

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-LCCTeacher/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

		Current		Quo	te ID 33754	8	
		Rate			Rate	Rate	
	Current	With	Census	Quoted	Without	With	
Description	Benefits	Taxes	Used	Benefits	Taxes	Taxes	
	PAK A			PAK A			
Medical:	Choices	\$677.81	S: 106	Choices	\$663.52	\$677 <del>.</del> 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		1	
Riders Included:	EA1		1000	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	
	-11	\$19.12	F: 270		\$18.72	\$19.12	
Life Ins:	\$45,000		457	\$45,000			
Volume:					2	0,565,000.00	
Rate/\$1,000:						\$ 0.10	
Composite Rate:		\$4.50				\$ 4.50	
AD&D Ins:	\$45,000		457	\$45,000			
Volume:					2	0,565,000.00	
Rate/\$1,000:						\$ 0.03	
Composite Rate:		\$1.35				\$ 1.35	
LTD:	66 2/3% Max	\$6,000	457	66 2/3% Max \$6	3,000		
Waiting Period:	90 CDMF			90 CDMF			
Alcohol/Drug:	Same as any		II.	Same as any of			
Mental/Nervous:	Same as any	other illness		Same as any of	her illness		
Soc. Sec. Offset:	Primary			Primary		ľ	
Own-Occupation:	2 years			2 years			
Pre-Exist Condition				Yes			
COLA:	No			No			
SS Freeze:	Yes		1	Yes			
Volume:						2,091,561.00	
Rate/\$100:						\$ 0.59	
Composite Rate: Total Monthly Rate	Name	\$27.10 \$ 751.23		1		\$ 27.10 \$ 751.23	

 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



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-LCCTeacher/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

	Current		Quot	te ID 33754	В		
	Rate			Rate	Rate		
Current	With	Census	Quoted	Without	With		
Benefits	Taxes	Used	Benefits	Taxes	Taxes		
PAK B			PAK B				l,
	\$34.34	S: 31		\$33.77	D		
100%	\$69.20	2P: 51	100%		AND COLUMN TO SERVICE AND ADDRESS OF THE PARTY OF THE PAR		
80% (X-Rays)	\$133.18	F: 172	80% (X-Rays)	\$130.97	\$133.18		
80%			80%				
\$1500			\$1500				
80%			80%				
\$1500			\$1500				
2 Clean			2 Clean				
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		
\$50,000		254	\$50,000				
				1;	2,700,000.00		
					\$ 0.10		
	\$5.00				\$ 5.00		
\$50,000		253	\$50,000				
				1	2,650,000.00		1
					\$ 0.03		
	\$1.50				\$ 1.50		
66 2/3% Max \$	66,000	254	66 2/3% Max \$6	6,000			
90 CDMF			90 CDMF				
Same as any o	other illness	3	Same as any of	her illness			
Same as any o	other illnes	s	Same as any of	her illness			
Primary			Primary				
2 years			2 years				
n:Yes			Yes				
No			No				
Yes			Yes				
	\$27.10			-	\$ 27.10 \$ 73.86		
	Benefits PAK B  100% 80% (X-Rays) 80% \$1500 80% \$1500 2 Clean VSP 2 S  \$50,000  \$50,000  \$50,000  \$70 CDMF Same as any of Same	Current With Taxes PAK B  \$34.34 100% \$69.20 80% (X-Rays) \$133.18 80% \$1500 2 Clean  VSP 2 S  \$5.92 \$12.70 \$19.12 \$50,000  \$50,000  \$50,000  \$1.50 66 2/3% Max \$6,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years n: Yes No Yes	Current With Taxes Used  PAK B  \$34.34   S: 31 100% \$69.20   2P: 51 80% (X-Rays) \$133.18   F: 172 80% \$1500 80% \$1500 2 Clean  VSP 2 S  \$5.92   S: 31 \$12.70   2P: 51 \$19.12   F: 172 \$50,000  \$50,000  \$50,000  \$50,000  \$253  \$1.50  66 2/3% Max \$6,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years n: Yes No	Rate   With   Census   Guoted   Benefits   Taxes   Used   Benefits   PAK B	Rate   With   Census   Guoted   Without   Taxes   PAK B   \$34.34   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97   \$33.77   \$33.97	Rate   With   Census   Benefits   Taxes   Used   Benefits   Taxes   Used   Benefits   Taxes   Taxes   PAK B	Rate   With   Census   Censu

