



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

Vision Rate Summary
Anchor Bay School District
All Employees
Assumed Effective Date: 1/1/23

Current Plans and Segments		1P	2P	FF	Total Annual Cost	Rate Period
Everyone but Teachers	Census	40	46	58	\$23,425	7/1/22 - 6/30/23
SET ADN SF \$0/\$0 Copay: \$80 Frame	Rate	\$6.40	\$10.96	\$20.55		
Teachers w. medical	Census	49	35	149	\$35,334	1/1/23 - 12/31/23
MESSA VSP 2	Rate	\$4.87	\$10.43	\$15.71		
Teachers w/o medical	Census	22	9	42	\$13,856	1/1/23 - 12/31/23
MESSA VSP 3	Rate	\$6.53	\$14.01	\$21.07		
TOTALS:		111	90	249	\$72,615	

Product Name	Rate Period	1P Rate	2P Rate	FF Rate	Total Cost	Estimated Annual Savings
Guardian						
Guardian: \$0/\$0 Copay: \$130 Frame	1/1/23 - 12/31/24	\$6.01	\$12.89	\$19.38	\$79,834	-\$7,219
SET ADN						
SET ADN SF: \$0/\$0 Copay: \$65 Frame	1/1/23 - 12/31/23	\$18.02	\$34.20	\$68.00	\$264,123	-\$191,508
MetLife	Uncompetitive; Declined to Quote					
SunLife	Uncompetitive; Declined to Quote					

*Proposed rates are for illustrative purposes only.

*SET ADN SF rates are illustrative and include a \$1.85 per employee per month vision administration fee. These plans do not include a network.

*Guardian rates include taxes and fees.