



Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

**2019 Rate Renewal Exclusively for
 Owendale-Gagetown Area Schools**

Quote #: 342424
 MESSA Field Rep: Matt Zimmerman
 Date Created: 08/17/2018

Rates Effective 01/01/2019 through 12/31/2019

PAK A - 794A All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 1	\$639.99	\$649.85
IN Deductible:	\$500/\$1000	2-Person: 3	\$1,438.12	\$1,460.30
IN Coinsurance:	N/A	Family: 5	\$1,789.29	\$1,816.89
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6181-0001	Single: 1	\$31.24	\$31.24
Class I:	80%	2-Person: 3	\$58.76	\$58.76
Class II:	80%	Family: 5	\$110.91	\$110.91
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 1	\$6.74	\$6.80
		2-Person: 3	\$14.49	\$14.63
		Family: 5	\$21.79	\$22.00
Life Insurance:	\$40,000	9		\$0.17
Rate/\$1000				\$360,000.00
Volume				\$6.80
Composite:				\$0.03
AD&D Coverage:	\$40,000	9		\$360,000.00
Rate/\$1000				\$1.20
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$4,000	9		
Max Monthly Salary:	\$6,000			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				\$0.89
Covered Salary				\$35,484.00
Composite:				\$35.09
Total Monthly Rate per Member - Single				\$730.98
Total Monthly Rate per Member - 2-Person				\$1,576.78
Total Monthly Rate per Member - Family				\$1,992.89

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$638.49	\$648.35
	2-Person	\$1,436.62	\$1,458.80
	Family	\$1,787.79	\$1,815.39

The COBRA rates for Dental and Vision are the same as the rates above.

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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PAK B - 794A All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6181-0002	Single: 0	\$29.57	\$29.57
Class I:	80%	2-Person: 1	\$54.64	\$54.64
Class II:	80%	Family: 2	\$110.66	\$110.66
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
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Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 2	\$21.79	\$22.00
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Life Insurance:	\$40,000	3		
Rate/\$1000				\$0.17
Volume				\$120,000.00
Composite:				\$6.80
AD&D Coverage:	\$40,000	3		
Rate/\$1000				\$0.03
Volume				\$120,000.00
Composite:				\$1.20
Dependent Life:		3		
Rate/\$1000				\$0.23
Volume				\$6,000.00
Composite:				\$0.46
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LTD Benefit	66 2/3% Max \$4,000	3		
Max Monthly Salary:	\$6,000			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				\$0.89
Covered Salary				\$11,828.00
Composite:				\$35.09
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Total Monthly Rate per Member - Single				\$79.92
Total Monthly Rate per Member - 2-Person				\$112.82
Total Monthly Rate per Member - Family				\$176.21

PAK B COBRA RATES:

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PAK C - 794A All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$571.55	\$580.35
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,284.11	\$1,303.91
IN Coinsurance:	N/A	Family: 0	\$1,597.63	\$1,622.27
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6181-0001	Single: 0	\$31.24	\$31.24
Class I:	80%	2-Person: 0	\$58.76	\$58.76
Class II:	80%	Family: 0	\$110.91	\$110.91
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 0	\$21.79	\$22.00
Life Insurance:	\$40,000	0		\$0.17
Rate/\$1000				\$0.00
Volume				\$6.80
Composite:				\$0.03
AD&D Coverage:	\$40,000	0		\$0.00
Rate/\$1000				\$1.20
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$4,000	0		\$0.89
Max Monthly Salary:	\$6,000			\$0.00
Waiting Period:	90 CDMF			\$35.09
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$661.48
Total Monthly Rate per Member - 2-Person				\$1,420.39
Total Monthly Rate per Member - Family				\$1,798.27

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$570.05	\$1,282.61	\$1,596.13
	\$578.85	\$1,302.41	\$1,620.77

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