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 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

**2015 Rate Renewal Exclusively for
 Schoolcraft Community Schools
 Renewal Effective 07/01/2015**

Quote #: 330740
 MESSA Field Rep: Renee Szurna
 Date Created: 03/26/2015

PAK A - 870A Teachers

		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$558.33	Single: 5	\$602.09
IN Deductible:	\$500/\$1000	\$1,254.39	2-Person: 8	\$1,352.84
IN Coinsurance:	N/A	\$1,560.64	Family: 24	\$1,683.14
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$28.12	Single: 5	\$26.60
Class I:	75%	\$53.11	2-Person: 9	\$53.59
Class II:	75%	\$98.35	Family: 23	\$99.79
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.34	Single: 5	\$5.13
		\$11.49	2-Person: 9	\$11.03
		\$17.28	Family: 23	\$16.59
Life Insurance:	\$40,000		37	
Rate/\$1000				\$0.12
Volume				\$1,480,000.00
Composite:		\$4.00		\$4.80
AD&D Coverage:	\$40,000		37	
Rate/\$1000				\$0.03
Volume				\$1,480,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$5,000		37	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.43
Covered Salary				\$175,756.00
Composite:		\$20.90		\$20.43
Total Monthly Rate per Member - Single		\$617.89		\$660.25
Total Monthly Rate per Member - 2-Person		\$1,345.09		\$1,443.89
Total Monthly Rate per Member - Family		\$1,702.37		\$1,825.95

PAK A COBRA RATES:

Medical	Single	\$600.59
	2-Person	\$1,351.34
	Family	\$1,681.64

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 03/26/2015. 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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PAK B - 870A Teachers

		2014-15 Rates	Enrollment	2015-16 Rates
Dental:		\$30.19	Single: 2	\$28.66
Class I:	80%	\$57.00	2-Person: 1	\$58.55
Class II:	80%	\$104.45	Family: 15	\$108.39
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
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Vision:	VSP 3	\$7.17	Single: 2	\$6.88
		\$15.42	2-Person: 1	\$14.80
		\$23.19	Family: 15	\$22.26
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Life Insurance:	\$50,000		18	
Rate/\$1000				\$0.12
Volume				\$900,000.00
Composite:		\$5.00		\$6.00
AD&D Coverage:	\$50,000		18	
Rate/\$1000				\$0.03
Volume				\$900,000.00
Composite:		\$1.50		\$1.50
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LTD Benefit	66 2/3% Max \$5,000		18	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.43
Covered Salary				\$85,503.00
Composite:		\$20.90		\$20.43
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Total Monthly Rate per Member - Single		\$64.76		\$63.47
Total Monthly Rate per Member - 2-Person		\$99.82		\$101.28
Total Monthly Rate per Member - Family		\$155.04		\$158.58

PAK B COBRA RATES:

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PAK A - 870E Superintendent & Principals		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$558.23	Single: 0	\$601.99
IN Deductible:	\$500/\$1000	\$1,254.15	2-Person: 0	\$1,352.60
IN Coinsurance:	N/A	\$1,560.36	Family: 1	\$1,682.86
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$29.42	Single: 0	\$21.58
Class I:	75%	\$55.47	2-Person: 0	\$43.19
Class II:	75%	\$99.82	Family: 1	\$86.41
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.34	Single: 0	\$5.13
		\$11.49	2-Person: 0	\$11.03
		\$17.28	Family: 1	\$16.59
Life Insurance:	\$40,000		1	\$0.12
Rate/\$1000				\$40,000.00
Volume				\$4.80
Composite:		\$4.00		\$0.03
AD&D Coverage:	\$40,000		1	\$40,000.00
Rate/\$1000				\$1.20
Volume				\$0.49
Composite:		\$1.20		\$7,175.00
LTD Benefit	66 2/3% Max \$5,000		1	\$35.16
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.49
Covered Salary				\$7,175.00
Composite:		\$34.95		\$35.16
Total Monthly Rate per Member - Single		\$633.14		\$669.86
Total Monthly Rate per Member - 2-Person		\$1,361.26		\$1,447.98
Total Monthly Rate per Member - Family		\$1,717.61		\$1,827.02

PAK A COBRA RATES:

Medical	Single	\$600.49
	2-Person	\$1,351.10
	Family	\$1,681.36

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

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PAK B - 870E Superintendent & Principals

		2014-15 Rates	Enrollment	2015-16 Rates
Dental:		\$27.30	Single: 0	\$26.31
Class I:	80%	\$51.78	2-Person: 0	\$55.65
Class II:	80%	\$99.98	Family: 2	\$106.23
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
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Vision:	VSP 3	\$7.17	Single: 0	\$6.88
		\$15.42	2-Person: 0	\$14.80
		\$23.19	Family: 2	\$22.26
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Life Insurance:	\$50,000		2	
Rate/\$1000				\$0.12
Volume				\$100,000.00
Composite:		\$5.00		\$6.00
AD&D Coverage:	\$50,000		2	
Rate/\$1000				\$0.03
Volume				\$100,000.00
Composite:		\$1.50		\$1.50
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LTD Benefit	66 2/3% Max \$5,000		2	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.49
Covered Salary				\$14,349.00
Composite:		\$34.95		\$35.16
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Total Monthly Rate per Member - Single		\$75.92		\$75.85
Total Monthly Rate per Member - 2-Person		\$108.65		\$113.11
Total Monthly Rate per Member - Family		\$164.62		\$171.15

PAK B COBRA RATES:

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PAK C - 870E Superintendent & Principals

		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1	\$505.07	Single: 0	\$544.65
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,134.55	2-Person: 0	\$1,223.59
IN Coinsurance:	N/A	\$1,411.52	Family: 1	\$1,522.32
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$29.42	Single: 0	\$21.58
Class I:	75%	\$55.47	2-Person: 0	\$43.19
Class II:	75%	\$99.82	Family: 1	\$86.41
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.34	Single: 0	\$5.13
		\$11.49	2-Person: 0	\$11.03
		\$17.28	Family: 1	\$16.59
Life Insurance:	\$40,000		1	
Rate/\$1000				\$0.12
Volume				\$40,000.00
Composite:		\$4.00		\$4.80
AD&D Coverage:	\$40,000		1	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$5,000		1	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.49
Covered Salary				\$7,175.00
Composite:		\$34.95		\$35.16
Total Monthly Rate per Member - Single		\$579.98		\$612.52
Total Monthly Rate per Member - 2-Person		\$1,241.66		\$1,318.97
Total Monthly Rate per Member - Family		\$1,568.77		\$1,666.48

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$543.15	\$1,222.09	\$1,520.82

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NON-PAK - 870G Support Staff

		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1	\$515.35	Single: 3	\$555.74
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,157.67	2-Person: 1	\$1,248.53
IN Coinsurance:	N/A	\$1,440.29	Family: 2	\$1,553.37
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Medical:	MESSA Choices	\$601.19	Single: 0	\$648.32
IN Deductible:	\$300/\$600	\$1,350.81	2-Person: 1	\$1,456.85
IN Coinsurance:	N/A	\$1,680.62	Family: 1	\$1,812.60
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders included:	None			

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$554.24
	2-Person	\$1,247.03
	Family	\$1,551.87
MESSA Choices	Single	\$646.82
	2-Person	\$1,455.35
	Family	\$1,811.10

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