



Good health. Good business. Great schools.

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

2016 Rate Renewal Exclusively for

Ubly Community Schools

Renewal Effective 07/01/2016

Quote #: 333534
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/22/2016

PAK A - 932A Teachers, Counselors		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$575.48	Single: 2	\$639.16
IN Deductible:	\$500/\$1000	\$1,292.97	2-Person: 2	\$1,436.24
IN Coinsurance:	N/A	\$1,608.66	Family: 14	\$1,786.95
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	None			
Dental:		\$38.09	Single: 2	\$37.42
Class I:	100%	\$76.02	2-Person: 2	\$74.93
Class II:	90%	\$144.00	Family: 14	\$142.97
Class III:	90%			
Annual Max:	\$1,800			
Class IV:	90%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$5.76	Single: 2	\$5.76
		\$12.38	2-Person: 2	\$12.38
		\$18.64	Family: 14	\$18.64
Life Insurance:	\$50,000		18	
Rate/\$1000				\$0.09
Volume				\$900,000.00
Composite:		\$4.50		\$4.50
AD&D Coverage:	\$50,000		18	
Rate/\$1000				\$0.03
Volume				\$900,000.00
Composite:		\$1.50		\$1.50
LTD Benefit	70% Max \$4,000		18	
Max Monthly Salary:	\$5,714			
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:	No			
Rate/\$100				\$0.56
Covered Salary				\$92,436.00
Composite:		\$29.05		\$28.76
Total Monthly Rate per Member - Single		\$654.38		\$717.10
Total Monthly Rate per Member - 2-Person		\$1,416.42		\$1,558.31
Total Monthly Rate per Member - Family		\$1,806.35		\$1,983.32

PAK A COBRA RATES:

Medical	Single	\$637.66
	2-Person	\$1,434.74
	Family	\$1,785.45

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/22/2016. 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 - 932A Teachers, Counselors		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$34.31	Single: 0	\$35.96
Class I:	100%	\$71.91	2-Person: 1	\$77.06
Class II:	90%	\$138.32	Family: 5	\$146.81
Class III:	90%			
Annual Max:	\$1,800			
Class IV:	90%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
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Vision:	VSP 2 S	\$5.76	Single: 0	\$5.76
		\$12.38	2-Person: 1	\$12.38
		\$18.64	Family: 5	\$18.64
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Life Insurance:	\$50,000		6	
Rate/\$1000				\$0.09
Volume				\$300,000.00
Composite:		\$4.50		\$4.50
AD&D Coverage:	\$50,000		6	
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:		\$1.50		\$1.50
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LTD Benefit	70% Max \$4,000		6	
Max Monthly Salary:	\$5,714			
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:	No			
Rate/\$100				\$0.56
Covered Salary				\$30,812.00
Composite:		\$29.05		\$28.76
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Total Monthly Rate per Member - Single		\$75.12		\$76.48
Total Monthly Rate per Member - 2-Person		\$119.34		\$124.20
Total Monthly Rate per Member - Family		\$192.01		\$200.21

PAK B COBRA RATES:

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PAK C - 932A Teachers, Counselors		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$486.53	Single: 2	\$537.64
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,092.81	2-Person: 0	\$1,207.82
IN Coinsurance:	N/A	\$1,359.58	Family: 15	\$1,502.70
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$38.09	Single: 2	\$37.42
Class I:	100%	\$76.02	2-Person: 0	\$74.93
Class II:	90%	\$144.00	Family: 15	\$142.97
Class III:	90%			
Annual Max:	\$1,800			
Class IV:	90%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$5.76	Single: 2	\$5.76
		\$12.38	2-Person: 0	\$12.38
		\$18.64	Family: 15	\$18.64
Life Insurance:	\$50,000		17	
Rate/\$1000				\$0.09
Volume				\$850,000.00
Composite:		\$4.50		\$4.50
AD&D Coverage:	\$50,000		17	
Rate/\$1000				\$0.03
Volume				\$850,000.00
Composite:		\$1.50		\$1.50
LTD Benefit	70% Max \$4,000		17	
Max Monthly Salary:	\$5,714			
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:	No			
Rate/\$100				\$0.56
Covered Salary				\$87,300.00
Composite:		\$29.05		\$28.76
Total Monthly Rate per Member - Single		\$565.43		\$615.58
Total Monthly Rate per Member - 2-Person		\$1,216.26		\$1,329.89
Total Monthly Rate per Member - Family		\$1,557.27		\$1,699.07

PAK C COBRA RATES:

Medical	Single	\$536.14
	2-Person	\$1,206.32
	Family	\$1,501.20

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