



## Lakeview School District Dental Rate & Benefit Comparison - Summary for All Groups

PLAN STATUS:	2015/2016	RENEWAL	ALTERNATIVE	ALTERNATIVE	ALTERNATIVE
CARRIER:	A.D.N	A.D.N	Ameritas	BCBS	MetLife
Effective Date	1/1/2015	1/1/2016	7/1/2016	7/1/2016	7/1/2016
PLAN TYPE:	PPO	PPO	PPO	PPO	PPO
<b>Summary of Rate Information</b>					
Monthly Premium	\$22,753.86	\$24,574.17	\$29,469.57	\$22,239.96	\$27,544.81
Annual Premium	\$273,046.32	\$294,890.03	\$353,634.84	\$266,879.53	\$330,537.72
Premium Difference \$	N/A	\$21,843.71	\$80,588.52	(\$6,166.79)	\$57,491.40
Premium Difference %	N/A	8.00%	29.51%	-2.26%	21.06%
Rate Guarantee	None	1 year	7.5% cap in year 2	1 year	1 year

**Notes**

Delta declined to quote

Paid claims \$288,187.65 Feb. 15- Feb. 16

*This analysis is for illustrative purposes only, and is not a guarantee of future expenses, claims costs, managed care savings, etc. There are many variables that can affect future health care costs including utilization patterns, catastrophic claims, changes in plan design, health care trend increases, etc. This analysis does not amend, extend, or alter the coverage provided by the actual insurance policies and contracts. Please see your policy or contact us for specific information or further details in this regard.*