

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)

Renewal Effective 01/01/2018

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

S JCC Teachers		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1		Single: 0 2-Person: 1 Family: 1	\$637.38 \$1,432.25 \$1,781.96	\$651.11 \$1,463.14 \$1,820.41
6497-0125 80% 80% 80% \$1,200 80% \$1,000 2 Cleanings		Single: 0 2-Person: 1 Family: 1	\$32.52 \$64.69 \$119.78	\$33.07 \$65.78 \$121.80
VSP 2 S		Single: 0 2-Person: 1 Family: 1	\$5.45 \$11.70 \$17.61	\$5.57 \$11.95 \$17.99
\$30,000		2		\$0.12 \$60,000.00
\$30,000		2		\$3.60 \$0.03 \$60,000.00 \$0.90
66 2/3% Max \$7,000 \$10,500 90 CDMF Same as any other illness Same as any other illness Primary Waived No		2		\$0.51 \$8,721.00 \$26.30
Total Monthly Rate per Member - Single Total Monthly Rate per Member - 2-Person Total Monthly Rate per Member - Family				\$720.55 \$1,571.67 \$1,991.00
PAK A COBRA RATES:	Medical	Single 2-Person Family	\$635.88 \$1,430.75 \$1,780.46	\$649.61 \$1,461.64 \$1,818.91
	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1  6497-0125 80% 80% 80% \$1,200 80% \$1,000 2 Cleanings  VSP 2 S  \$30,000  \$30,000  \$30,000  \$30,000  \$0 CDMF Same as any other illness Same as any other illness Primary Waived No  ember - Single ember - 2-Person ember - Family	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1  6497-0125 80% 80% 80% \$1,200 80% \$1,000 2 Cleanings  VSP 2 S  \$30,000  \$30,000  \$30,000  \$40,500 90 CDMF Same as any other illness Same as any other illness Primary Waived No  PAK A COBRA RATES:	MESSA Choices Single: 0 2-Person: 1 820/\$25/\$50 \$10/\$20 EA1  6497-0125 80% 80% \$1,000 2 Cleanings   VSP 2 S  \$30,000  2 Single: 0 2-Person: 1 Family: 1  \$30,000  2 Cleanings   Single: 0 2-Person: 1 Family: 1  \$30,000  2 Cleanings  2 Single: 0 2-Person: 1 Family: 1  \$30,000  2 Cleanings   Assume the second of	SJCC Teachers   Enrollment   without Taxes

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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#### Renewal Effective 01/01/2018

PAK B - JCC TEACHERS JCC Teachers		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Dental:	6497-0126	Single: 1	\$26.18	\$26.62
Class I:	80%	2-Person: 0	\$52.75	\$53.64
Class II:	80%	Family: 12	\$102.67	\$104.40
Class III:	80%	to be stored to an extension of the stored to the stored t		7.01.10
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 12	\$17.61	\$17.99
Life Insurance:	\$35,000	13		
Rate/\$1000	= 8	0.7%		\$0.12
Volume				\$455,000.00
Composite:				\$4.20
AD&D Coverage:	\$35,000	12		Ψ1.20
Rate/\$1000				\$0.03
Volume				\$420,000.00
Composite:				\$1.05
LTD Benefit	66 2/3% Max \$7,000	12		
Max Monthly Salary:	\$10,500			
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				\$0.51
Covered Salary				\$55,103.00
Composite:				\$26.30
Total Monthly Rate per M				\$63.74
Total Monthly Rate per M				\$97.14
Total Monthly Rate per M	iember - ⊢amily			\$153.94

