



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

**Quote Summary Exclusively for  
 Lenawee County Consortium  
 Quote Effective 07/01/2017**

Requested: 03/21/2017  
 Quote Request ID: 223019  
 MESSA Field Rep: Julie Berryman Adams

**Quoted Group(s): 002A-LCC Teach/Admin/Cust/NonHeadst, 132I-LCC LIEA, LVEA Teach, NonUnion, 150C-LCC Teachers, 216A-LCC Admin, Food Service, Maint, 216C-LCC Teachers, 298M-LCC Teacher, Couns, Admin, 308A-LCC FT Teach, Cust, Mtc, 377A-LCC Teacher/Cust/Admin, 411A-LCC Admin, Teach, Support Staf, 411I-LCC FT Trans hired before 1986, 579G-LCC Teach, Mech, Admin, Mtn, 746A-LCC Teach/Admin/Support**

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 337548		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>PAK A</b>						
Medical:	Choices	\$677.81	S: 106	Choices	\$663.52	\$677.81
IN Deductible:	\$500/\$1000	\$1,523.21	2P: 78	\$500/\$1000	\$1,491.05	\$1,523.21
IN Coinsurance:	0%	\$1,895.17	F: 273	0%	\$1,855.14	\$1,895.17
OV/UC/ER Copay:	\$20/\$25/\$50			\$20/\$25/\$50		
Rx Coverage:	Saver Rx			Saver Rx		
Riders Included:	EA1			EA1		
Dental:		\$34.55	S: 104		\$33.98	\$ 34.55
Diag & Prev:	100%	\$69.08	2P: 84	100%	\$67.93	\$ 69.08
Basic Services:	80% (X-Rays)	\$130.64	F: 269	80% (X-Rays)	\$128.47	\$130.64
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$5.92	S: 103		\$5.80	\$ 5.92
		\$12.70	2P: 84		\$12.43	\$12.70
		\$19.12	F: 270		\$18.72	\$19.12
Life Ins:	\$45,000		457	\$45,000		
Volume:					20,565,000.00	
Rate/\$1,000:					\$ 0.10	
Composite Rate:		\$4.50			\$ 4.50	
AD&D Ins:	\$45,000		457	\$45,000		
Volume:					20,565,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:		\$1.35			\$ 1.35	
LTD:	66 2/3% Max \$6,000		457	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:					2,091,561.00	
Rate/\$100:					\$ 0.59	
Composite Rate:		\$27.10			\$ 27.10	
Total Monthly Rate/Member - S		\$ 751.23				\$ 751.23
Total Monthly Rate/Member - 2P		\$1,637.94				\$1,637.94
Total Monthly Rate/Member - F		\$2,077.88				\$2,077.88

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.



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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 337548		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>PAK B</b>				<b>PAK B</b>		
Dental:		\$34.34	S: 31		\$33.77	\$ 34.34
Diag & Prev:	100%	\$69.20	2P: 51	100%	\$68.05	\$ 69.20
Basic Services:	80% (X-Rays)	\$133.18	F: 172	80% (X-Rays)	\$130.97	\$133.18
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$5.92	S: 31		\$5.80	\$ 5.92
		\$12.70	2P: 51		\$12.43	\$12.70
		\$19.12	F: 172		\$18.72	\$19.12
Life Ins:	\$50,000		254	\$50,000		
Volume:					12,700,000.00	
Rate/\$1,000:					\$ 0.10	
Composite Rate:		\$5.00			\$ 5.00	
AD&D Ins:	\$50,000		253	\$50,000		
Volume:					12,650,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:		\$1.50			\$ 1.50	
LTD:	66 2/3% Max \$6,000		254	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:					1,162,487.00	
Rate/\$100:					\$ 0.59	
Composite Rate:		\$27.10			\$ 27.10	
Total Monthly Rate/Member - S		\$ 73.86			\$ 73.86	
Total Monthly Rate/Member - 2P		\$ 115.50			\$ 115.50	
Total Monthly Rate/Member - F		\$ 185.90			\$ 185.90	

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 337548		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>PAK C</b>						
Medical:	ABC Plan 1	\$605.31	S: 41	ABC Plan 1	\$592.55	\$605.31
IN Deductible:	\$1300/\$2600	\$1,360.10	2P: 35	\$1300/\$2600	\$1,331.38	\$1,360.10
IN Coinsurance:	0%	\$1,692.18	F: 126	0%	\$1,656.45	\$1,692.18
OV/UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	EA1, HEQ			EA1, HEQ		
Dental:		\$34.55	S: 40		\$33.98	\$ 34.55
Diag & Prev:	100%	\$69.08	2P: 35	100%	\$67.93	\$ 69.08
Basic Services:	80% (X-Rays)	\$130.64	F: 126	80% (X-Rays)	\$128.47	\$130.64
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S	\$5.92	S: 40	VSP 2 S	\$5.80	\$ 5.92
		\$12.70	2P: 35		\$12.43	\$12.70
		\$19.12	F: 126		\$18.72	\$19.12
Life Ins:	\$45,000		201	\$45,000		
Volume:					9,045,000.00	
Rate/\$1,000:					\$ 0.10	
Composite Rate:	\$4.50				\$ 4.50	
AD&D Ins:	\$45,000		201	\$45,000		
Volume:					9,045,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:	\$1.35				\$ 1.35	
LTD:	66 2/3% Max \$6,000		201	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:					919,921.00	
Rate/\$100:					\$ 0.59	
Composite Rate:	\$27.10				\$ 27.10	
Total Monthly Rate/Member - S		\$ 678.73				\$ 678.73
Total Monthly Rate/Member - 2P		\$1,474.83				\$1,474.83
Total Monthly Rate/Member - F		\$1,874.89				\$1,874.89

