



Students choosing to excel; realizing their strengths.

2018-19

Salary & Stipend Guide

School District of Manawa
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Approved by the Manawa Board of Education on

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School District of Manawa

Salary Advancement Model

Planning Team

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I. Background

The SDM Salary Advancement Model was designed in the 2017-18 school year by a joint committee of SDM teachers and administrators. This Salary Advancement Model replaced the previous teacher/administrator designed plan called the Professional Advancement Compensation Eligibility (PACE) that was in place from the 2015-16 school year through the 2017-18 school year with final payments made in the 2018-19 school year. PACE ended due to a financial structure that was not sustainable.

The Salary Advancement Model is a combination of features gathered from other Wisconsin school districts along with the creative, personalized ideas suggested by School District of Manawa stakeholders. The driving vision for this plan is to acknowledge and foster a culture of professionalism that is characterized by a commitment to continuous improvement throughout a career. The vision reinforces characteristics to include quality instruction by fostering a culture of professionalism through accountability, a job-embedded salary structure, and continuous improvement through lifelong learning. This compensation system recognizes the many, varied ways in which 4K- to grade 12 teachers work with students to enrich their lives and thus, the wide variety of professional growth opportunities needed by teachers to continue to grow and feel fulfilled over the life of their career as a professional educator. A goal of the SDM Salary Advancement Model is to promote a positive and collaborative learning environment in which teachers are compensated for their professionalism.

II. Overview

A single-lane, five-tiered career ladder is used as the basis for salary advancement (See Appendix A). There are several levels through which a typical teacher will pass during a career spanning 2-3 decades of employment with the SDM. Teachers typically move from one level to the next level about every six years through a promotion process based on the accumulation of points for a wide variety of professional development activities. Advancement requires collaboration, professionalism, and evidence of continuous improvement. There is also annual incremental growth within each level. In addition to the salary amount indicated on the salary structure, annual stipends are provided throughout a teacher's career for advanced degrees, National Board certification, and/or

difficult to fill vacancies (ex. Certification areas where there is a shortage of qualified teachers).

III. Career Levels

The single-lane salary structure is intended to provide opportunities for all educators --- from initial educator through experienced veteran educators. Promotions from one level to another are based on evidence of professional improvement that will be showcased in a culminating reflection experience with the teacher's supervising principal with the option of including a secondary administrator. This is a professional advancement career ladder.

IV. Salary Structure

The single-lane salary structure is based on the opportunity to be promoted annually in small incremental steps. Teachers can move one step each contract year. Larger salary advancements will be provided at critical junctures in the model as teachers move from initial educator licenses to regular teacher licenses and again as teachers move from one level to the next level about every six years or two summary evaluation cycles. The teacher may submit documentation of the accumulated points no later than June 1 of the teacher's eligible year. A teacher may defer movement from one level to the next level for one year either at the teacher's discretion or the principal's recommendation.

V. Job Performance Evaluation

The specifics of the District's teacher evaluation plan are contained in the *SDM Teacher Performance Evaluation (TPE) Guide*. The SDM utilizes the CESA 6 Teacher Effectiveness Model, based on the work of Dr. James Stronge, for its evaluation system. The SDM Salary Advancement Model is fully integrated with the TPE to maximize the connectedness between job performance reviews, evidentiary artifacts, and the advancement process. This integration allows teachers to maintain their focus and not be pulled in different directions by varied systemic requirements. The SDM annually conducts a full summary evaluation on each initial educator (defined as any teacher employed in his/her first three years as a teacher within the District). Subsequently, teachers on continuing contracts have a full summative evaluation by their direct supervisor no less than every three years, subject to compliance with state statute. Every teacher has specific goals upon which they are measured every year, and every teacher receives a brief administrative review every non-summative year based on goal progress and other factors.

VI. Performance Improvement Plan Freeze

Each teacher's direct administrative supervisor is responsible for providing a written summary evaluation of the teacher's performance since his/her previous summary evaluation in accordance with the format adopted by the District. If a teacher has a negative summary (more than one "needs to improve" standard on the Teacher Effectiveness Model), then that teacher is placed on a Performance Improvement Plan and is frozen at his/her current location on the Salary Advancement Model for the next school year. No advancement may occur. The same process would be used with a teacher between summary years whose performance was deemed unsatisfactory by the administrator who is responsible for documenting administrative review during non-summary years.

