

MCSO OEBC Selection Costs Synergy Summit - Classified 70%
October 1, 2018 - September 30, 2019

Plan Options	Medical	Dental				Vision				Total Cost of Plan	District Pays	Out of Pocket 70%
		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN A W/ PHARMACY OPTIONS												
Alder + Dental 1 + Vision Opal	1,550.21	160.73				52.64				1,763.58	962.50	801.08
Alder + Dental 1 + Vision Pearl	1,550.21	160.73					43.02			1,753.96	962.50	791.46
Alder + Dental 1 + VSP Choice	1,550.21	160.73							21.94	1,732.88	962.50	770.38
Alder + Dental 1 + VSP Choice Plus	1,550.21	160.73						45.13		1,756.07	962.50	793.57
Alder + Dental 5+ Vision Opal	1,550.21		141.85			52.64				1,744.70	962.50	782.20
Alder + Dental 5 + Vision Pearl	1,550.21		141.85				43.02			1,735.08	962.50	772.58
Alder + Dental 5+ VSP Choice	1,550.21		141.85						21.94	1,714.00	962.50	751.50
Alder + Dental 5 + VSP Choice Plus	1,550.21		141.85					45.13		1,737.19	962.50	774.69
Alder + Dental 6+ Vision Opal	1,550.21			100.31		52.64				1,703.16	962.50	740.66
Alder + Dental 6 + Vision Pearl	1,550.21			100.31			43.02			1,693.54	962.50	731.04
Alder + Dental 6 + VSP Choice	1,550.21			100.31					21.94	1,672.46	962.50	709.96
Alder + Dental 6 + VSP Choice Plus	1,550.21			100.31				45.13		1,695.65	962.50	733.15
Alder + Will. Dental 8 + Vision Opal	1,550.21				115.89	52.64				1,718.74	962.50	756.24
Alder + Will. Dental 8 + Vision Pearl	1,550.21				115.89		43.02			1,709.12	962.50	746.62
Alder + Dental 8+ VSP Choice	1,550.21				115.89				21.94	1,688.04	962.50	725.54
Alder + Will. Dental 8 + VSP Choice Plus	1,550.21				115.89			45.13		1,711.23	962.50	748.73
Alder + Dental 1	1,550.21	160.73								1,710.94	962.50	748.44
Alder + Dental 5	1,550.21		141.85							1,692.06	962.50	729.56
Alder + Dental 6	1,550.21			100.31						1,650.52	962.50	688.02
Alder + Willamette Dental 8	1,550.21				115.89					1,666.10	962.50	703.60
Alder + Vision Opal	1,550.21					52.64				1,602.85	962.50	640.35
Alder + Vision Pearl	1,550.21						43.02			1,593.23	962.50	630.73
Alder + Vision VSP Choice	1,550.21								21.94	1,572.15	962.50	609.65
Alder + Vision VSP Choice Plus	1,550.21							45.13		1,595.34	962.50	632.84
Alder Only	1,550.21									1,550.21	962.50	587.71

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		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN B W/ PHARMACY OPTIONS												
Birch + Dental 1 + Vision Opal	1,371.83	160.73				52.64				1,585.20	962.50	622.70
Birch + Dental 1 + Vision Pearl	1,371.83	160.73					43.02			1,575.58	962.50	613.08
Birch + Dental 1 + VSP Choice	1,371.83	160.73							21.94	1,554.50	962.50	592.00
Birch + Dental 1 + VSP Choice Plus	1,371.83	160.73						45.13		1,577.69	962.50	615.19
Birch + Dental 5+ Vision Opal	1,371.83		141.85			52.64				1,566.32	962.50	603.82
Birch + Dental 5 + Vision Pearl	1,371.83		141.85				43.02			1,556.70	962.50	594.20
Birch + Dental 5+ VSP Choice	1,371.83		141.85						21.94	1,535.62	962.50	573.12
