





Good health. Good business. Great schools.  
 5555 Kendale Boulevard, PO Box 2560  
 Lansing, MI 48826-2560  
 517.292.4910

**Quote Summary Exclusively for  
 Lenawee County Consortium**  
 Quote Effective 07/01/2016

Requested: 05/06/2016  
 Quote Request ID: 221163  
 MESSA Field Rep: Julie Berryman Adams

**Noted Group(s):** 002A-LCC Teach/Admin/Cust/NonHeadst, 132I-LCC LIEA, LVEA Teach, NonUnion, 150C-LCC Teachers, 216A-LCC Admin, Food Service, Maint, 216C-LCC Teachers, 298M-LCC Teacher, Couns, Admin, 308A-LCC FT Teach, Cust, Mtc, 364A-LCC Teach, Admin, Assist, 377A-LCC Teacher/Cust/Admin, 411A-LCC Admin, Teach, Support Staf, 411I-LCC FT Trans hired before 1986, 579G-LCC Teach, Mech, Admin, Mtn, 746A-LCC Teach/Admin/Support, 791A-LCC Teachers/Custodians

Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical: Deductible: COB Deductible: W/UC/ER Copay: X Drug Copay: Services Included:				PAK B Not Included in Benefit Package	
Plan: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Services Included:			Single: 33 2-Person: 70 Family: 210	100% 80% 80% \$1,500 80% \$1,500 2 Cleanings	31.89 64.15 120.52
Plan: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Services Included:			Single: 33 2-Person: 70 Family: 210	VSP 2 S	7.21 15.50 23.34
Life Ins: Volume: Rate/\$1,000: Composite:			313	\$50,000	15,650,000 0.09 4.50
D&D Ins: Volume: Rate/\$1,000: Composite:			313	\$50,000	15,650,000 0.03 1.50
Sup Life Ins: Volume: Rate/\$1,000: Composite:				Not Included in Benefit Package	
STD: Waiting Period: Alcohol/Drug: Mental/Nervous: 3 Offset: OLA: Volume: Rate/\$100: Composite:			312	66 2/3% Max \$6,000 90 CDMF Same as any other illness Same as any other illness Primary No	1,408,168 0.57 25.75
Total Monthly Rate Per Member - Single					\$70.85
Total Monthly Rate Per Member - 2 Person					\$111.40
Total Monthly Rate Per Member - Family					\$175.61

above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements plans offered may affect the final rates. These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees.



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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 35	PAK C	
Non-Deductible:			2-Person: 46	MESSA ABC Plan 1	569.91
Non-Deductible:			Family: 152	\$1300/\$2600	1,280.45
Out-of-Pocket Max:				\$2600/\$5200	1,593.06
Out-of-Pocket Copay:				N/A	
Out-of-Pocket Drug Copay:				ABC Rx	
Services Included:				EA1	
Dental:			Single: 34		32.14
Class I:			2-Person: 49	100%	64.03
Class II:			Family: 150	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Services Included:				2 Cleanings	
Vision:			Single: 34	VSP 2 S	7.21
			2-Person: 49		15.50
			Family: 150		23.34
Life Ins:			233	\$45,000	
Volume:					10,485,000
Rate/\$1,000:					0.09
Composite:					4.05
D&D Ins:			233	\$45,000	
Volume:					10,485,000
Rate/\$1,000:					0.03
Composite:					1.35
Sup Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
TD:			233	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
OS Offset:				Primary	
COLA:				No	
Volume:					1,051,612
Rate/\$100:					0.57
Composite:					25.75
Total Monthly Rate Per Member - Single					\$640.41
Total Monthly Rate Per Member - 2 Person					\$1,391.13
Total Monthly Rate Per Member - Family					\$1,766.02

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 15	PAK D MESSA ABC Plan 2	533.47
Deductible:			2-Person: 2	\$2000/\$4000	1,198.43
NON Deductible:			Family: 14	\$4000/\$8000	1,490.99
WUC/ER Copay:				N/A	
Drug Copay:				ABC Rx	
Services Included:				EA1	
Dental:			Single: 15		32.14
Class I:			2-Person: 3	100%	64.03
Class II:			Family: 13	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Services Included:				2 Cleanings	
Vision:			Single: 15	VSP 2 S	7.21
			2-Person: 3		15.50
			Family: 13		23.34
Life Ins:			31	\$45,000	
Volume:					1,395,000
Rate/\$1,000:					0.09
Composite:					4.05
D&D Ins:			31	\$45,000	
Volume:					1,395,000
Rate/\$1,000:					0.03
Composite:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
STD:			31	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
S Offset:				Primary	
OLA:				No	
Volume:					139,914
Rate/\$100:					0.57
Composite:					25.75
Total Monthly Rate Per Member - Single					\$603.97
Total Monthly Rate Per Member - 2 Person					\$1,309.11
Total Monthly Rate Per Member - Family					\$1,663.95

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 0	<b>PAK E</b>	
Medical Deductible:			2-Person: 0	<i>MESSA Choices</i>	597.06
Medical Deductible:			Family: 0	\$1000/\$2000	1,341.54
Medical Deductible:				\$2000/\$4000	1,669.09
Medical Deductible:				\$20/\$25/\$50	
Medical Deductible:				Saver Rx	
Medical Deductible:				EA1	
Dental:			Single: 0		32.14
Dental:			2-Person: 0	100%	64.03
Dental:			Family: 0	80%	118.47
Dental:				80%	
Dental:				\$1,500	
Dental:				80%	
Dental:				\$1,500	
Dental:				2 Cleanings	
Vision:			Single: 0	VSP 2 S	7.21
Vision:			2-Person: 0		15.50
Vision:			Family: 0		23.34
Life Ins:			0	\$45,000	
Life Ins:					0
Life Ins:					0.09
Life Ins:					4.05
D&D Ins:			0	\$45,000	
D&D Ins:					0
D&D Ins:					0.03
D&D Ins:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Dep Life Ins:					
Dep Life Ins:					
Dep Life Ins:					
TD:			0	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Dental/Nervous:				Same as any other illness	
MS Offset:				Primary	
OLA:				No	
Life Ins:					0
Life Ins:					0.57
Life Ins:					25.75
<b>Total Monthly Rate Per Member - Single</b>					<b>\$667.56</b>
<b>Total Monthly Rate Per Member - 2 Person</b>					<b>\$1,452.22</b>
<b>Total Monthly Rate Per Member - Family</b>					<b>\$1,842.05</b>

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