VII. Stipends

Annual stipends are awarded to recognize a teacher's receipt of an advanced degree (master's degree or doctoral degree), National Board Certification (NBPTS), and addition of Department of Public Instruction licenses or certificates. Additionally upon initial employment, a negotiated annual stipend may provide compensation for individuals accepting employment in hard to fill teaching vacancies. These stipends are paid each and every year that a teacher holds one or more of the aforementioned credentials (e.g., a teacher with a master's degree would receive the additional stipend every year he/she was teaching with the District, in addition to the salary listed on the salary schedule). While the District recognizes the value of a master's degree as evidence of advanced study, it is not evidence of advanced teaching or ongoing advancement of professional practice in subsequent years. Unlike a master's degree or a doctoral degree, National Board Certification is evidence of advanced teaching and is recognized in this model as the gold standard for compensation in a system tied to professionalism and improvement.

VIII. Advancement on the Wage Model

Points are accumulated over a six-year span for Salary Advancement. Each teacher must accumulate 240 points that roughly equates to 240 hours of non-contractual time. Points are divided into two categories: Professional & Leadership Growth and Community & Connections.

At least 70% or 168 points must be devoted to Professional & Leadership Growth related activities. A teacher can choose to complete all points in the Professional & Leadership Growth activities. These activities focus on a professional growth mindset that culminates in the teacher taking on leadership roles that enhance the profession.

No more 30% or 36 points will be accepted for Community & Connections. This category recognizes the importance of forging lasting relationships with students, families, business partners, and the SDM community for the betterment of the district.

The teacher will create a reflection on how the new learning from participation in the activities named for points enhanced instruction in the classroom (or service to clients in the case of counselors, therapists, etc.). The reflection may be presented in a variety of different ways such as, but not limited to, written, verbal, technology presentation, or video. The method of sharing the reflection should support the teacher's purpose in demonstrating how the teacher has grown in his/her craft.

The Board of Education makes all advancement decisions in the spring based on the recommendation of the District Administrator, who is presented with an approved compilation of the Salary Advancement points. There are no automatic advancements from one level to the next level meaning that if a teacher chooses not to submit the documentation of points and reflection, an advancement will not be processed. There is no quota or restriction for the number of advancements granted annually from the pool of eligible candidates. All criteria for documentation must be submitted for advancement by June 1. Teachers who are not promoted remain frozen at their current salary schedule level until such time as they are advanced. Candidates who do not feel ready for the advancement process may defer for a year at a time, remaining frozen at

their level, until such time as they feel ready to proceed with the advancement process. Smaller annual salary increases are available within levels.

X. Procedures for Advancement

- A. It is the teacher's responsibility to keep track of points on a Salary Advancement Model Form (electronic or paper options) for qualifying activities.
- B. It is the responsibility of the teacher to obtain verification (electronic or signature) on the Salary Advancement Model Form for each activity within 15 days following the completion of the activity. Late forms will not be accepted.
- C. Teachers will retain their completed form until such time as the teacher accumulates 240 points/equivalent to about 240 hours and submits the completed form for those points to the District Administrator. The deadline for submission is June 1 of the year in which the teacher is eligible for salary advancement from one level to another. The salary advancement will be applied the following school year.
- D. No later than June 1, the teacher must submit all documentation of accumulated Salary Advancement and a principal endorsed reflection cover sheet to the District Administrator.
- E. At the June meeting of the School Board, the District Administrator will present the advancement recommendations to the Board in open session. The Board will discuss and make decisions regarding the advancements.
- F. Following the Board's decision at the June meeting, the District Administrator will notify each teacher of the Board's decision.
- G. Points not submitted for Salary Advancement may be held over for not more than seven fiscal years (July 1 to June 30) beyond the date of completion noted on the Salary Advancement Activity Form for that activity.

XI. Rules for Salary Advancement Compensation Eligibility Points

- A. The number of points needed for movement from one level to the next is 240 points/about the equivalent of 240 hours.
- B. There will be no "double dipping." If a monetary stipend is available for an activity (e.g., an advisory post or coaching), the teacher will receive either the monetary stipend or the Salary Advancement points for that activity as declared in advance when accepting the annual contract for that position.
- C. It is the responsibility of the teacher to obtain a verification (electronic or signature) on the Activity Form for each activity within 15 days following the completion of the activity. Late forms will not be accepted.
- D. Teachers will retain their completed compilation form until such time as the teacher accumulates 240 points and submits the completed form for those points with the signed reflection cover sheet to the District Administrator. The deadline for submission is June 1 of the year in which the teacher is eligible for salary advancement from one level to another. The salary advancement will be applied to the teacher's base wage for the following school year.
- E. A special Professional & Leadership Growth activity option provides an opportunity for professional educators to apply to the District Administrator for salary advancement points for an activity that is not outlined below. The District Administrator has discretionary authority to grant points for such requests and will use a rigorous professional standard for making a decision.

