



Good health. Good business. Great schools.

1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

**2016 Rate Renewal Exclusively for
 Owendale-Gagetown Area Schools**

Renewal Effective 07/01/2016

Quote #: 333500
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/22/2016

PAK A - 794A All Employees		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$567.55	Single: 1	\$630.35
IN Deductible:	\$300/\$600	\$1,275.12	2-Person: 2	\$1,416.40
IN Coinsurance:	N/A	\$1,586.44	Family: 5	\$1,762.27
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$33.56	Single: 1	\$32.63
Class I:	80%	\$65.44	2-Person: 3	\$64.58
Class II:	80%	\$118.26	Family: 4	\$118.43
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	\$6.88	Single: 1	\$6.88
		\$14.80	2-Person: 3	\$14.80
		\$22.26	Family: 4	\$22.26
Life Insurance:	\$40,000		8	
Rate/\$1000				\$0.17
Volume				\$320,000.00
Composite:		\$6.40		\$6.80
AD&D Coverage:	\$40,000		8	
Rate/\$1000				\$0.03
Volume				\$320,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$4,000		8	
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				\$0.93
Covered Salary				\$30,751.00
Composite:		\$36.39		\$35.75
Total Monthly Rate per Member - Single		\$651.98		\$713.61
Total Monthly Rate per Member - 2-Person		\$1,399.35		\$1,539.53
Total Monthly Rate per Member - Family		\$1,770.95		\$1,946.71

PAK A COBRA RATES:

Medical	Single	\$628.85
	2-Person	\$1,414.90
	Family	\$1,760.77

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



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PAK B - 794A All Employees		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$29.15	Single: 0	\$28.84
Class I:	80%	\$56.11	2-Person: 1	\$56.33
Class II:	80%	\$106.34	Family: 3	\$106.88
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
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Vision:	VSP 3	\$6.88	Single: 0	\$6.88
		\$14.80	2-Person: 1	\$14.80
		\$22.26	Family: 3	\$22.26
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Drug Plan:	Stand Alone Drug \$5.00	\$255.75		\$292.97
Life Insurance:	\$40,000		4	
Rate/\$1000				\$0.17
Volume				\$160,000.00
Composite:		\$6.40		\$6.80
AD&D Coverage:	\$40,000		4	
Rate/\$1000				\$0.03
Volume				\$160,000.00
Composite:		\$1.20		\$1.20
Dependent Life:			4	
Rate/\$1000				\$0.23
Volume				\$8,000.00
Composite:		\$0.46		\$0.46
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LTD Benefit	66 2/3% Max \$4,000		4	
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				\$0.93
Covered Salary				\$15,376.00
Composite:		\$36.39		\$35.75
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Total Monthly Rate per Member - Single		\$336.23		\$372.90
Total Monthly Rate per Member - 2-Person		\$371.11		\$408.31
Total Monthly Rate per Member - Family		\$428.80		\$466.32

PAK B COBRA RATES:

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/22/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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PAK C - 794A All Employees		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$486.53	Single: 0	\$537.64
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,092.81	2-Person: 0	\$1,207.82
IN Coinsurance:	N/A	\$1,359.58	Family: 0	\$1,502.70
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$33.56	Single: 0	\$32.63
Class I:	80%	\$65.44	2-Person: 0	\$64.58
Class II:	80%	\$118.26	Family: 0	\$118.43
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	\$6.88	Single: 0	\$6.88
		\$14.80	2-Person: 0	\$14.80
		\$22.26	Family: 0	\$22.26
Life Insurance:	\$40,000		0	
Rate/\$1000				\$0.17
Volume				\$0.00
Composite:		\$6.40		\$6.80
AD&D Coverage:	\$40,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$4,000		0	
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				\$0.93
Covered Salary				\$0.00
Composite:		\$36.39		\$35.75
Total Monthly Rate per Member - Single		\$570.96		\$620.90
Total Monthly Rate per Member - 2-Person		\$1,217.04		\$1,330.95
Total Monthly Rate per Member - Family		\$1,544.09		\$1,687.14

PAK C COBRA RATES:

Medical	Single	\$536.14
	2-Person	\$1,206.32
	Family	\$1,501.20

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