

**Quote Summary Exclusively for  
 Southgate Community Schools  
 Quote Effective 09/01/2017**

Requested: 08/17/2017  
 Quote Request ID: 224647  
 MESSA Field Rep: Andrew Lavendusky

**Quoted Group(s): NEW-All Employees**

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 339651		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>NON-PAK</b>						
Medical:			S: 56	ABC Plan 1	\$572.39	\$584.72
IN Deductible:			2P: 59	\$1300/\$2600	\$1,286.02	\$1,313.76
IN Coinsurance:			F: 139	0%	\$1,600.00	\$1,634.52
OV/UC/ER Copay:				N/A		
Rx Coverage:				ABC Rx		
Riders Included:				EA1, HEQ		
Medical:			S: 0	ABC Plan 2	\$535.79	\$547.33
IN Deductible:			2P: 0	\$2000/\$4000	\$1,203.66	\$1,229.62
IN Coinsurance:			F: 0	0%	\$1,497.51	\$1,529.81
OV/UC/ER Copay:				N/A		
Rx Coverage:				ABC Rx		
Riders Included:				EA1, HEQ		
Medical:			S: 0	ABC Plan 1	\$533.00	\$544.48
IN Deductible:			2P: 0	\$1300/\$2600	\$1,197.40	\$1,223.22
IN Coinsurance:			F: 0	10%	\$1,489.71	\$1,521.85
OV/UC/ER Copay:				N/A		
Rx Coverage:				ABC Rx		
Riders Included:				EA1, HEQ		

The 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 or plans offered may affect the final rates.



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## Medical Rate Summary Exclusively for Southgate Community Schools

Effective Date: 01/01/2018  
Pricing Group(s): All Employees

Product	Deductible	IN Copay (OV/U/C/E/R)	IN Coinsurance	RX Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
					Single	2-Person	Family	Single	2-Person	Family	
ABC Plan 3	\$3500 <sup>1</sup> ; \$7000 <sup>2</sup>	None	20%	ABC Rx	\$466.83	\$1,048.49	\$1,304.42	\$457.52	\$1,027.55	\$1,278.36	9Q
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	3Tier Mail	\$472.77	\$1,061.85	\$1,321.05	\$463.34	\$1,040.64	\$1,294.66	CI
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	3Tier	\$478.40	\$1,074.52	\$1,336.82	\$468.86	\$1,053.06	\$1,310.12	DO
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	3Tier Mail	\$482.67	\$1,084.14	\$1,348.78	\$473.05	\$1,062.48	\$1,321.83	CE
ABC Plan 3	\$3500 <sup>1</sup> ; \$7000 <sup>2</sup>	None	10%	ABC Rx	\$487.21	\$1,094.35	\$1,361.49	\$477.49	\$1,072.49	\$1,334.29	7T
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	3Tier	\$488.44	\$1,097.11	\$1,364.92	\$478.70	\$1,075.20	\$1,337.65	DK