F. The following activities qualify for salary advancement points as delineated below:

Professional & Leadership Growth	
Points needed at the 6-year mark = 240	at least 70%
Minimum number of points needed	168
Points Opportunities	
Complete graduate credit(s)	15 per credit
Additional certification/license related to position or school district (preapproval required)	100-240 points*
Mentor (up to 20 hours per year)	2 points/hour/mentee
Professional Buddy (up to 20 hours per year)	1 point/hour/mentee
Supervisor of student teachers	9 points/quarter
Internship supervisor	18 point/quarter
Teach a graduate course	50 points/course
Articulated/dual credit or AP course instructor	20 points/year
Officer of a professional education organization	1 point/hour
Member of a professional education organization	10 points/organization
Lead a professional development session (in-house)	3 points/hour
Present at a workshop/conference (out-of-district)	10 points
Attend conference/workshop (preapproval required)	1 point/hour *
Member of non-contractual committees (preapproval required)	1 point/hour *
Initiate innovative classroom practice(s) (preapproval required)	2 points/hour/week(s) implemented up to 100 points
Participate in a book study group outside of contractual hours (preapproval required)	1 point/hour up to 10 points/book
Published in a scholarly journal	50 points
Grant writing	2 point/hour
Awarded a grant	10 points/grant

Community & Connections	
	up to 30%
Maximum number of points accepted	36
Points Opportunities	
Athletic or co-curricular Coach/Advisor of pre-approved activity	1 point/hour
Create and serve as an advisor for an after-school activity (non-stipend)	1 point/hour
Community outreach	1 point/hour up to 20 points
Attend a school related event (non-contractual hours)	1 point/hour up to 20 points
Member of a community organization	1 point/hour
Author article in Wolf Pack Express	1 point/article
Human Service-based children/family support team	1 point/hour
Chaperone a one-day non-school day field trip/non-parent role	1 point/hour up to 8 hours a day
Chaperone a multi-day field trip (in a non-parent role)	1 point/hour up to 8 hours a day

Summary Timeline for SDM Salary Advancement

By October 1	Teachers who are eligible for Advancement will be confirmed.
By May 30	Teachers who are eligible for Advancement will hold a reflection conference with their building principal and up to one secondary administrator (optional) as mutually agreed upon by the teacher and principal based on the secondary evaluator's expertise.
By June 1	All signed Salary Advancement point forms are submitted to the District Administrator in a single complete packet.
At June BOE meeting	District Administrator presents advancement recommendations to the Board of Education in open session for Board action.
By Early-June	Teachers will be notified of their advancement as per the Board's decision.
By June 15	Any teacher receiving a new advanced degree must submit evidence of receipt of that degree to the District Administrator in order to receive the annual advanced degree stipend for following school years.
By June 15	Any teacher receiving a new licensure area must submit evidence of receipt of that new license to the District Administrator in order to receive the annual additional licensure stipend for following school years.
By June 15	Any teacher receiving new National Board Certification must submit evidence of receipt of that certification to the District Administrator in order to receive the annual NBPTS stipend in following school years.

Salary Advancement Model

On-Ramp	2018-19 Base		\$36,000
	2019-20 Base		\$37,000
	2020-21 Base		\$38,000
	2021-22 Base		\$39,000
LEVEL A	\$800.00	A1	\$40,000
		A2	\$40,800
		A3	\$41,600
	\$1,000.00	A4	\$42,600
	\$1,000.00	A5	\$43,600
	\$1,500.00	A6	\$45,100
LEVEL B	\$1,000.00	B1	\$46,600
		B2	\$47,600
		B3	\$48,600
		B4	\$49,600
		B5	\$50,600
	\$3,000.00	B6	\$51,600
LEVEL C	\$500.00	C1	\$54,600
		C2	\$55,100
		C3	\$55,600
		C4	\$56,100
		C5	\$56,600
	\$2,000.00	C6	\$57,100
LEVEL D	\$800.00	D1	\$59,100
		D2	\$59,900
		D3	\$60,700
		D4	\$61,500
		D5	\$62,300
	\$2,000.00	D6	\$63,100
LEVEL E	\$500 annual increase	E	\$65,100

Notes regarding “on-ramp” – Any initial educator entering the SDM will begin with a base wage as noted by school year in the table above. With each passing year, the base wage will be adjusted upward until reaching the newly desired base wage of \$40,000 as noted next to Level A. All other personnel will be placed into the model at the level that most closely aligns to the teacher’s 2018-19 total wage. No teacher will lose wages due to placement in the Salary Advancement Model.