Birch + Dental 5 + VSP Choice Plus	1,371.83		141.85					45.13		1,558.81	962.50	596.31
Birch + Dental 6+ Vision Opal	1,371.83			100.31		52.64				1,524.78	962.50	562.28
Birch + Dental 6 + Vision Pearl	1,371.83			100.31			43.02			1,515.16	962.50	552.66
Birch + Dental 6 + VSP Choice	1,371.83			100.31					21.94	1,494.08	962.50	531.58
Birch + Dental 6 + VSP Choice Plus	1,371.83			100.31				45.13		1,517.27	962.50	554.77
Birch + Will. Dental 8 + Vision Opal	1,371.83				115.89	52.64				1,540.36	962.50	577.86
Birch + Will. Dental 8 + Vision Pearl	1,371.83				115.89		43.02			1,530.74	962.50	568.24
Birch + Will. Dental 8+ VSP Choice	1,371.83				115.89				21.94	1,509.66	962.50	547.16
Birch + Will. Dental 8 + VSP Choice Plus	1,371.83				115.89			45.13		1,532.85	962.50	570.35
Birch + Dental 1	1,371.83	160.73								1,532.56	962.50	570.06
Birch + Dental 5	1,371.83		141.85							1,513.68	962.50	551.18
Birch + Dental 6	1,371.83			100.31						1,472.14	962.50	509.64
Birch + Willamette Dental 8	1,371.83				115.89					1,487.72	962.50	525.22
Birch + Vision Opal	1,371.83					52.64				1,424.47	962.50	461.97
Birch + Vision Pearl	1,371.83						43.02			1,414.85	962.50	452.35
Birch + Vision VSP Choice	1,371.83								21.94	1,393.77	962.50	431.27
Birch + Vision VSP Choice Plus	1,371.83							45.13		1,416.96	962.50	454.46
Birch Only	1,371.83									1,371.83	962.50	409.33

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		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN C W/ PHARMACY OPTIONS												
Cedar + Dental 1 + Vision Opal	1,271.27	160.73				52.64				1,484.64	962.50	522.14
Cedar + Dental 1 + Vision Pearl	1,271.27	160.73					43.02			1,475.02	962.50	512.52
Cedar + Dental 1 + VSP Choice	1,271.27	160.73							21.94	1,453.94	962.50	491.44
Cedar + Dental 1 + VSP Choice Plus	1,271.27	160.73						45.13		1,477.13	962.50	514.63
Cedar + Dental 5 + Vision Opal	1,271.27		141.85			52.64				1,465.76	962.50	503.26
Cedar + Dental 5 + Vision Pearl	1,271.27		141.85				43.02			1,456.14	962.50	493.64
Cedar + Dental 5 + VSP Choice	1,271.27		141.85						21.94	1,435.06	962.50	472.56
Cedar + Dental 5 + VSP Choice Plus	1,271.27		141.85					45.13		1,458.25	962.50	495.75
Cedar + Dental 6 + Vision Opal	1,271.27			100.31		52.64				1,424.22	962.50	461.72
Cedar + Dental 6 + Vision Pearl	1,271.27			100.31			43.02			1,414.60	962.50	452.10
Cedar + Dental 6 + VSP Choice	1,271.27			100.31					21.94	1,393.52	962.50	431.02
Cedar + Dental 6 + VSP Choice Plus	1,271.27			100.31				45.13		1,416.71	962.50	454.21
Cedar + Will. Dental 8 + Vision Opal	1,271.27				115.89	52.64				1,439.80	962.50	477.30
Cedar + Will. Dental 8 + Vision Pearl	1,271.27				115.89		43.02			1,430.18	962.50	467.68
Cedar + Will. Dental 8 + VSP Choice	1,271.27				115.89				21.94	1,409.10	962.50	446.60
Cedar + Will. Dental 8 + VSP Choice Plus	1,271.27				115.89			45.13		1,432.29	962.50	469.79
Cedar + Dental 1	1,271.27	160.73								1,432.00	962.50	469.50
