

# New Berlin CUSD #16 Ancillary Cost Analysis

Dental	Current			Renewal			BlueCross BlueShield	
	Guardian			Guardian			Dental Plan DINHR52	
				12 Month Rate Guarantee			12 Month Rate Guarantee	
	In-Network Tier 1	In-Network Tier 2	Out-of-Network	In-Network Tier 1	In-Network Tier 2		In-Network Tier 1	Out-of-Network
Rates								
Employee		\$35.12			\$35.12			30.74
Employee + Spouse		\$70.28			\$70.28			61.48
Employee + Child(ren)		\$66.60			\$66.60			92.58
Family		\$139.80			\$139.80			137.18
Calendar Year Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Lifetime Ortho Maximum	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000	\$1,000
Deductible								
Individual	\$50	\$50	\$50	\$50	\$50	\$50	\$50	\$50
Family	\$150	\$150	\$150	\$150	\$150	\$150	\$150	\$150
Preventative Care	100%	100%	100%	100%	100%	100%	100%	100%
Basic Care	100%	90%	80%	100%	90%	80%	80%	80%
Major Care	70%	60%	50%	70%	60%	50%	50%	50%
Ortho Care	50%	50%	50%	50%	50%	50%	50%	50%

Vision	Current			Renewal			BlueCross BlueShield	
	Guardian			Guardian				
				12 Month Rate Guarantee			48 Month Rate Guarantee	
Rates								
Employee		\$6.19			\$6.19			\$7.60(EO), \$14.44(ES)
Family		\$15.48			\$15.48			\$15.20(EC), \$22.35(EF)
Copay-Exam		\$10/\$25			\$10/\$25			\$10/\$25
Exam/Lenses/Frames/Con		12/12/24/12			12/12/24/12			12/12/24/12
Allowance-Frames		\$130			\$130			\$130

Life and AD&D	Current			Renewal			BlueCross BlueShield	
	Guardian			Guardian				
				12 Month Rate Guarantee			24 Month Rate Guarantee	
Rates								
Life/\$1,000		\$0.120 per \$1,000			\$0.120 per \$1,000			\$0.089 per \$1,000
AD&D		\$0.030 per \$1,000			\$0.030 per \$1,000			\$0.030 per \$1,000

Vol. Life and AD&D	Current			Renewal			BlueCross BlueShield	
	Guardian			Guardian				
				12 Month Rate Guarantee			24 Month Rate Guarantee	
Rates								
Vol. Life		\$0.210 per \$1,000			\$0.210 per \$1,000			Age Rated
Vol. AD&D		\$0.030 per \$1,000			\$0.030 per \$1,000			
Vol. Life (Spouse)		\$0.210 per \$1,000			\$0.210 per \$1,000			
Vol. Life (Child(ren))		\$0.100 per \$1,000			\$0.100 per \$1,000			

2% Ancillary Multi-Line Discount Off Of Medical.