 Total Monthly Rate/Member - S
 \$ 73.86

 Total Monthly Rate/Member - 2P
 \$ 115.50

 Total Monthly Rate/Member - F
 \$ 185.90

\$ 115.50 \$ 185.90



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-LCCTeacher/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

		Current		Quote ID 337548					
		Rate			Rate	Rate			
	Current	With	Census	Quoted	Without	With			
Description	Benefits	Taxes	Used	Benefits	Taxes	Taxes			
	PAK C			PAK C					
Medical:	ABC Plan 1	\$605.31	S: 41	ABC Plan 1	\$592.55	9			
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	ACAS AC		N/A		12 "			
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		100%	\$67.93	\$ 69.08			
Basic Services:	80% (X-Rays)			80% (X-Rays)	\$128.47	\$130.64			
Major Services:	80%	1050.00		80%	12				
Annual Max:	\$1500			\$1500	•	1			
Orthodontics:	80%			80%					
Lifetime Max:	\$1500			\$1500					
Riders Included:	2 Clean			2 Clean					
Vision:	VSP 2 S			VSP 2 S					
VISIOII.	V3F 2 0	\$5.02	S: 40	V 51 2 5	\$5.80	\$ 5.92			
			2P: 35		\$12.43	\$12.70			
		\$19.12		1	\$18.72	\$19.12			
Life Ins:	\$45,000	ψ13.12	201	\$45,000	ψ10.7 <b>2</b>	V.101.1=			
Volume:	\$45,000		201	Ψ43,000		9,045,000.00			
Rate/\$1,000:						\$ 0.10			
		\$4.50				\$ 4.50			
Composite Rate: AD&D Ins:	\$45,000	Ψ4.50	201	\$45,000		Ų 4.00			
Volume:	\$45,000		201	Ψ43,000		9,045,000.00		1	
						\$ 0.03			
Rate/\$1,000:		\$1.35				\$ 1.35			
Composite Rate:	ee 9/20/ M		201	66 2/3% Max \$6	3.000	9 1.00			
LTD:	66 2/3% Max	φο,υυυ	201	90 CDMF	0,000				
Waiting Period:	90 CDMF	-46-au 10a		Same as any of	hor illnoor				
Alcohol/Drug:	Same as any			Same as any of				A.	
Mental/Nervous:	Same as any	other iliness	3		ner iliness				
Soc. Sec. Offset:	Primary			Primary				8	
Own-Occupation:	2 years			2 years			1		
Pre-Exist Condition				Yes			1		
COLA:	No			No			IV		
SS Freeze:	Yes			Yes		040 004		ř	
Volume:						919,921.00			
Rate/\$100:						\$ 0.59			
Composite Rate:		\$27.10		- interest		\$ 27.10			

Total Monthly Rate/Member - S \$ 678.73 Total Monthly Rate/Member - 2P \$1,474.83 Total Monthly Rate/Member - F \$1,874.89

\$1,474.83 \$1,874.89



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-LCCTeacher/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

		Current		Quo	te ID 33754	48		
		Rate			Rate	Rate		
	Current	With	Census	Quoted	Without	With		
Description	Benefits	Taxes	Used	Benefits	Taxes	Taxes	4.1.1.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.2.	
	PAK E			PAKE			Diana	
Medical:	Choices	\$639.27	S: 11	ABC Plan 2	\$518.09	\$529.25	PAKD	
IN Deductible:	\$1000/\$2000	\$1,436.49	2P: 16	\$2000/\$4000	\$1,163.86	\$1,188.96		
IN Coinsurance:	0%	\$1,787.24	9.000 Minuses	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		100%	\$67.93	\$ 69.08		94
Basic Services:	80% (X-Rays)			80% (X-Rays)	\$128.47	\$130.64		
Major Services:	80%	*		80%		76-011 20-04 (1-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0-0		
Annual Max:	\$1500			\$1500				
Orthodontics:	80%			80%				
Lifetime Max:	\$1500			\$1500				
Riders Included:	2 Clean			2 Clean				
Vision:	VSP 2 S			VSP 2 S	-	1114-14 (22)		
VISION.	VOI 20	\$5.92	S: 13	101 20	\$5.80	\$ 5.92		
		\$12,70			\$12.43	\$12.70		
		\$19.12	F: 39		\$18.72	\$19.12		82
Life Ins:	\$45,000	Ψ10,12	67	\$45,000	Ψ10.1.2	¥.511.=	No.	
Volume:	φ43,000		01	φ-10,000		3,015,000.00		
Rate/\$1,000:						\$ 0.10		
Composite Rate:		\$4.50				\$ 4.50		
AD&D Ins:	\$45,000	ψ4.00	67	\$45,000		4		
Volume:	φ45,000		07	ψ+0,000		3,015,000.00	_	
						\$ 0.03		
Rate/\$1,000:		\$1.35				\$ 1.35		
Composite Rate: LTD:	66 2/3% Max		67	66 2/3% Max \$6	3.000	<b>V</b> 1100		
Waiting Period:	90 CDMF	φ0,000	07	90 CDMF	0,000			
- P. C.	Same as any	other illness		Same as any of	ther illness			
Alcohol/Drug:			10	Same as any of				
Mental/Nervous:	Same as any	other innes:	э	Primary	uloi IIII1699			
Soc. Sec. Offset:	Primary			2 years				
Own-Occupation:	2 years			Yes				
Pre-Exist Condition				No				
COLA:	No		1	Yes				
SS Freeze:	Yes		1	res		306,640.00		
Volume:			1			\$ 0.59		
Rate/\$100;		007.10	1			ACC. COMMONS		
Composite Rate:		\$27.10	·			\$ 27.10 \$ 602.67		