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 337548			
				Quoted Benefits	Rate Without Taxes	Rate With Taxes	
Medical:	PAK E Choices	\$639.27	S: 11	<del>PAK E</del> ABC Plan 2	\$518.09	\$529.25	PAK D
IN Deductible:	\$1000/\$2000	\$1,436.49	2P: 16	\$2000/\$4000	\$1,163.86	\$1,188.96	
IN Coinsurance:	0%	\$1,787.24	F: 40	10%	\$1,447.98	\$1,479.21	
OV/UC/ER Copay:	\$20/\$25/\$50			N/A			
Rx Coverage:	Saver Rx			ABC Rx			
Riders Included:	EA1			EA1, HEQ			
Dental:		\$34.55	S: 13		\$33.98	\$ 34.55	
Diag & Prev:	100%	\$69.08	2P: 15	100%	\$67.93	\$ 69.08	
Basic Services:	80% (X-Rays)	\$130.64	F: 39	80% (X-Rays)	\$128.47	\$130.64	
Major Services:	80%			80%			
Annual Max:	\$1500			\$1500			
Orthodontics:	80%			80%			
Lifetime Max:	\$1500			\$1500			
Riders Included:	2 Clean			2 Clean			
Vision:	VSP 2 S			VSP 2 S			
		\$5.92	S: 13		\$5.80	\$ 5.92	
		\$12.70	2P: 15		\$12.43	\$12.70	
		\$19.12	F: 39		\$18.72	\$19.12	
Life Ins:	\$45,000		67	\$45,000			
Volume:						3,015,000.00	
Rate/\$1,000:						\$ 0.10	
Composite Rate:		\$4.50				\$ 4.50	
AD&D Ins:	\$45,000		67	\$45,000			
Volume:						3,015,000.00	
Rate/\$1,000:						\$ 0.03	
Composite Rate:		\$1.35				\$ 1.35	
LTD:	66 2/3% Max \$6,000		67	66 2/3% Max \$6,000			
Waiting Period:	90 CDMF			90 CDMF			
Alcohol/Drug:	Same as any other illness			Same as any other illness			
Mental/Nervous:	Same as any other illness			Same as any other illness			
Soc. Sec. Offset:	Primary			Primary			
Own-Occupation:	2 years			2 years			
Pre-Exist Condition:	Yes			Yes			
COLA:	No			No			
SS Freeze:	Yes			Yes			
Volume:						306,640.00	
Rate/\$100:						\$ 0.59	
Composite Rate:		\$27.10				\$ 27.10	
Total Monthly Rate/Member - S		\$ 712.69				\$ 602.67	
Total Monthly Rate/Member - 2P		\$1,551.22				\$1,303.69	
Total Monthly Rate/Member - F		\$1,969.95				\$1,661.92	

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 337548			
				Quoted Benefits	Rate Without Taxes	Rate With Taxes	
Medical:	PAK D ABC Plan 2	\$566.60	S: 13	<del>PAK D</del> Choices	\$585.68	\$598.30	PAK E
IN Deductible:	\$2000/\$4000	\$1,272.99	2P: 5	\$500/\$1000	\$1,315.92	\$1,344.30	
IN Coinsurance:	0%	\$1,583.78	F: 28	20%	\$1,637.21	\$1,672.53	
OV/JUC/ER Copay:	N/A			\$20/\$25/\$50			
Rx Coverage:	ABC Rx			SRX Mail			
Riders Included:	EA1, HEQ			EA1			
Dental:		\$34.55	S: 13		\$33.98	\$ 34.55	
Diag & Prev:	100%	\$69.08	2P: 9	100%	\$67.93	\$ 69.08	
Basic Services:	80% (X-Rays)	\$130.64	F: 24	80% (X-Rays)	\$128.47	\$130.64	
Major Services:	80%			80%			
Annual Max:	\$1500			\$1500			
Orthodontics:	80%			80%			
Lifetime Max:	\$1500			\$1500			
Riders Included:	2 Clean			2 Clean			
Vision:	VSP 2 S		S: 13	VSP 2 S	\$5.80	\$ 5.92	
		\$5.92	2P: 9		\$12.43	\$12.70	
		\$12.70	F: 24		\$18.72	\$19.12	
		\$19.12					
Life Ins:	\$45,000		46	\$45,000			
Volume:						2,070,000.00	
Rate/\$1,000:						\$ 0.10	
Composite Rate:		\$4.50				\$ 4.50	
AD&D Ins:	\$45,000		46	\$45,000			
Volume:						2,070,000.00	
Rate/\$1,000:						\$ 0.03	
Composite Rate:		\$1.35				\$ 1.35	
LTD:	66 2/3% Max \$6,000		46	66 2/3% Max \$6,000			
Waiting Period:	90 CDMF			90 CDMF			
Alcohol/Drug:	Same as any other illness			Same as any other illness			
Mental/Nervous:	Same as any other illness			Same as any other illness			
Soc. Sec. Offset:	Primary			Primary			
Own-Occupation:	2 years			2 years			
Pre-Exist Condition:	Yes			Yes			
COLA:	No			No			
SS Freeze:	Yes			Yes			
Volume:						210,529.00	
Rate/\$100:						\$ 0.59	
Composite Rate:		\$27.10				\$ 27.10	
Total Monthly Rate/Member - S		\$ 640.02				\$ 671.72	
Total Monthly Rate/Member - 2P		\$1,387.72				\$1,459.03	
Total Monthly Rate/Member - F		\$1,766.49				\$1,855.24	

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