



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
 Central Montcalm Public School
 Renewal Effective 07/01/2016**

Quote #: 333225
 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

NON-PAK - 231A Administration		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$540.64	Single: 3	\$609.48
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,214.57	2-Person: 1	\$1,369.47
IN Coinsurance:	N/A	\$1,511.08	Family: 4	\$1,703.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Life Insurance:	\$50,000	\$0.10	8	\$0.09
Rate/\$1000				\$400,000.00
Volume				
AD&D Coverage:	\$50,000	\$0.03	8	\$0.03
Rate/\$1000				\$400,000.00
Volume				
NON-PAK COBRA RATES:		Medical	Single	\$607.98
			2-Person	\$1,367.97
			Family	\$1,702.35

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/23/2016. 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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Quote #: 333225
 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

PAK A - 231D 52 Week Employees

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$529.86	Single: 1	\$597.32
IN Deductible:	\$1300 1P, \$2600 2P&FF	\$1,190.31	2-Person: 3	\$1,342.11
IN Coinsurance:	N/A	\$1,480.89	Family: 1	\$1,669.80
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$32.40	Single: 1	\$27.14
Class I:	80%	\$64.78	2-Person: 3	\$55.85
Class II:	80%	\$114.26	Family: 1	\$102.56
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.13	Single: 1	\$5.13
		\$11.03	2-Person: 3	\$11.03
		\$16.59	Family: 1	\$16.59
Life Insurance:	\$10,000		5	\$0.09
Rate/\$1000				\$50,000.00
Volume				\$0.90
Composite:	\$1.00			\$0.03
AD&D Coverage:	\$10,000		5	\$50,000.00
Rate/\$1000				\$0.30
Volume				\$0.30
Composite:	\$0.30			
Total Monthly Rate per Member - Single		\$568.69		\$630.79
Total Monthly Rate per Member - 2-Person		\$1,267.42		\$1,410.19
Total Monthly Rate per Member - Family		\$1,613.04		\$1,790.15

PAK A COBRA RATES:

Medical	Single	\$595.82
	2-Person	\$1,340.61
	Family	\$1,668.30

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 03/23/2016. 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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 Date Created: 03/23/2016

PAK B - 231D 52 Week Employees		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$30.89	Single: 0	\$20.23
Class I:	80%	\$60.99	2-Person: 1	\$41.31
Class II:	80%	\$112.25	Family: 0	\$91.93
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2	\$5.13	Single: 0	\$5.13
		\$11.03	2-Person: 1	\$11.03
		\$16.59	Family: 0	\$16.59
<hr/>				
Life Insurance:	\$10,000		1	
Rate/\$1000				\$0.09
Volume				\$10,000.00
Composite:		\$1.00		\$0.90
AD&D Coverage:	\$10,000		1	
Rate/\$1000				\$0.03
Volume				\$10,000.00
Composite:		\$0.30		\$0.30
<hr/>				
Total Monthly Rate per Member - Single		\$37.32		\$26.56
Total Monthly Rate per Member - 2-Person		\$73.32		\$53.54
Total Monthly Rate per Member - Family		\$130.14		\$109.72

PAK B COBRA RATES:

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

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Quote #: 333225
 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

NON-PAK - 231E OfficePersonnel		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$540.64	Single: 3	\$609.48
IN Deductible:	\$1300 1P, \$2600 2P&FF	\$1,214.57	2-Person: 2	\$1,369.47
IN Coinsurance:	N/A	\$1,511.08	Family: 0	\$1,703.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Life Insurance:	\$10,000	\$0.10	7	\$0.09
Rate/\$1000				\$70,000.00
Volume				
AD&D Coverage:	\$10,000	\$0.03	7	\$0.03
Rate/\$1000				\$70,000.00
Volume				
NON-PAK COBRA RATES:				
	Medical		Single	\$607.98
			2-Person	\$1,367.97
			Family	\$1,702.35

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/23/2016. 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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Quote #: 333225
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 Date Created: 03/23/2016