Total Monthly Rate/Member - S \$ 712.69 Total Monthly Rate/Member - 2P \$1,551.22 Total Monthly Rate/Member - F \$1,969.95

\$1,303.69 \$1,661.92



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-LCCTeacher/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

		Current Rate		Quot	e ID 3375 Rate	46 Rate		
	Current	With	Census	Quoted	Without	With		
Description	Benefits	Taxes	Used	Benefits	Taxes	Taxes		
Description	PAK D	iaxes	Usea	PAK-D	Taxes	Taxes	page 1	
Medical:	ABC Plan 2	\$566.60	S: 13	Choices	\$585.68	\$598.30	PAKE	
	\$2000/\$4000		2P: 5	\$500/\$1000	\$1,315.92			
IN Deductible:		500 500 11		I 8 0			i i	
IN Coinsurance:		\$1,583.78	F: 28	20%	\$1,637.21	\$1,672.53		
OV/UC/ER Copay:				\$20/\$25/\$50				
Rx Coverage:	ABC Rx			SRX Mail				
Riders Included:	EA1, HEQ			EA1				
Dental:		\$34.55			\$33.98	\$ 34.55		
Diag & Prev:	100%	\$69.08		100%	\$67.93	\$ 69.08		
Basic Services:	80% (X-Rays)	\$130.64	F: 24	80% (X-Rays)	\$128.47	\$130.64		
Major Services:	80%	à		80%				
Annual Max:	\$1500			\$1500				
Orthodontics:	80%			80%				
Lifetime Max:	\$1500			\$1500				
Riders Included:	2 Clean			2 Clean			1	
Vision:	VSP 2 S			VSP 2 S				
		\$5.92	S: 13		\$5.80	\$ 5.92		
		\$12.70	2P: 9		\$12.43	\$12.70		
		\$19.12	F: 24		\$18.72	\$19.12		
Life Ins:	\$45,000		46	\$45,000				(Sept. 1881) 57 - 13 Mathematical (Sept. 1877) 71 Mathematical (Sept. 1877) 72 Mathematical (Sept. 1877) 72 Mathematical (Sept. 1877) 73 Mathematical (Sept. 1877) 74 Mathematical (Sept. 1877
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:	s .			St (20)		2,070,000.00		
Rate/\$1,000:						\$ 0.03		
Composite Rate:		\$1.35				\$ 1.35		
LTD:	66 2/3% Max		46	66 2/3% Max \$6	,000			
Waiting Period:	90 CDMF		1902	90 CDMF	November 1			
Alcohol/Drug:	Same as any	other illness		Same as any oth	ner illness			
Mental/Nervous:	Same as any			Same as any oth				
Soc. Sec. Offset:	Primary			Primary				
	2 years			2 years				
Pre-Exist Condition				Yes				
COLA:	No			No				
SS Freeze:	Yes			Yes				
Volume:	1.00			1,56		210,529.00		
Rate/\$100:						\$ 0.59		
Composite Rate:		\$27.10				\$ 27.10		
Total Monthly Rate	Member S	\$ 640.02	*			\$ 671.72		I control of the cont
Total Monthly Rate						\$1,459.03		
Total Monthly Rate						\$1,455.03		

Total Monthly Rate/Member - F \$1,766.49 \$1,855.24