



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

**2011 Rate Renewal Exclusively for  
 Schoolcraft Community Schools  
 Renewal Effective 07/01/2011**

Quote #: 313777  
 MESSA Field Rep: Matt Nyquist  
 Date Created: 04/30/2011

*TEACHERS*

PAK C - 870A Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices	\$548.88	Single: 2	\$604.84
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,233.10	2-Person: 13	\$1,359.02
RX Drug Copay:	\$10/\$20	\$1,369.94	Family: 40	\$1,509.85
Deductible:	In-\$300/\$600, Out-\$600/\$1200			
Riders Included:	Adult Immunizations			
Dental:			Single: 2	\$27.99
Class I:	75%		2-Person: 13	\$52.18
Class II:	75%		Family: 40	\$95.48
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$74.45		
Vision:	VSP 2		Single: 2	\$5.45
			2-Person: 13	\$11.72
			Family: 40	\$17.63
Composite:		\$15.48		
Life Insurance:	\$40,000		55	
Rate/\$1000				\$0.14
Volume				\$2,200,000.00
Composite:		\$5.60		\$5.60
AD&D Coverage:	\$40,000		55	
Rate/\$1000				\$0.03
Volume				\$2,200,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$5,000		55	
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				\$0.64
Covered Salary				\$260,979.00
Composite:		\$27.76		\$30.37
Total Monthly Rate per Member - Single		\$673.37		\$675.45
Total Monthly Rate per Member - 2-Person		\$1,357.59		\$1,460.09
Total Monthly Rate per Member - Family		\$1,494.43		\$1,660.13

PAK C COBRA RATES:

Medical	Single	\$603.34
	2-Person	\$1,357.52
	Family	\$1,508.35

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

The above rates are based on plans and enrollment as of 04/21/2011. 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.



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*ADMINISTRATORS*

PAK C - 870E Superintendent & Principals		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$559.00	Single: 0	\$616.00
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,255.87	2-Person: 0	\$1,384.13
RX Drug Copay:	\$10/\$20	\$1,395.25	Family: 3	\$1,537.75
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
Dental:			Single: 0	\$49.54
Class I:	100%		2-Person: 0	\$92.28
Class II:	90%		Family: 3	\$162.29
Class III:	90%			
Annual Max:	\$1,500			
Class IV:	90%			
Lifetime Max:	\$4,000			
Riders:	2 Cleanings			
Composite:		\$144.55		
Vision:	VSP 2		Single: 0	\$5.45
			2-Person: 0	\$11.72
			Family: 3	\$17.63
Composite:		\$15.83		
Life Insurance:	\$30,000		3	
Rate/\$1000				\$0.14
Volume				\$90,000.00
Composite:		\$4.20		\$4.20
AD&D Coverage:	\$30,000		3	
Rate/\$1000				\$0.03
Volume				\$90,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	70% Max \$5,000		3	
Max Monthly Salary:	\$7,143			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				\$1.49
Covered Salary				\$20,880.00
Composite:		\$111.43		\$103.70
Total Monthly Rate per Member - Single		\$835.91		\$779.79
Total Monthly Rate per Member - 2-Person		\$1,532.78		\$1,596.93
Total Monthly Rate per Member - Family		\$1,672.16		\$1,826.47

PAK C COBRA RATES:

Medical	Single	\$614.50
	2-Person	\$1,382.63
	Family	\$1,536.25

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TEACHERS PAK B

**PAK B - 870A Teachers**

	2010-11 Rates	Enrollment	2011-12 Rates
Dental:		Single: 0	\$27.06
Class I:	80%	2-Person: 3	\$50.59
Class II:	80%	Family: 5	\$96.57
Class III:	80%		
Annual Max:	\$1,000		
Class IV:	50%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Composite:	\$85.60		
Vision:	VSP 3	Single: 0	\$7.32
		2-Person: 3	\$15.73
		Family: 5	\$23.66
Composite:	\$21.21		
Life Insurance:	\$50,000	8	
Rate/\$1000			\$0.14
Volume			\$400,000.00
Composite:	\$7.00		\$7.00
AD&D Coverage:	\$50,000	8	
Rate/\$1000			\$0.03
Volume			\$400,000.00
Composite:	\$1.50		\$1.50
LTD Benefit	66 2/3% Max \$5,000	8	
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			\$0.64
Covered Salary			\$24,757.00
Composite:	\$30.70		\$19.81
Total Composite Rate per Member	\$146.01		
Total Monthly Rate per Member - Single			\$62.69
Total Monthly Rate per Member - 2-Person			\$94.63
Total Monthly Rate per Member - Family			\$148.54

**PAK B COBRA RATES:**

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