Cedar + Dental 5	1,271.27		141.85							1,413.12	962.50	450.62
Cedar + Dental 6	1,271.27			100.31						1,371.58	962.50	409.08
Cedar + Willamette Dental 8	1,271.27				115.89					1,387.16	962.50	424.66
Cedar + Vision Opal	1,271.27					52.64				1,323.91	962.50	361.41
Cedar + Vision Pearl	1,271.27						43.02			1,314.29	962.50	351.79
Cedar + Vision VSP Choice	1,271.27								21.94	1,293.21	962.50	330.71
Cedar + Vision VSP Choice Plus	1,271.27							45.13		1,316.40	962.50	353.90
Cedar Only	1,271.27									1,271.27	962.50	308.77

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		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN D W/ PHARMACY OPTIONS												
Dogwood + Dental 1 + Vision Opal	1,179.73	160.73				52.64				1,393.10	962.50	430.60
Dogwood + Dental 1 + Vision Pearl	1,179.73	160.73					43.02			1,383.48	962.50	420.98
Dogwood + Dental 1 + VSP Choice	1,179.73	160.73							21.94	1,362.40	962.50	399.90
Dogwood + Dental 1 + VSP Choice Plus	1,179.73	160.73						45.13		1,385.59	962.50	423.09
Dogwood + Dental 5 + Vision Opal	1,179.73		141.85			52.64				1,374.22	962.50	411.72
Dogwood + Dental 5 + Vision Pearl	1,179.73		141.85				43.02			1,364.60	962.50	402.10
Dogwood + Dental 5 + VSP Choice	1,179.73		141.85						21.94	1,343.52	962.50	381.02
Dogwood + Dental 5 + VSP Choice Plus	1,179.73		141.85					45.13		1,366.71	962.50	404.21
Dogwood + Dental 6 + Vision Opal	1,179.73			100.31		52.64				1,332.68	962.50	370.18
Dogwood + Dental 6 + Vision Pearl	1,179.73			100.31			43.02			1,323.06	962.50	360.56
Dogwood + Dental 6 + VSP Choice	1,179.73			100.31					21.94	1,301.98	962.50	339.48
Dogwood + Dental 6 + VSP Choice Plus	1,179.73			100.31				45.13		1,325.17	962.50	362.67
Dogwood + Will. Dental 8 + Vision Opal	1,179.73				115.89	52.64				1,348.26	962.50	385.76
Dogwood + Will. Dental 8 + Vision Pearl	1,179.73				115.89		43.02			1,338.64	962.50	376.14
Dogwood + Will. Dental 8 + Vision Quartz	1,179.73				115.89					1,295.62	962.50	333.12
Dogwood + Will. Dental 8 + VSP Choice	1,179.73				115.89				21.94	1,317.56	962.50	355.06
Dogwood + Will. Dental 8 + VSP Choice Plus	1,179.73				115.89			45.13		1,340.75	962.50	378.25
Dogwood + Dental 1	1,179.73	160.73								1,340.46	962.50	377.96
Dogwood + Dental 5	1,179.73		141.85							1,321.58	962.50	359.08
Dogwood + Dental 6	1,179.73			100.31						1,280.04	962.50	317.54
Dogwood + Willamette Dental 8	1,179.73				115.89					1,295.62	962.50	333.12
Dogwood + Vision Opal	1,179.73					52.64				1,232.37	962.50	269.87
Dogwood + Vision Pearl	1,179.73						43.02			1,222.75	962.50	260.25
Dogwood + Vision VSP Choice	1,179.73								21.94	1,201.67	962.50	239.17
Dogwood + Vision VSP Choice Plus	1,179.73							45.13		1,224.86	962.50	262.36
Dogwood Only	1,179.73									1,179.73	962.50	217.23

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Plan Options	Medical	Dental				Vision				Total Cost of Plan	District Pays	HSA (out of pocket)
		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN H												
