

#### 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: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:   | MESSA Choices<br>\$500/\$1000<br>N/A<br>\$20/\$25/\$50<br>Saver Rx<br>EA1                                     | \$558.33<br>\$1,254.39<br>\$1,560.64            | Single: 5<br>2-Person: 8<br>Family: 24 | \$602.09<br>\$1,352.84<br>\$1,683.14                                     |
| Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:  | 75%<br>75%<br>50%<br>\$1,000<br>50%<br>\$1,500<br>2 Cleanings   | \$28.12<br>\$53.11<br>\$98.35                   | Single: 5<br>2-Person: 9<br>Family: 23 | \$26.60<br>\$53.59<br>\$99.79  |
| Vision:  | VSP 2   | \$5.34<br>\$11.49<br>\$17.28                    | Single: 5<br>2-Person: 9<br>Family: 23 | \$5.13<br>\$11.03<br>\$16.59   |
| Life Insurance: Rate/\$1000 Volume Composite: AD&D Coverage: Rate/\$1000 Volume Composite:   | \$40,000<br>\$40,000  | \$4.00<br>\$1.20                                | 37<br>37                               | \$0.12<br>\$1,480,000.00<br>\$4.80<br>\$0.03<br>\$1,480,000.00<br>\$1.20 |
| LTD Benefit Max Monthly Salary; Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA: Rate/\$100 Covered Salary | 66 2/3% Max \$5,000<br>\$7,500<br>60 CDMF<br>2 Year Limitation<br>2 Year Limitation<br>Family<br>Waived<br>No |   | 37                                     | \$0.43<br>\$175,756.00   |
| Composite:  Total Monthly Rate per Member - Single Total Monthly Rate per Member - 2-Person Total Monthly Rate per Member - Family               |   | \$20.90<br>\$617.89<br>\$1,345.09<br>\$1,702.37 |  | \$175,756.00<br>\$20.43<br>\$660.25<br>\$1,443.89<br>\$1,825.95          |
|  | PAK A COBRA RATES:  | Medical   | Single<br>2-Person<br>Family           | \$600.59<br>\$1,351.34<br>\$1,681.64                                     |

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.

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



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

| 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%                 | 4.5           |   | ******   |
| Annual Max:                              | \$1,000             |               |   |  |
| Class IV:                                | 50%                 |               |   |  |
| Lifetime Max:                            | \$1,500             |               |   |  |
| Riders:                                  | 2 Cleanings         |               |   |  |
| rigers.                                  | z Clearings         |               |   |  |
| Vision:                                  | VSP 3               | \$7.17        | Single: 2   | \$6.88   |
|  |                     | \$15.42       | 2-Person: 1   | \$14.80  |
|  |                     | \$23.19       | Family: 15  | \$22.26  |
|  |                     | · ·           | •   |  |
| Life Insurance:                          | \$50,000            |               | 18  | entekan mendelam ana Promo an omborida dia kandisak milandi da entekan dia dia entekan dia dia entekan mendela |
| 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   |
| 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  |
| Composite.                               |                     | φ20.90        |   | <b>\$</b> 20.43  |
| 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:  |               | mar, or yaming mangary gaman ngang manggaring, nganggangan garang na ang arang na |  |

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

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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                                 |
|  | 50%   | ψ55.02   | ranny. s    | \$00.41                                 |
| Class III:   |   |  |             |   |
| Annual Max:  | \$1,000   |  |             |   |
| Class IV:  | 50%   |  |             |   |
| Lifetime Max:  | \$1,500   |  |             |   |
| Riders:  | 2 Cleanings   |  |             |   |
| A CONTRACTOR OF THE CONTRACTOR |   | elements de la California de Marcellando de la California de la California de la California de la California d     |             |   |
| 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   | ունան քաշնատան հումաներուն չման հումաձի ու հուսասում հասագաւրու հուսնումանարորացուրյացությալ անդագան երև այկա դուս | 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   |   | \$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                              |
|  | annan ann an haitaidh ann tha ann Neachann ann ann an Antainn a tan bhaile the ann a tain an tait a |  |             |   |
|  | PAK A COBRA RATES:  |  |             |   |
|  |   | Medical  | Single      | \$600.49                                |
|  |   |  | 2-Person    | \$1,351.10                              |
|  |   |  |             |   |
|  |   |  | Family      | \$1,681.36                              |