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	ABC Rx	\$500.65	\$1,124.59	\$1,399.13	\$490.67	\$1,102.13	\$1,371.18	9L
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	3Tier Mail	\$500.95	\$1,125.27	\$1,399.97	\$490.96	\$1,102.80	\$1,372.00	BW
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	3Tier	\$506.93	\$1,138.71	\$1,416.69	\$496.82	\$1,115.97	\$1,388.39	DC
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	ABC Rx	\$511.15	\$1,148.22	\$1,428.53	\$500.96	\$1,125.29	\$1,399.99	9K
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	3Tier Mail	\$514.24	\$1,155.17	\$1,437.17	\$503.99	\$1,132.09	\$1,408.46	BS
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	3Tier Mail	\$516.73	\$1,160.76	\$1,444.14	\$506.42	\$1,137.58	\$1,415.28	CA
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	3Tier	\$520.38	\$1,168.97	\$1,454.35	\$510.00	\$1,145.62	\$1,425.30	CY
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	3Tier	\$522.90	\$1,174.65	\$1,461.42	\$512.47	\$1,151.18	\$1,432.22	DG
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	ABC Mail	\$523.45	\$1,175.89	\$1,462.96	\$513.01	\$1,152.40	\$1,433.73	AO
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	ABC Rx	\$530.39	\$1,191.51	\$1,482.40	\$519.82	\$1,167.71	\$1,452.78	9D
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	ABC Mail	\$537.34	\$1,207.13	\$1,501.85	\$526.62	\$1,183.02	\$1,471.84	AK
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	ABC Rx	\$544.38	\$1,222.98	\$1,521.57	\$533.53	\$1,198.55	\$1,491.16	9C
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	ABC Rx	\$547.23	\$1,229.38	\$1,529.53	\$536.31	\$1,204.83	\$1,498.97	7R
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	3Tier Mail	\$552.63	\$1,241.56	\$1,544.68	\$541.61	\$1,216.76	\$1,513.81	BO
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	3Tier	\$559.23	\$1,256.40	\$1,563.14	\$548.08	\$1,231.30	\$1,531.91	CU
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	ABC Mail	\$577.46	\$1,297.42	\$1,614.19	\$565.94	\$1,271.50	\$1,581.94	AG
ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	ABC Rx	\$584.62	\$1,313.52	\$1,634.24	\$572.96	\$1,287.28	\$1,601.59	7P
Choices	\$3000/\$6000	\$20/\$25/\$50	20%	Saver Rx	\$512.27	\$1,150.72	\$1,431.63	\$502.05	\$1,127.73	\$1,403.03	8V
Choices	\$3000/\$6000	\$20/\$25/\$50	10%	Saver Rx	\$521.41	\$1,171.29	\$1,457.24	\$511.01	\$1,147.90	\$1,428.12	8U