RECURRING ANNUAL STIPENDS

Master’s Degree	\$3,000
Doctorate Degree	\$2,000
Additional DPI License or Certification	\$1,000
NBPTS Certification	State match (currently \$2,500)
Hard to Fill Vacancy	Negotiated Stipend

Co-Curricular Stipends	
<i>Position</i>	<i>18/19</i>
2016-17 Base used	.0457 of current base
Fall Coaches	
Head Football	3240
Asst. Football (3) \$2020 each	5805
7-8th Gr. Football	1465
7-8th Gr. Football	1465
Head Volleyball	3240
Asst. Volleyball	1935
Freshman Volleyball	1935
8th Gr. Volleyball	1465
7th Gr. Volleyball	1465
Cross Country Head	3240
Asst. Cross Country	1465
Winter Coaches	
Boys Basketball Head (Shared position for 2012-13)	3240
Asst. B. Basketball	1935
Freshman B. Basketball	1935
8th Gr. B. Basketball	1465
7th Gr. B. Basketball	1465
Girls Basketball Head	3240
Asst. G. Basketball	1935
Freshman Basketball	1935
8th Gr. G. Basketball	1465
7th Gr. G. Basketball	1465
Head Wrestling	3240
Asst. Wrestling	1935
MS Wrestling (new 2012-13)	1465
Spring Sports	
Softball	3240
Asst. Softball	1935

Baseball	3240
Asst. Baseball	1935
Track Head Coach	3240
Asst. B. Track	1935
Asst. Track (if 25+ students)	1935
B. Jr. High Track	1465
G. Jr. High Track	1465
Golf - Combined	3100
FINE ARTS / Club / Advisors	
Art Club / Team	325
Marching Band/Pep	325
Cheerleading / Pep Club	325
Class Advisor HS /Sr. - 2 @ \$300 each	600
Class Advisor HS/Jr.	300
Class Advisor HS/S	300
Class Advisor HS/F	300
Class Advisors Jr H - 2 @ \$150 each	300
Prom Advisors - 3 @ \$150 each	450
Homecoming Advisors - 2 @ \$150 each	0
Float Building Advisors - 2 @ \$100 each	0
Event Chaperones - \$25 @ event (per principal advanced approval)	1000
FBLA/DECCA	325
Forensics Director /HS Head Coach	1935
Forensic/Asst. Coach HS	1255
Forensic/Coach Jr. HS	625
Debate Coach Jr. HS/ HS	625
NHS Director	315
Play Director / Drama	315
Student Council HS - includes oversight of homecoming related events	625
Yearbook HS	315
Yearbook JR High	315
Quiz Bowl	315

Salary Advancement Reflection Cover Sheet

Salary Advancement Candidate:

Reflection Meeting Date:

Points Confirmation:

Recommendation (“Yes” or “Not Yet”):

If “not yet” is chosen, please explain with evidence why the candidate is not ready for a salary advancement.

Teacher Signature & Date:

Principal’s Signature & Date:

District Administrator’s Signature & Date of Receipt:

Board of Education Decision:

Incentive Beyond Salary

Student Loan Payback

Comp Time (Flex Time)

Additional P.T.O day

Post-Retirement - \$, TSA, Healthcare

Cash-in-lieu of Insurance

Leadership role > chamber bucks / gas cards

Thank you cards

Years of Service – Recognition – Milestone gifts

Season Pass (family) for home Events

Professional Milestones (3 year, 5 year, 10 year)

Program: (multi-year agreements or payback)

- Additional Degrees-in-house
- Continuing Education – Pre-approved
- Additional Certification / License
- Tuition Reimbursement

Teacher of the Month – Parking

Principal take Your Class

- Additional prep
- Extra jeans day

Wellness Committee Support – Month membership

Award or Presenting at a Conference – Recognition

Email sent to all SDM health insurance participants:

Dear SDM Health Insurance Participants;

Attached you will find a comparison sheet for 3 different health insurance plans that M3 has compiled for the SDM.