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

| Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:  Vision:  Life Insurance: Rate/\$1000 Volume Composite: AD&D Coverage: Rate/\$1000 Volume | 80%<br>80%<br>80%<br>\$1,000<br>50%<br>\$1,500<br>2 Cleanings<br>VSP 3 | \$27.30<br>\$51.78<br>\$99.98<br>\$7.17<br>\$15.42<br>\$23.19 | Single: 0<br>2-Person: 0<br>Family: 2<br>Single: 0<br>2-Person: 0<br>Family: 2                       | \$26.31<br>\$55.65<br>\$106.23<br>\$6.88<br>\$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00<br>\$6.00 |
|---|--|---|--|--|
| Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:  Vision:  Life Insurance: Rate/\$1000 Volume Composite: AD&D Coverage: Rate/\$1000                | 80%<br>80%<br>\$1,000<br>50%<br>\$1,500<br>2 Cleanings<br>VSP 3        | \$51.78<br>\$99.98<br>\$7.17<br>\$15.42<br>\$23.19            | 2-Person: 0<br>Family: 2<br>Single: 0<br>2-Person: 0<br>Family: 2                                    | \$55.65<br>\$106.23<br>\$6.88<br>\$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00                      |
| Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:  Vision:  Life Insurance: Rate/\$1000  Volume Composite: AD&D Coverage: Rate/\$1000                        | 80%<br>80%<br>\$1,000<br>50%<br>\$1,500<br>2 Cleanings<br>VSP 3        | \$7.17<br>\$7.17<br>\$15.42<br>\$23.19                        | Single: 0<br>2-Person: 0<br>Family: 2  | \$6.88<br>\$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume Composite: AD&D Coverage: Rate/\$1000                                     | 80%<br>\$1,000<br>50%<br>\$1,500<br>2 Cleanings<br>VSP 3               | \$7.17<br>\$15.42<br>\$23.19                                  | Single: 0<br>2-Person: 0<br>Family: 2  | \$6.88<br>\$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Annual Max: Class IV: Lifetime Max; Riders:  //ision:  Life Insurance: Rate/\$1000  /olume Composite: AD&D Coverage: Rate/\$1000  | \$1,000<br>50%<br>\$1,500<br>2 Cleanings<br>VSP 3                      | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Class IV: Lifetime Max; Riders:  /ision:  Life Insurance; Rate/\$1000  /olume Composite; AD&D Coverage; Rate/\$1000   | 50%<br>\$1,500<br>2 Cleanings<br>VSP 3                                 | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Lifetime Max: Riders: Vision:  Life Insurance: Rate/\$1000 Volume Composite: AD&D Coverage: Rate/\$1000   | \$1,500<br>2 Cleanings<br>VSP 3  | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Riders:  Vision:  Life Insurance: Rate/\$1000  Volume Composite: AD&D Coverage: Rate/\$1000   | 2 Cleanings  VSP 3  \$50,000   | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Vision:  Life Insurance: Rate/\$1000  Volume Composite: AD&D Coverage: Rate/\$1000  | VSP 3<br>\$50,000  | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Life Insurance:<br>Rate/\$1000<br>Volume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000   | \$50,000   | \$15.42<br>\$23.19  | 2-Person: 0<br>Family: 2   | \$14.80<br>\$22.26<br>\$0.12<br>\$100,000.00   |
| Rate/\$1000<br>/olume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000  |  | \$23.19   | Family: 2  | \$22.26<br>\$0.12<br>\$100,000.00  |
| Rate/\$1000<br>Volume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000  |  |   |  | \$22.26<br>\$0.12<br>\$100,000.00  |
| Rate/\$1000<br>Volume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000  |  | \$5.00  | 2  | \$100,000.00   |
| Rate/\$1000<br>/olume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000  |  | \$5.00  |  | \$100,000.00   |
| Volume<br>Composite:<br>AD&D Coverage:<br>Rate/\$1000   | \$50,000   | \$5.00  |  | \$100,000.00   |
| Composite:<br>AD&D Coverage:<br>Rate/\$1000   | \$50,000   | \$5.00  |  |  |
| AD&D Coverage:<br>Rate/\$1000   | \$50,000   | \$3.00  |  | φ0.00  |
| Rate/\$1000   | \$30,000   |   | 2  |  |
|   |  |   | 2  | \$0.03   |
|   |  |   |  |  |
|   |  | 04.50   |  | \$100,000.00   |
| Composite:  |  | \$1.50  |  | \$1.50   |
| 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   |   |  | 65.5   |
| Rate/\$100  |  |   |  | \$0.49   |
| Covered Salary  |  |   |  | \$14,349.00  |
| Composite:  |  | \$34.95   |  | \$35.16  |
| Total Monthly Rate per Mer  |  | \$75.92   | ners stammen en 1900 fra 1964 et de 1964 fran de sekunderblekke om den men de en men de sekunderblek | \$75.85  |
| Total Monthly Rate per Mer  |  | \$108.65  |  | \$113.11   |
| Total Monthly Rate per Member - Family  |  | \$164.62  |  | \$171.15   |



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| PAK C - 870E Superinte   | ndent & 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             |  |   |               |
| ,,   | VOD 0                   |  | Of all a D  | 05.40         |
| 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        |
| /olume   |                         |  |   | \$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        |
| .TD Benefit  | 66 2/3% Max \$5,000     | ւս որդեր առուսանականակ արդերը ու լուդիականականցել է բերա ը է երկն և արդերն չեն արդասան | 1   |               |
| Max Monthly Salary:  | \$7,500                 |  |   |               |
| Waiting Period:  | 60 CDMF                 |  |   |               |
| lcohol/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<br>Total Monthly Rate per Member - 2-Person |                         | \$579.98   |   | \$612.52      |
|  |                         | \$1,241.66<br>\$1,569.77   |   | \$1,318.97    |
| Fotal Monthly Rate per M   | еньен - натыу           | \$1,568.77   |   | \$1,666.48    |
|  | PAK C COBRA RATES:      |  | "" o a 1975 (1776 "The 1976 and a 1976 and a market and an another and a construction of the second and a construction of the second and a second a second and a |               |
|  | THE O COURT CHIEFE.     | Medical  | Single  | \$543.15      |
|  |                         |  | O Dornous   | ሮ4 ክሳሳ ሰላ     |

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2-Person

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

Family

\$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    |