1. Single coverage deductible

2. 2-person and family coverage deductible (full deductible must be met before claims are paid for any individual)

This information is based on the rates and composition of the group as of the above effective date. Material changes in the composition of the group could result in different rates.

If you have any questions, please contact your MESSA Field Representative, Andrew Lavendusky, at 800.292.4910.



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## Medical Rate Summary Exclusively for Southgate Community Schools

Effective Date: 01/01/2018

Pricing Group(s): All Employees

Product	Deductible	IN Copay (OV/UC/ER)	IN Insurance	Rx Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
					Single	2-Person	Family	Single	2-Person	Family
Choices	\$1000/\$2000	\$20/\$25/\$50	20%	3Tier Mail	\$521.76	\$1,172.08	\$1,458.21	\$511.35	\$1,148.67	\$1,429.08
Choices	\$2000/\$4000	\$20/\$25/\$50	20%	Saver Rx	\$529.24	\$1,188.92	\$1,479.18	\$518.69	\$1,165.17	\$1,449.63
Choices	\$1000/\$2000	\$20/\$25/\$50	20%	3Tier	\$531.85	\$1,194.79	\$1,486.48	\$521.24	\$1,170.92	\$1,456.78
Choices	\$1000/\$2000	\$20/\$25/\$50	10%	3Tier Mail	\$536.76	\$1,205.85	\$1,500.24	\$526.06	\$1,181.76	\$1,470.27
Choices	\$2000/\$4000	\$20/\$25/\$50	10%	Saver Rx	\$541.65	\$1,216.85	\$1,513.93	\$530.85	\$1,192.54	\$1,483.68
Choices	\$1000/\$2000	\$20/\$25/\$50	10%	3Tier	\$546.87	\$1,228.58	\$1,528.53	\$535.96	\$1,204.04	\$1,497.99
Choices	\$1000/\$2000	\$20/\$25/\$50	20%	SRX Mail	\$549.11	\$1,233.63	\$1,534.81	\$538.16	\$1,208.98	\$1,504.14
Choices	\$500/\$1000	\$20/\$25/\$50	20%	3Tier Mail	\$550.49	\$1,236.73	\$1,538.66	\$539.51	\$1,212.02	\$1,507.92
Choices	\$1000/\$2000	\$20/\$25/\$50	20%	Saver Rx	\$557.32	\$1,252.10	\$1,557.80	\$546.21	\$1,227.08	\$1,526.68
Choices	\$3000/\$6000	\$20/\$25/\$50	0%	Saver Rx	\$558.63	\$1,255.04	\$1,561.46	\$547.48	\$1,229.96	\$1,530.26
Choices	\$500/\$1000	\$20/\$25/\$50	20%	3Tier	\$560.59	\$1,259.46	\$1,566.96	\$549.41	\$1,234.30	\$1,535.65
Choices	\$1000/\$2000	\$20/\$25/\$50	10%	SRX Mail	\$564.13	\$1,267.41	\$1,576.85	\$552.88	\$1,242.09	\$1,545.34
Choices	\$500/\$1000	\$20/\$25/\$50	10%	3Tier Mail	\$569.43	\$1,279.35	\$1,591.71	\$558.07	\$1,253.79	\$1,559.90
Choices	\$1000/\$2000	\$20/\$25/\$50	10%	Saver Rx	\$572.34	\$1,285.90	\$1,599.86	\$560.92	\$1,260.22	\$1,567.90
Choices	\$500/\$1000	\$20/\$25/\$50	20%	SRX Mail	\$577.84	\$1,298.27	\$1,615.26	\$566.32	\$1,272.33	\$1,582.99
Choices	\$500/\$1000	\$20/\$25/\$50	10%	3Tier	\$579.53	\$1,302.08	\$1,620.00	\$567.97	\$1,276.07	\$1,587.63
Choices	\$1000/\$2000	\$20/\$25/\$50	0%	3Tier Mail	\$581.84	\$1,307.27	\$1,626.45	\$570.23	\$1,281.15	\$1,593.95
Choices	\$2000/\$4000	\$20/\$25/\$50	0%	Saver Rx	\$582.14	\$1,307.95	\$1,627.29	\$570.53	\$1,281.82	\$1,594.78
Choices	\$500/\$1000	\$20/\$25/\$50	20%	Saver Rx	\$586.07	\$1,316.76	\$1,638.27	\$574.37	\$1,290.46	\$1,605.53
Choices	\$1000/\$2000	\$20/\$25/\$50	0%	3Tier	\$591.94	\$1,330.00	\$1,654.74	\$580.14	\$1,303.43	\$1,621.68
Choices	\$500/\$1000	\$20/\$25/\$50	10%	SRX Mail	\$596.78	\$1,340.90	\$1,668.30	\$584.88	\$1,314.11	\$1,634.96
Choices	\$500/\$1000	\$20/\$25/\$50	10%	Saver Rx	\$605.01	\$1,359.38	\$1,691.31	\$592.94	\$1,332.23	\$1,657.51
Choices	\$1000/\$2000	\$20/\$25/\$50	0%	SRX Mail	\$609.19	\$1,368.82	\$1,703.05	\$597.04	\$1,341.47	\$1,669.02
Choices	\$1000/\$2000	\$20/\$25/\$50	0%	Saver Rx	\$617.42	\$1,387.30	\$1,726.06	\$605.10	\$1,359.59	\$1,691.56
Choices	\$500/\$1000	\$20/\$25/\$50	0%	3Tier Mail	\$619.07	\$1,391.04	\$1,730.70	\$606.72	\$1,363.25	\$1,696.11

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Pricing Group(s): All Employees