PAK A - 231F School Year Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$529.86	Single: 0	\$597.32
IN Deductible:	\$1300 1P, \$2600 2P&FF	\$1,190.31	2-Person: 7	\$1,342.11
IN Coinsurance:	N/A	\$1,480.89	Family: 3	\$1,669.80
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$28.05	Single: 0	\$27.74
Class I:	70%	\$56.77	2-Person: 6	\$57.16
Class II:	70%	\$102.58	Family: 4	\$105.88
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.13	Single: 0	\$5.13
		\$11.03	2-Person: 6	\$11.03
		\$16.59	Family: 4	\$16.59
Life Insurance:	\$10,000		10	\$0.09
Rate/\$1000				\$100,000.00
Volume				\$0.90
Composite:	\$1.00			
AD&D Coverage:	\$10,000		10	\$0.03
Rate/\$1000				\$100,000.00
Volume				\$0.30
Composite:	\$0.30			
Total Monthly Rate per Member - Single		\$564.34		\$631.39
Total Monthly Rate per Member - 2-Person		\$1,259.41		\$1,411.50
Total Monthly Rate per Member - Family		\$1,601.36		\$1,793.47

PAK A COBRA RATES:

Medical	Single	\$595.82
	2-Person	\$1,340.61
	Family	\$1,668.30

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

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PAK B - 231F School Year Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$32.74	Single: 1	\$27.23
Class I:	70%	\$64.43	2-Person: 1	\$53.69
Class II:	70%	\$112.56	Family: 0	\$98.05
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2	\$5.13	Single: 1	\$5.13
		\$11.03	2-Person: 1	\$11.03
		\$16.59	Family: 0	\$16.59
<hr/>				
Life Insurance:	\$10,000		2	
Rate/\$1000				\$0.09
Volume				\$20,000.00
Composite:		\$1.00		\$0.90
AD&D Coverage:	\$10,000		2	
Rate/\$1000				\$0.03
Volume				\$20,000.00
Composite:		\$0.30		\$0.30
<hr/>				
Total Monthly Rate per Member - Single		\$39.17		\$33.56
Total Monthly Rate per Member - 2-Person		\$76.76		\$65.92
Total Monthly Rate per Member - Family		\$130.45		\$115.84

PAK B COBRA RATES:

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

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PAK A - 231G Teacher		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$585.62	Single: 5	\$663.52
IN Deductible:	\$500/\$1000	\$1,315.79	2-Person: 13	\$1,491.05
IN Coinsurance:	N/A	\$1,637.03	Family: 31	\$1,855.14
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$31.07	Single: 5	\$29.51
Class I:	80%	\$62.51	2-Person: 13	\$59.69
Class II:	80%	\$116.17	Family: 31	\$112.46
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.13	Single: 5	\$5.13
		\$11.03	2-Person: 13	\$11.03
		\$16.59	Family: 31	\$16.59
Life Insurance:	\$30,000		49	
Rate/\$1000				\$0.09
Volume				\$1,470,000.00
Composite:		\$3.00		\$2.70
AD&D Coverage:	\$30,000		49	
Rate/\$1000				\$0.03
Volume				\$1,470,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$5,000		49	
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$223,148.00
Composite:		\$19.99		\$18.67
Total Monthly Rate per Member - Single		\$645.71		\$720.43
Total Monthly Rate per Member - 2-Person		\$1,413.22		\$1,584.04
Total Monthly Rate per Member - Family		\$1,793.68		\$2,006.46

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$662.02	\$1,489.55	\$1,853.64