Evergreen + Dental 1 + Vision Opal	1058.15	160.73				52.64				1,271.52	962.50	(309.02)
Evergreen + Dental 1 + Vision Pearl	1058.15	160.73					43.02			1,261.90	962.50	(299.40)
Evergreen + Dental 1 + VSP Choice	1058.15	160.73							21.94	1,240.82	962.50	(278.32)
Evergreen + Dental 1 + VSP Choice Plus	1058.15	160.73						45.13		1,264.01	962.50	(301.51)
Evergreen + Dental 5 + Vision Opal	1058.15		141.85			52.64				1,252.64	962.50	(290.14)
Evergreen + Dental 5 + Vision Pearl	1058.15		141.85				43.02			1,243.02	962.50	(280.52)
Evergreen + Dental 5 + VSP Choice	1058.15		141.85						21.94	1,221.94	962.50	(259.44)
Evergreen + Dental 5 + VSP Choice Plus	1058.15		141.85					45.13		1,245.13	962.50	(282.63)
Evergreen + Dental 6 + Vision Opal	1058.15			100.31		52.64				1,211.10	962.50	(248.60)
Evergreen + Dental 6 + Vision Pearl	1058.15			100.31			43.02			1,201.48	962.50	(238.98)
Evergreen + Dental 6 + VSP Choice	1058.15			100.31					21.94	1,180.40	962.50	(217.90)
Evergreen + Dental 6 + VSP Choice Plus	1058.15			100.31				45.13		1,203.59	962.50	(241.09)
Evergreen + Will. Dental 8 + Vision Opal	1058.15				115.89	52.64				1,226.68	962.50	(264.18)
Evergreen + Will. Dental 8 + Vision Pearl	1058.15				115.89		43.02			1,217.06	962.50	(254.56)
Evergreen + Will. Dental 8 + VSP Choice	1058.15				115.89				21.94	1,195.98	962.50	(233.48)
Evergreen + Will. Dental 8 + VSP Choice Plus	1058.15				115.89			45.13		1,219.17	962.50	(256.67)
Evergreen + Dental 1	1058.15	160.73								1,218.88	962.50	(256.38)
Evergreen + Dental 5	1058.15		141.85							1,200.00	962.50	(237.50)
Evergreen + Dental 6	1058.15			100.31						1,158.46	962.50	(195.96)
Evergreen + Willamette Dental 8	1058.15				115.89					1,174.04	962.50	(211.54)
Evergreen + Vision Opal	1058.15					52.64				1,110.79	962.50	(148.29)
Evergreen + Vision Pearl	1058.15						43.02			1,101.17	962.50	(138.67)
Evergreen + Vision VSP Choice	1058.15								21.94	1,080.09	962.50	(117.59)
Evergreen + Vision VSP Choice Plus	1058.15							45.13		1,103.28	962.50	(140.78)
Evergreen Only	1058.15									1,058.15	962.50	(95.65)
Plan H Only	1058.15									1,058.15	962.50	(95.65)

MCSD OEBS Selection Costs Synergy Summit - Classified 70%
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		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
MEDICAL PLAN H												
Fir+ Dental 1 + Vision Opal	1036.99	160.73				52.64				1,250.36	962.50	(287.86)
Fir + Dental 1 + Vision Pearl	1036.99	160.73					43.02			1,240.74	962.50	(278.24)
Fir + Dental 1 + VSP Choice	1036.99	160.73							21.94	1,219.66	962.50	(257.16)
Fir + Dental 1 + VSP Choice Plus	1036.99	160.73						45.13		1,242.85	962.50	(280.35)
Fir + Dental 5 + Vision Opal	1036.99		141.85			52.64				1,231.48	962.50	(268.98)
Fir + Dental 5 + Vision Pearl	1036.99		141.85				43.02			1,221.86	962.50	(259.36)
Fir + Dental 5 + VSP Choice	1036.99		141.85						21.94	1,200.78	962.50	(238.28)