Product	Deductible	IN Copay (OV/UC/ER)	IN Insurance	Rx Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
					Single	2-Person	Family	Single	2-Person	Family	
Choices	\$500/\$1000	\$20/\$25/\$50	0%	3Tier	\$629.17	\$1,413.77	\$1,758.99	\$616.62	\$1,385.52	\$1,723.84	BC
Choices	\$500/\$1000	\$20/\$25/\$50	0%	SRX Mail	\$646.43	\$1,452.60	\$1,807.31	\$633.54	\$1,423.57	\$1,771.20	9S
Choices	\$500/\$1000	\$20/\$25/\$50	0%	Saver Rx	\$654.65	\$1,471.07	\$1,830.30	\$641.58	\$1,441.68	\$1,793.72	7F
Choices	\$500/\$1000	\$10/\$25/\$50	0%	Saver Rx	\$666.40	\$1,497.51	\$1,863.20	\$653.10	\$1,467.59	\$1,825.97	7D
Choices	\$500/\$1000	\$5/\$10/\$25	0%	Saver Rx	\$673.88	\$1,514.36	\$1,884.18	\$660.43	\$1,484.11	\$1,846.52	7B
Choices	\$300/\$600	\$20/\$25/\$50	0%	Saver Rx	\$690.96	\$1,552.80	\$1,932.00	\$677.17	\$1,521.77	\$1,893.39	7E
Choices	\$500/\$1000	\$20/\$25/\$50	0%	\$10/\$20	\$700.63	\$1,574.54	\$1,959.06	\$686.65	\$1,543.08	\$1,919.91	5L
Choices	\$300/\$600	\$10/\$25/\$50	0%	Saver Rx	\$703.62	\$1,581.25	\$1,967.43	\$689.57	\$1,549.66	\$1,928.11	7C
Choices	\$200/\$400	\$20/\$25/\$50	0%	Saver Rx	\$711.05	\$1,597.98	\$1,988.23	\$696.86	\$1,566.05	\$1,948.50	6N
Choices	\$300/\$600	\$5/\$10/\$25	0%	Saver Rx	\$711.73	\$1,599.51	\$1,990.13	\$697.52	\$1,567.55	\$1,950.36	7A
Choices	\$500/\$1000	\$10/\$25/\$50	0%	\$10/\$20	\$712.38	\$1,600.98	\$1,991.96	\$698.16	\$1,568.99	\$1,952.15	5U
Choices	\$500/\$1000	\$5/\$10/\$25	0%	\$10/\$20	\$719.87	\$1,617.83	\$2,012.94	\$705.51	\$1,585.51	\$1,972.71	5H
Choices	\$200/\$400	\$10/\$25/\$50	0%	Saver Rx	\$724.21	\$1,627.60	\$2,025.09	\$709.76	\$1,595.07	\$1,984.62	6P
Choices	\$200/\$400	\$5/\$10/\$25	0%	Saver Rx	\$732.65	\$1,646.59	\$2,048.72	\$718.03	\$1,613.69	\$2,007.78	6R
Choices	\$100/\$200	\$20/\$25/\$50	0%	Saver Rx	\$733.14	\$1,647.71	\$2,050.11	\$718.51	\$1,614.79	\$2,009.14	6M
Choices	\$300/\$600	\$20/\$25/\$50	0%	\$10/\$20	\$736.95	\$1,656.26	\$2,060.76	\$722.24	\$1,623.17	\$2,019.58	5K
Choices	\$100/\$200	\$10/\$25/\$50	0%	Saver Rx	\$746.85	\$1,678.53	\$2,088.48	\$731.94	\$1,644.99	\$2,046.74	6L
Choices	\$300/\$600	\$10/\$25/\$50	0%	\$10/\$20	\$749.61	\$1,684.75	\$2,096.21	\$734.65	\$1,651.09	\$2,054.31	5I
Choices	\$100/\$200	\$5/\$10/\$25	0%	Saver Rx	\$755.71	\$1,698.46	\$2,113.27	\$740.62	\$1,664.52	\$2,071.03	6Q
Choices	\$200/\$400	\$20/\$25/\$50	0%	\$10/\$20	\$757.04	\$1,701.45	\$2,116.99	\$741.93	\$1,667.45	\$2,074.68	3T
Choices	\$300/\$600	\$5/\$10/\$25	0%	\$10/\$20	\$757.71	\$1,702.97	\$2,118.89	\$742.59	\$1,668.95	\$2,076.54	5G
Choices	\$200/\$400	\$10/\$25/\$50	0%	\$10/\$20	\$770.20	\$1,731.07	\$2,153.85	\$754.82	\$1,696.47	\$2,110.81	3U
Choices	\$200/\$400	\$5/\$10/\$25	0%	\$10/\$20	\$778.64	\$1,750.06	\$2,177.49	\$763.09	\$1,715.09	\$2,133.97	3S
Choices	\$100/\$200	\$20/\$25/\$50	0%	\$10/\$20	\$779.14	\$1,751.18	\$2,178.87	\$763.58	\$1,716.19	\$2,135.33	3R
Choices	\$100/\$200	\$10/\$25/\$50	0%	\$10/\$20	\$792.83	\$1,782.00	\$2,217.24	\$777.01	\$1,746.39	\$2,172.92	3Q

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						Single	2-Person	Family	Single	2-Person	Family	
Choices	\$100/\$200		\$5/\$10/\$25	0%	\$10/\$20	\$801.69	\$1,801.93	\$2,242.03	\$785.69	\$1,765.92	\$2,197.22	3P

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