

**Ishpeming Public Schools  
Insurance Bids – Annual Rates/Per Full – Time Eligible Employee  
August 15, 2011**



<b>Vendor</b>		<b>Health</b>	<b>Vision</b>	<b>Dental</b>	<b>Total</b>
United Concordia Dental	Full Family	No Bid	No Bid	\$ 1,713	\$ 1,713
	2 Person			\$ 995	\$ 995
	Single			\$ 524	\$ 524
City Insurance Agency	Full Family	\$ 20,454	\$184	\$ 1,603	\$ 22,241
	2 Person	\$ 15,892	\$133	\$ 903	\$ 16,928
	Single	\$ 6,997	\$ 67	\$ 456	\$ 7,520
Oak Pointe Group	Full Family	\$ 17,208	No Bid	No Bid	\$ 17,208
	2 Person	\$ 12,234			\$ 12,234
	Single	\$ 6,280			\$ 6,280
Davis Vision	Full Family	No Bid	\$261	No Bid	\$ 261
	2 Person		\$168		\$ 168
	Single		\$ 93		\$ 93
St. Onge Insurance	Full Family	\$ 718,694	No Bid	\$52,753	\$771,447
	2 Person	\$ 126,891		\$ 8,652	\$135,543
	Single	\$ 42,456		\$ 2,705	\$ 45,161
Managed Care Admin.	Full Family	\$ 19,053*	\$245	\$ 1,318**	\$ 20,616
	2 Person	\$ 16,045*	\$171	\$ 975**	\$ 17,191
	Single	\$ 7,249*	\$110	\$ 535**	\$ 7,894

\* Health insurance partially self funded

\*\*Dental insurance self funded

Total reflects self funded components.

Blue Cross/Blue Shield	Full Family	\$ 25,824	No Bid	\$ 1,158	\$ 26,982
	2 Person	\$ 20,596		\$ 727	\$ 21,323
	Single	\$ 8,608		\$ 386	\$ 8,994
	Full Family	\$ 25,653	No Bid	\$ 1,158	\$ 26,811
	2 Person	\$ 20,522		\$ 927	\$ 21,449
	Single	\$ 8,551		\$ 386	\$ 8,937
	Full Family	\$ 25,505	No Bid	\$ 1,158	\$ 26,663
	2 Person	\$ 20,404		\$ 927	\$ 21,331
	Single	\$ 8,502		\$ 386	\$ 8,888

MESSA (Teacher Rates)	Full Family	\$ 20,424	\$288	\$ 1,428	\$ 22,140
	2 Person	\$ 18,385	\$189	\$ 818	\$ 19,392
	Single	\$ 8,181	\$ 88	\$ 442	\$ 8,711
MESSA (Administration Rates)	Full Family	\$ 17,883	\$284	\$ 1,446	\$ 19,613
	2 Person	\$ 16,096	\$189	\$ 835	\$ 17,120
	Single	\$ 7,164	\$ 88	\$ 451	\$ 7,703

Administration employee rates reflect higher employee co-pay, higher employee paid deductible, and reduced employee prescription coverage.