



Good health. Good business. Great schools.

1475 Kendale Boulevard, PO Box 2580
 East Lansing, MI 48826-2580
 800.292.4910

2015 Rate Renewal Exclusively for

Ashley Community Schools

Renewal Effective 07/01/2015

Quote #: 330491
 MESSA Field Rep: Monica McKay
 Date Created: 04/01/2015

PAK A - 312CD Tea, Support Staff

		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$462.49	Single: 9	\$488.91
IN Deductible:	\$500/\$1000	\$1,038.74	2-Person: 4	\$1,098.19
IN Coinsurance:	N/A	\$1,292.27	Family: 7	\$1,366.24
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$34.77	Single: 9	\$32.54
Class I:	80%	\$65.54	2-Person: 4	\$64.77
Class II:	80%	\$118.53	Family: 7	\$117.56
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3	\$7.17	Single: 9	\$6.88
		\$15.42	2-Person: 4	\$14.80
		\$23.19	Family: 7	\$22.28
Life Insurance:	\$30,000		20	
Rate/\$1000				\$0.17
Volume				\$600,000.00
Composite:		\$4.50		\$5.10
AD&D Coverage:	\$30,000		20	
Rate/\$1000				\$0.03
Volume				\$600,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	70% Max \$2,700		20	
Max Monthly Salary:	\$3,857			
Waiting Period:	90 CDSW			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.78
Covered Salary				\$61,343.00
Composite:		\$28.16		\$23.92
Total Monthly Rate per Member - Single		\$537.99		\$558.25
Total Monthly Rate per Member - 2-Person		\$1,153.28		\$1,207.88
Total Monthly Rate per Member - Family		\$1,467.55		\$1,535.98

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$487.41	\$1,098.69	\$1,364.74

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

The above rates are effective 07/01/2015 and based on plans and enrollment as of 04/01/2015. 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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1475 Kendale Boulevard, PO Box 2560
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2015 Rate Renewal Exclusively for

Ashley Community Schools

Renewal Effective 07/01/2015

Quote #: 330491
MESSA Field Rep: Monica McKay
Date Created: 04/01/2015

PAK B - 312CD Tea, Support Staff

		2014-15 Rates	Enrollment	2015-16 Rates
Dental:		\$32.64	Single: 1	\$32.81
Class I:	80%	\$61.85	2-Person: 0	\$65.98
Class II:	80%	\$113.87	Family: 1	\$121.78
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings, Sealants			
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Vision:	VSP 3	\$7.17	Single: 1	\$8.88
		\$15.42	2-Person: 0	\$14.80
		\$23.19	Family: 1	\$22.26
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Life Insurance:	\$30,000		2	
Rate/\$1000				\$0.17
Volume				\$60,000.00
Composite:		\$4.50		\$5.10
AD&D Coverage:	\$30,000		2	
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:		\$0.90		\$0.90
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LTD Benefit	70% Max \$2,700		2	
Max Monthly Salary:	\$3,857			
Waiting Period:	90 CDSW			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.78
Covered Salary				\$6,134.00
Composite:		\$28.16		\$23.92
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Total Monthly Rate per Member - Single		\$73.37		\$69.41
Total Monthly Rate per Member - 2-Person		\$110.83		\$110.70
Total Monthly Rate per Member - Family		\$170.82		\$173.96

PAK B COBRA RATES:

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