All options will keep plan details the same with only the highlighted vision benefit differing. The district will keep the HRA account and employees will only pay \$400/\$800 out-of-pocket toward the \$2,000/\$4,000 plan deductible. The SDM pays the rest (\$1,600/\$3,200).

The first option/column shows the district staying with the exact same plan as we have had this past year with WEA Trust. There is a 2.5% increase in premiums.

The second and third options/columns are if we were to move into the Quad County Consortium. This particular consortium has chosen WCA Group Health Trust as the carrier but allows individual districts to choose some of the details of their plan. One choice we can make within the co-op is to have either a PPO or an HMO. The difference:

- A PPO is a "Preferred Provider Organization." Participants pay less if providers used are within the network, but you may use providers outside the network for additional costs.
- An HMO is a "Health Maintenance Organization." In this type of plan, participants pick one primary care physician within the network and all healthcare goes through that primary care physician using referrals to specialists. It does not cover out-of-network providers except for emergencies.

Our M3 rep ensured that every provider in Wisconsin is within the HMO network. This is the reason why the other districts in the co-op are overwhelmingly choosing the HMO. Mary Basel will be at the Finance committee meeting tomorrow at 6 p.m. in the Board room to better explain the options. The BOE will ultimately choose the right option for our district, but they value your opinion.

WCA uses United Healthcare Choice Plus network for providers. To see if your doctors, hospitals, etc. are part of the WCA plans, follow the directions below.

1. Go to <https://www.uhc.com/>
2. In the top ribbon, click on "Find a Doctor."
3. Under the General Directory, click on "Find a Physician, Hospital or Health Care Facility"
4. A new tab will open, click on the Medical Directory.
5. Click on "All UnitedHealthcare Plans."
6. Scroll down a bit and click "Choice Plus."

7. THIS STEP IS IMPORTANT...In the middle of the page, click on "Change Location." Enter and choose your zip code or city where your doctor is located and click "Update Location."

8. Type in your doctor, hospital, clinic, group, etc.

If you cannot find the doctor you are looking for, check the location and the mile radius. You could always call your provider and ask if they are part of the UnitedHealthcare Choice Plus network.

After exploring the list of providers, take the survey on google forms (will be sent later this evening) to indicate your health insurance preference.

Google form information:

The Board of Education finance committee would like to consider staff preference when making a decision on the health care benefit package that will be offered to full-time employees. The board is not bound by the results of this survey and will make a decision based on the best option for the District at large.

The three choices include PPOs or an HMO. To review,

-A PPO is a "Preferred Provider Organization." Participants pay less if providers used are within the network, but you may use providers outside the network for additional costs.

-An HMO is a "Health Maintenance Organization." In this type of plan, participants pick one primary care physician within the network and all healthcare goes through that primary care physician using referrals to specialists. It does not cover out-of-network providers except for emergencies.

#1. WEA Trust Renewal PPO at a 2.5% increase in rates - this is the same PPO insurance that we currently have. The increase is will cost the district approximately \$25,899. The out-of-pocket expense increase for participants is approximately as follows:

Single = \$2.56/month or \$30.74/year (increase from \$1,256.88/year to \$1,287.62/year)

Employee + 1 = \$5.11/month or \$61.31/year (increase from \$2,452.32/year to \$2,513.63/year)

Family = \$6.90/month or \$82.80/year (increase from \$3,310.56/year to \$3,393.36/year)

#2. WCA Group Health Trust PPO at a 0.02% increase in rates - this is the same type of PPO insurance that we currently have. We would be in the Quad County Consortium and our provider would be WCA. WCA was started in 1991 by a group of Wisconsin county officials. The cost to the District is approximately \$206. The out-of-pocket expense would increase approximately as follows:

Single = \$0.25/year

Employee + 1 = \$0.49/year

Family = \$0.66/year

#3. WCA Group Health Trust HMO at a savings of 2.01% in rates - this is an HMO type of insurance. The network is so large, though, that it includes all providers in the state of Wisconsin. We would be in the Quad County Consortium and our provider would be WCA. M3 has indicated that almost all of the members of the consortium are choosing this option. As stated above, WCA was started in 1991 by a group of Wisconsin county officials. The savings to the District is approximately \$20,854 from what we are currently paying in 2017-18. The out-of-pocket savings would be approximately as follows:

Single = \$2.05/month or \$24.65/year (decrease from \$1,256.88/year to \$1,232.23/year)

Employee +1 = \$4.11/month or \$49.26/year (decrease from \$2,452.32/year to \$2,403.06/year)

Family = \$5.55/month or \$66.54/year (decrease from \$3,310.56/year to \$3,244.02/year)

Google Form Question:

The BOE values your opinion, but is not bound by the results of this survey. Which health insurance plan do you prefer?