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PAK B - 231G Teacher		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$26.54	Single: 3	\$26.93
Class I:	80%	\$53.27	2-Person: 0	\$53.15
Class II:	80%	\$105.22	Family: 8	\$105.54
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2	\$5.13	Single: 3	\$5.13
		\$11.03	2-Person: 0	\$11.03
		\$16.59	Family: 8	\$16.59
<hr/>				
Life Insurance:	\$30,000		11	
Rate/\$1000				\$0.09
Volume				\$330,000.00
Composite:		\$3.00		\$2.70
AD&D Coverage:	\$30,000		11	
Rate/\$1000				\$0.03
Volume				\$330,000.00
Composite:		\$0.90		\$0.90
<hr/>				
LTD Benefit	66 2/3% Max \$5,000		11	
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond :	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$50,094.00
Composite:		\$19.99		\$18.67
<hr/>				
Total Monthly Rate per Member - Single		\$55.56		\$54.33
Total Monthly Rate per Member - 2-Person		\$88.19		\$86.45
Total Monthly Rate per Member - Family		\$145.70		\$144.40

PAK B COBRA RATES:

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PAK C - 231G Teacher		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$529.86	Single: 3	\$597.32
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,190.31	2-Person: 3	\$1,342.11
IN Coinsurance:	N/A	\$1,480.89	Family: 29	\$1,669.80
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
<hr/>				
Dental:		\$31.07	Single: 3	\$29.51
Class I:	80%	\$62.51	2-Person: 5	\$59.69
Class II:	80%	\$116.17	Family: 27	\$112.46
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,800			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2	\$5.13	Single: 3	\$5.13
		\$11.03	2-Person: 5	\$11.03
		\$16.59	Family: 27	\$16.59
<hr/>				
Life Insurance:	\$30,000		35	
Rate/\$1000				\$0.09
Volume				\$1,050,000.00
Composite:		\$3.00		\$2.70
AD&D Coverage:	\$30,000		35	
Rate/\$1000				\$0.03
Volume				\$1,050,000.00
Composite:		\$0.90		\$0.90
<hr/>				
LTD Benefit	66 2/3% Max \$5,000		35	
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$159,391.00
Composite:		\$19.99		\$18.67
<hr/>				
Total Monthly Rate per Member - Single		\$589.95		\$654.23
Total Monthly Rate per Member - 2-Person		\$1,287.74		\$1,435.10
Total Monthly Rate per Member - Family		\$1,637.54		\$1,821.12

PAK C COBRA RATES:

Medical	Single	\$595.82
	2-Person	\$1,340.61
	Family	\$1,668.30

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

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 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

NON-PAK - 231M Year Round Secretary		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$540.64	Single: 1	\$609.48
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,214.57	2-Person: 0	\$1,369.47
IN Coinsurance:	N/A	\$1,511.08	Family: 0	\$1,703.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Life Insurance:	\$30,000	\$0.10	3	\$0.09
Rate/\$1000				\$90,000.00
Volume				
AD&D Coverage:	\$30,000	\$0.03	3	\$0.03
Rate/\$1000				\$90,000.00
Volume				
NON-PAK COBRA RATES:				
	Medical		Single	\$607.98
			2-Person	\$1,367.97
			Family	\$1,702.35

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 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

NON-PAK - 231N Superintendent		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$540.64	Single: 0	\$609.48
IN Deductible:	\$1300 1P, \$2600 2P&FF	\$1,214.57	2-Person: 0	\$1,369.47
IN Coinsurance:	N/A	\$1,511.08	Family: 1	\$1,703.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Life Insurance:	\$225,000	\$0.10	1	\$0.09
Rate/\$1000				\$225,000.00
Volume				
AD&D Coverage:	\$225,000	\$0.03	1	\$0.03
Rate/\$1000				\$225,000.00
Volume				
NON-PAK COBRA RATES:				
	Medical		Single	\$607.98
			2-Person	\$1,367.97
			Family	\$1,702.35

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Quote #: 333225
 MESSA Field Rep: Larry Donston
 Date Created: 03/23/2016

NON-PAK - 2310 PT School Yr Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$540.64	Single: 0	\$609.48
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,214.57	2-Person: 0	\$1,369.47
IN Coinsurance:	N/A	\$1,511.08	Family: 1	\$1,703.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	Medical		Single	\$607.98
			2-Person	\$1,367.97
			Family	\$1,702.35

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