



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

**2018 Rate Renewal Exclusively for
 Concord Community Schools (430)
 (Part of Jackson County Consortium)**

Quote #: 340246
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/13/2017

Renewal Effective 01/01/2018

PAK A - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:	6497-0127	Single: 0	\$34.64	\$35.22
Class I:	80%	2-Person: 0	\$68.18	\$69.33
Class II:	80%	Family: 0	\$119.49	\$121.51
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$20,000	0		\$0.00
Rate/\$1000				\$0.60
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.68
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$49.87
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.68
Covered Salary				\$0.00
Composite:				\$49.87
Total Monthly Rate per Member - Single				\$744.77
Total Monthly Rate per Member - 2-Person				\$1,597.29
Total Monthly Rate per Member - Family				\$2,012.78

PAK A COBRA RATES:

Medical	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
	Single	\$635.88	\$649.61
	2-Person	\$1,430.75	\$1,461.64
	Family	\$1,780.46	\$1,818.91

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.



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PAK B - JCC FT CMF JCC FT Cust.Maint.Fac	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Dental: 6497-0128	Single: 0	\$34.45	\$35.03
Class I: 80%	2-Person: 0	\$65.17	\$66.27
Class II: 80%	Family: 0	\$118.03	\$120.02
Class III: 80%			
Annual Max: \$1,000			
Class IV: 80%			
Lifetime Max: \$1,300			
Riders: 2 Cleanings			
<hr/>			
Vision: VSP 2 S	Single: 0	\$5.45	\$5.57
	2-Person: 0	\$11.70	\$11.95
	Family: 0	\$17.61	\$17.99
<hr/>			
Life Insurance: \$25,000	0		\$0.12
Rate/\$1000			\$0.00
Volume			\$3.00
Composite:			
AD&D Coverage: \$25,000	0		\$0.03
Rate/\$1000			\$0.00
Volume			\$0.75
Composite:			
<hr/>			
LTD Benefit 66 2/3% Max \$3,500	0		
Max Monthly Salary: \$5,250			
Waiting Period: 90 CDMF			
Alcohol/Drug: Same as any other illness			
Mental/Nervous: Same as any other illness			
Soc. Sec. Offset: Primary			
Pre-Exist Cond.: Waived			
COLA: No			
Rate/\$100			\$1.68
Covered Salary			\$0.00
Composite:			\$49.87
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Total Monthly Rate per Member - Single			\$94.22
Total Monthly Rate per Member - 2-Person			\$131.84
Total Monthly Rate per Member - Family			\$191.63

PAK B COBRA RATES:

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PAK C - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0127	Single: 0	\$34.64	\$35.22
Class I:	80%	2-Person: 0	\$68.18	\$69.33
Class II:	80%	Family: 0	\$119.49	\$121.51
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$20,000	0		\$0.00
Rate/\$1000				\$0.60
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.68
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$49.87
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.68
Covered Salary				\$0.00
Composite:				\$49.87
Total Monthly Rate per Member - Single				\$702.05
Total Monthly Rate per Member - 2-Person				\$1,501.17
Total Monthly Rate per Member - Family				\$1,893.16

PAK C COBRA RATES:

Medical	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

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

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PAK D - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$531.88	\$543.34
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	Family: 0	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0127	Single: 0	\$34.64	\$35.22
Class I:	80%	2-Person: 0	\$68.18	\$69.33
Class II:	80%	Family: 0	\$119.49	\$121.51
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$20,000	0		\$0.00
Rate/\$1000				\$0.60
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.68
Covered Salary				\$0.00
Composite:				\$49.87
Total Monthly Rate per Member - Single				\$637.00
Total Monthly Rate per Member - 2-Person				\$1,354.80
Total Monthly Rate per Member - Family				\$1,711.02

PAK D COBRA RATES:

Medical	Single	\$530.38	\$541.84
	2-Person	\$1,193.38	\$1,219.15
	Family	\$1,485.08	\$1,517.15

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PAK E - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	2-Person: 1	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	Family: 3	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0127	Single: 0	\$34.64	\$35.22
Class I:	80%	2-Person: 1	\$68.18	\$69.33
Class II:	80%	Family: 3	\$119.49	\$121.51
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 1	\$11.70	\$11.95
		Family: 3	\$17.61	\$17.99
Life Insurance:	\$20,000	4		\$0.12
Rate/\$1000				\$80,000.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$20,000	4		\$80,000.00
Rate/\$1000				\$0.60
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	4		\$1.68
Max Monthly Salary:	\$5,250			\$12,200.00
Waiting Period:	90 CDMF			\$49.87
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$667.47
Total Monthly Rate per Member - 2-Person				\$1,423.34
Total Monthly Rate per Member - Family				\$1,796.31

PAK E COBRA RATES:

Medical	Single	\$560.21	\$572.31
	2-Person	\$1,260.47	\$1,287.69
	Family	\$1,568.57	\$1,602.44

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