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

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Date Created: 09/13/2017

PAK C - JCC TEACHERS	S JCC Teachers		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx EA1		Single: 0 2-Person: 0 Family: 0	\$595.56 \$1,338.15 \$1,664.87	\$608.39 \$1,367.02 \$1,700.79
Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:	6497-0125 80% 80% 81,200 80% \$1,000 2 Cleanings		Single: 0 2-Person: 0 Family: 0	\$32.52 \$64.69 \$119.78	\$33.07 \$65.78 \$121.80
Vision:	VSP 2 S		Single: 0 2-Person: 0 Family: 0	\$5.45 \$11.70 \$17.61	\$5.57 \$11.95 \$17.99
Life Insurance: Rate/\$1000 Volume Composite:	\$30,000		0		\$0.12 \$0.00
AD&D Coverage: Rate/\$1000 Volume Composite:	\$30,000		0		\$3.60 \$0.03 \$0.00 \$0.90
LTD Benefit Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA: Rate/\$100 Covered Salary Composite:	66 2/3% Max \$7,000 \$10,500 90 CDMF Same as any other illness Same as any other illness Primary Waived No		0		\$0.51 \$0.00 \$26.30
Total Monthly Rate per Member - Single Total Monthly Rate per Member - 2-Person Total Monthly Rate per Member - Family					\$677.83 \$1,475.55 \$1,871.38
	PAK C COBRA RATES:	Medical	Single 2-Person Family	\$594.06 \$1,336.65 \$1,663.37	\$606.89 \$1,365.52 \$1,699.29
		The COBRA rates for Dental and Vision are the same as the rates above.			

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#### Renewal Effective 01/01/2018

PAK D - JCC TEACHERS	JCC Teachers		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: 1	\$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		. c.i.iiy. o	ψ1,100.00	Ψ1,510.05
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
rtiders included.	EAI				
Dental:	6497-0125		Single: 0	\$32.52	\$33.07
Class I:	80%		2-Person: 1	\$64.69	\$65.78
Class II:	80%		Family: 0	\$119.78	\$121.80
Class III:	80%		,	,	Ψ121.00
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:					
Riders.	2 Cleanings				
Vision:	VSP 2 S		Single: 0	\$5.45	\$5.57
VISIOI1.	V31 2 3		2-Person: 1	\$5.45 \$11.70	
					\$11.95
			Family: 0	\$17.61	\$17.99
_ife Insurance:	\$30,000		1		
Rate/\$1000	ψου,σου				<b>CO 40</b>
√olume					\$0.12
					\$30,000.00
Composite:	#00.000				\$3.60
AD&D Coverage:	\$30,000		1		
Rate/\$1000					\$0.03
Volume					\$30,000.00
Composite:					\$0.90
_TD Benefit	66 2/3% Max \$7,000		1		
Max Monthly Salary:	\$10,500				
Naiting 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				
	NO				2-270000
Rate/\$100					\$0.51
Covered Salary					\$4,503.00
Composite:					\$26.30
Total Monthly Rate per Member - Single					\$612.78
Total Monthly Rate per Member - 2-Person					\$1,329.18
Total Monthly Rate per Me	ember - Family				\$1,689.24
	PAK D COBRA RATES:				
		Medical	Single	\$530.38	\$541.84
			2-Person		
			z-Person	\$1,193.38	\$1.219.15
			Z-Person Family	\$1,193.38 \$1,485.08	\$1,219.15 \$1,517.15

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PAK E - JCC TEACHERS	G JCC Teachers		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage:	MESSA Choices \$1000/\$2000 N/A \$20/\$25/\$50 Saver Rx		Single: 4 2-Person: 4 Family: 19	\$561.71 \$1,261.97 \$1,570.07	\$573.81 \$1,289.19 \$1,603.94
Riders Included:	EA1				
Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:	6497-0125 80% 80% \$1,200 80% \$1,000 2 Cleanings		Single: 4 2-Person: 4 Family: 19	\$32.52 \$64.69 \$119.78	\$33.07 \$65.78 \$121.80
Vision:	VSP 2 S		Single: 4 2-Person: 4 Family: 19	\$5.45 \$11.70 \$17.61	\$5.57 \$11.95 \$17.99
Life Insurance: Rate/\$1000 Volume Composite:	\$30,000		27		\$0.12 \$810,000.00
AD&D Coverage: Rate/\$1000 Volume Composite:	\$30,000		27		\$3.60 \$0.03 \$810,000.00 \$0.90
LTD Benefit Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA:	66 2/3% Max \$7,000 \$10,500 90 CDMF Same as any other illness Same as any other illness Primary Waived No		27		
Rate/\$100 Covered Salary Composite:	NU				\$0.51 \$125,275.00 \$26.30
Total Monthly Rate per Mo Total Monthly Rate per Mo Total Monthly Rate per Mo	ember - 2-Person				\$643.25 \$1,397.72 \$1,774.53
	PAK E COBRA RATES:	Medical	Single 2-Person Family	\$560.21 \$1,260.47 \$1,568.57	\$572.31 \$1,287.69 \$1,602.44

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