



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

**2017 Rate Renewal Exclusively for
 Onekama Consolidated Schools
 Renewal Effective 07/01/2017**

Quote #: 337386
 MESSA Field Rep: Viola Collin
 Date Created: 03/17/2017

PAK A - 784A Admin., Secretaries, Custodian		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	↑	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 2	\$537.33	Single: 1	\$561.22	4.5%	\$573.31
IN Deductible:	\$2000 1P, \$4000 2P&FF	\$1,207.11	2-Person: 1	\$1,260.86		\$1,288.06
IN Coinsurance:	N/A	\$1,501.81	Family: 4	\$1,568.71		\$1,602.56
IN Copay (OV/UC/ER):	N/A					
Rx Coverage:	ABC Rx					
Riders Included:	None					
Dental:		\$36.73	Single: 1	\$33.27		\$33.86
Class I:	100%	\$71.73	2-Person: 1	\$65.64		\$66.81
Class II:	90%	\$129.49	Family: 4	\$121.07		\$123.23
Class III:	90%					
Annual Max:	\$1,000					
Class IV:	90%					
Lifetime Max:	\$1,500					
Riders:	2 Cleanings					
Vision:	VSP 3 G	\$7.72	Single: 1	\$6.84		\$6.99
		\$16.58	2-Person: 1	\$14.69		\$15.01
		\$24.93	Family: 4	\$22.09		\$22.56
Life Insurance:	\$50,000		6			\$0.17
Rate/\$1000						\$300,000.00
Volume						\$8.50
Composite:		\$8.00				\$0.03
AD&D Coverage:	\$50,000		6			\$300,000.00
Rate/\$1000						\$1.50
Volume						
Composite:		\$1.50				
LTD Benefit	66 2/3% Max \$5,000		6			\$1.24
Max Monthly Salary:	\$7,500					\$22,161.00
Waiting Period:	60 CDMF					\$45.80
Alcohol/Drug:	Same as any other illness					
Mental/Nervous:	Same as any other illness					
Soc. Sec. Offset:	Family					
Pre-Exist Cond.:	Waived					
COLA:	No					
Rate/\$100						
Covered Salary						
Composite:		\$43.06				
Total Monthly Rate per Member - Single		\$634.34				\$669.96
Total Monthly Rate per Member - 2-Person		\$1,347.98				\$1,425.68
Total Monthly Rate per Member - Family		\$1,708.79				\$1,804.15

PAK A COBRA RATES:

Medical	Single	\$559.72	\$571.81
	2-Person	\$1,259.36	\$1,286.56
	Family	\$1,567.21	\$1,601.06

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



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PAK B - 784A Admin., Secretaries, Custodian		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$32.26	Single: 0	\$38.66	\$39.35
Class I:	100%	\$63.71	2-Person: 0	\$75.64	\$76.99
Class II:	90%	\$117.58	Family: 0	\$131.33	\$133.68
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	90%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
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Vision:	VSP 3 G	\$7.72	Single: 0	\$6.84	\$6.99
		\$16.58	2-Person: 0	\$14.69	\$15.01
		\$24.93	Family: 0	\$22.09	\$22.56
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Life Insurance:	\$50,000		0		
Rate/\$1000					\$0.17
Volume					\$0.00
Composite:		\$8.00			\$8.50
AD&D Coverage:	\$50,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$1.50			\$1.50
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LTD Benefit	66 2/3% Max \$5,000		0		
Max Monthly Salary:	\$7,500				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.24
Covered Salary					\$0.00
Composite:		\$43.06			\$45.80
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Total Monthly Rate per Member - Single		\$92.54			\$102.14
Total Monthly Rate per Member - 2-Person		\$132.85			\$147.80
Total Monthly Rate per Member - Family		\$195.07			\$212.04

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