Life Insurance Rate Summary

Forest Park School District

All Teachers

Assumed Effective Date: 11/1/2009

Current (Baseline)

Segment(s)	# of Employees	Life/AD&D Amount	Current Volume	Current Carrier	Current Life Rate/\$1,000	Current AD&D Rate/\$1,000	Current Rate Expiration	Current Annual Cost
Teachers PAK A	29	\$5,000	\$145,000	MESSA	\$0.18	\$0.03	6/30/2010	\$365
Teachers PAK B	5	\$6,000	\$30,000	MESSA	\$0.16	\$0.03	6/30/2010	\$68
								\$434

	Life/\$1,000/ Month	AD&D/\$1,000/ Month	Volume	Total Annual Cost	Total Annual Savings
RSLI	\$0.18	\$0.03	\$340,000	\$857	(\$423)

Segment	Employees	Life Coverage	AD&D Coverage
All Teachers	34	\$10,000	\$10,000