Fir + Dental 5 + VSP Choice Plus	1036.99		141.85					45.13		1,223.97	962.50	(261.47)
Fir + Dental 6 + Vision Opal	1036.99			100.31		52.64				1,189.94	962.50	(227.44)
Fir + Dental 6 + Vision Pearl	1036.99			100.31			43.02			1,180.32	962.50	(217.82)
Fir + Dental 6 + VSP Choice	1036.99			100.31					21.94	1,159.24	962.50	(196.74)
Fir + Dental 6 + VSP Choice Plus	1036.99			100.31				45.13		1,182.43	962.50	(219.93)
Fir + Will. Dental 8 + Vision Opal	1036.99				115.89	52.64				1,205.52	962.50	(243.02)
Fir + Will. Dental 8 + Vision Pearl	1036.99				115.89		43.02			1,195.90	962.50	(233.40)
Fir + Will. Dental 8 + VSP Choice	1036.99				115.89				21.94	1,174.82	962.50	(212.32)
Fir + Will. Dental 8 + VSP Choice Plus	1036.99				115.89			45.13		1,198.01	962.50	(235.51)
Fir + Dental 1	1036.99	160.73								1,197.72	962.50	(235.22)
Fir + Dental 5	1036.99		141.85							1,178.84	962.50	(216.34)
Fir + Dental 6	1036.99			100.31						1,137.30	962.50	(174.80)
Fir + Willamette Dental 8	1036.99				115.89					1,152.88	962.50	(190.38)
Fir + Vision Opal	1036.99					52.64				1,089.63	962.50	(127.13)
Fir + Vision Pearl	1036.99						43.02			1,080.01	962.50	(117.51)
Fir + Vision VSP Choice	1036.99								21.94	1,058.93	962.50	(96.43)
Fir + Vision VSP Choice Plus	1036.99							45.13		1,082.12	962.50	(119.62)
Fir Only	1036.99									1,036.99	962.50	(74.49)
Plan H Only	1036.99									1,036.99	962.50	(74.49)

MCSO OEBB Selection Costs Synergy Summit - Classified 70%
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		MODA Plan 1 w Ortho	MODA Plan 5 w Ortho	MODA Plan 6 NO Ortho	Willamette 8 with Ortho	MODA Opal	MODA Pearl	VSP Choice Plus	VSP Choice			
WITHOUT MEDICAL PLAN OPTIONS												
Dental 1 + Opal		160.73				52.64				213.37	962.50	-
Dental 1 + Pearl		160.73					43.02			203.75	962.50	-
Dental 1 + VSP Choice Plus		160.73						45.13		205.86	962.50	-
Dental 1 + VSP Choice		160.73							21.94	182.67	962.50	-
Dental 5 + Opal			141.85			52.64				194.49	962.50	-
Dental 5 + Pearl			141.85				43.02			184.87	962.50	-
Dental 5 + VSP Choice Plus			141.85					45.13		186.98	962.50	-
Dental 5 + VSP Choice			141.85						21.94	163.79	962.50	-
Dental 6 + Opal				100.31		52.64				152.95	962.50	-
Dental 6 + Pearl				100.31			43.02			143.33	962.50	-
Dental 6 + VSP Choice Plus				100.31				45.13		145.44	962.50	-
Dental 6 + VSP Choice				100.31					21.94	122.25	962.50	-
Willamette Dental 8 + Opal					115.89	52.64				168.53	962.50	-
Willamette Dental 8 + Pearl					115.89		43.02			158.91	962.50	-
Willamette Dental 8 + VSP Choice Plus					115.89			45.13		161.02	962.50	-
Willamette Dental 8 + VSP Choice					115.89				21.94	137.83	962.50	-
Dental 1		160.73								160.73	962.50	-
Dental 5			141.85							141.85	962.50	-
Dental 6				100.31						100.31	962.50	-
Willamette Dental 8					115.89					115.89	962.50	-
Opal						52.64				52.64	962.50	-
Pearl							43.02			43.02	962.50	-
VSP Choice Plus								45.13		45.13	962.50	-
VSP Choice									21.94	21.94	962.50	-