#1: Renew with WEA Trust PPO at a 2.5% increase

#2: Change to WCA Group HealthTrust PPO at a 0.02% increase

#3: Change to WCA Group HealthTrust HMO at a 2.01% decrease

No opinion

Other



Manawa School District
 Health Insurance Benefit Comparison
 Effective Date: 7/1/2018

Health Carrier	WEA Trust		WCA Group Health Trust		WCA Group Health Trust	
	Current/Renewal					
Insurance Type	PPO		PPO		HMO	
Provider Network:	WEA Trust		UHC ChoicePlus		UHC Choice	
Deductible	Single	Family	Single	Family	Single	Family
In Network	\$2,000	\$4,000	\$2,000	\$4,000	\$2,000	\$4,000
Out of Network	\$4,000	\$8,000	\$4,000	\$8,000	Does Not Apply	
Co-Insurance						
In Network	100% after Deductible		100% after Deductible		100% after Deductible	
Out of Network	80/20 to Out of Pocket Max		80/20 to Out of Pocket Max		Does Not Apply	
Maximum Out-of-Pocket	Single	Family	Single	Family	Single	Family
In Network	\$3,000	\$6,000	\$3,000	\$6,000	\$3,000	\$6,000
Out of Network	\$6,000	\$12,000	\$6,000	\$12,000	Does Not Apply	
Office Visits	PCP	Specialist	PCP	Specialist	PCP	Specialist
In Network	\$25 Copay, then Deductible		\$25 Copay, then Deductible		\$25 Copay, then Deductible	
Out of Network	\$50 Copay, then Ded & Coins		\$50 Copay, then Ded & Coins		No Coverage	
Diagnostic/Xray/Lab						
In Network	Deductible Applies		Deductible Applies		Deductible Applies	
Out of Network	Deductible & Coinsurance		Deductible & Coinsurance		No Coverage	
Routine/Preventive Care						
In Network	Select Services Covered in Full		Select Services Covered in Full		Select Services Covered in Full	
Out of Network	\$50 Copay, then Ded & Coins		\$50 Copay, then Ded & Coins		No Coverage	
Urgent Care						
In Network	\$100 Copay, then Deductible		\$100 Copay, then Deductible		\$100 Copay, then Deductible	
Out of Network	\$100 Copay, then Ded & Coins		\$100 Copay, then Ded & Coins		No Coverage	
Emergency Room						
	\$250 Copay, then Deductible		\$250 Copay, then Deductible		\$250 Copay, then Deductible	
Hospital Services						
In Network	Deductible Applies		Deductible Applies		Deductible Applies	
Out of Network	Deductible & Coinsurance		Deductible & Coinsurance		No Coverage	
Prescription Drugs						
Rx Maximum Out-of-Pocket	\$0 / \$10 / \$30 / \$60 VCDP \$2,000 / \$4,000		\$0 / \$10 / \$30 / \$60 \$2,000 / \$4,000		\$0 / \$10 / \$30 / \$60 \$2,000 / \$4,000	
Optional Benefits						
Vision Benefit	No Vision Coverage		Routine Vision Exam Included		Routine Vision Exam Included	
Extraction/Replacement of Teeth	No Extraction Coverage		No Extraction Coverage		No Extraction Coverage	
Waiver of Premium	No		No		No	
Rates	Current	Renewal				
Employee 13	\$729.88	\$748.12	\$730.00		\$715.00	
Family 39	\$1,970.60	\$2,019.86	\$1,971.00		\$1,931.00	
Annual Δ% from Current		2.50%	0.02%		-2.01%	
Monthly Totals	\$86,341.84	\$88,500.10	\$86,359.00		\$84,604.00	
Annual Totals	\$1,036,102.08	\$1,062,001.20	\$1,036,308.00		\$1,015,248.00	
Annual Δ\$ from Current		\$25,899	\$206		(\$20,854)	
Annual Δ\$ from Renewal			(\$25,693)		(\$46,753)	

While every effort is made to illustrate the carriers' various benefits, discrepancies or errors are possible. In the event of an error, the actual product brochure furnished by the insurance carrier and approved by the Commissioner of Insurance will prevail. The master contract and policyholder certificates are more detailed and should be used for the determination of benefits. All plans will comply with state and/or federal requirements with regard to nervous and mental benefits.