



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

**2017 Rate Renewal Exclusively for
 Whitefish Township Schools
 Renewal Effective 07/01/2017**

Quote #: 337155
 MESSA Field Rep: Robert Kwiatkoski
 Date Created: 03/17/2017

NON-PAK - 272C Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$650.65	Single: 2	\$751.86	\$768.07
IN Deductible:	\$500/\$1000	\$1,462.08	2-Person: 2	\$1,689.80	\$1,726.27
IN Coinsurance:	N/A	\$1,819.11	Family: 3	\$2,102.49	\$2,147.87
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
LTD Benefit	66 2/3% Max \$4,000	\$1.21	7		
Max Monthly Salary:	\$6,000				
Waiting Period:	30 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	Yes				
Rate/\$100					\$1.27
Covered Salary					\$24,882.00
NON-PAK COBRA RATES:					
	Medical		Single	\$750.36	\$766.57
			2-Person	\$1,688.30	\$1,724.77
			Family	\$2,100.99	\$2,146.37

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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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NON-PAK - 272E Superintendent		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$650.65	Single: 0	\$751.86	\$768.07
IN Deductible:	\$500/\$1000	\$1,462.08	2-Person: 0	\$1,689.80	\$1,726.27
IN Coinsurance:	N/A	\$1,819.11	Family: 1	\$2,102.49	\$2,147.87
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Life Insurance: Rate/\$1000 Volume	\$50,000	\$0.17	1		\$0.13 \$50,000.00
AD&D Coverage: Rate/\$1000 Volume	\$50,000	\$0.03	1		\$0.03 \$50,000.00
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 \$6,000 \$9,000 30 CDMF 2 Year Limitation 2 Year Limitation Family Waived Yes	\$1.08	1		\$0.28 \$6,667.00
NON-PAK COBRA RATES:					
	Medical		Single	\$750.36	\$766.57
			2-Person	\$1,688.30	\$1,724.77
			Family	\$2,100.99	\$2,146.37

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Date Created: 03/17/2017

PAK A - 272F Non Union Support Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$574.05	Single: 0	\$658.01	\$672.19
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,289.73	2-Person: 2	\$1,478.65	\$1,510.55
IN Coinsurance:	N/A	\$1,604.63	Family: 0	\$1,839.73	\$1,879.43
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:		\$31.34	Single: 0	\$30.30	\$30.84
Class I:	100%	\$61.67	2-Person: 2	\$58.60	\$59.65
Class II:	80%	\$111.06	Family: 0	\$107.06	\$108.97
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.76	Single: 0	\$4.93	\$5.04
		\$12.38	2-Person: 2	\$10.58	\$10.81
		\$18.64	Family: 0	\$15.93	\$16.27
Life Insurance:	\$10,000		2		\$0.13
Rate/\$1000					\$20,000.00
Volume					\$1.30
Composite:		\$1.70			\$0.03
AD&D Coverage:	\$10,000		2		\$0.03
Rate/\$1000					\$20,000.00
Volume					\$0.30
Composite:		\$0.30			\$3.46
LTD Benefit	66 2/3% Max \$2,500		2		\$4,847.00
Max Monthly Salary:	\$3,750				\$83.85
Waiting Period:	30 CDSW				
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					\$74.99
Covered Salary					\$793.52
Composite:		\$74.99			\$1,666.46
					\$2,090.12
Total Monthly Rate per Member - Single		\$688.14			
Total Monthly Rate per Member - 2-Person		\$1,440.77			
Total Monthly Rate per Member - Family		\$1,811.32			

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$656.51	\$1,477.15	\$1,838.23
	\$670.69	\$1,509.05	\$1,877.93

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

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PAK B - 272F Non Union Support Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$32.13	Single: 0	\$29.36	\$29.89
Class I:	100%	\$63.47	2-Person: 0	\$58.18	\$59.22
Class II:	80%	\$117.09	Family: 0	\$109.99	\$111.96
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
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Vision:	VSP 2 S	\$5.76	Single: 0	\$4.93	\$5.04
		\$12.38	2-Person: 0	\$10.58	\$10.81
		\$18.64	Family: 0	\$15.93	\$16.27
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Life Insurance:	\$10,000		0		
Rate/\$1000					\$0.13
Volume					\$0.00
Composite:		\$1.70			\$1.30
AD&D Coverage:	\$10,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$0.30			\$0.30
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LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
Waiting Period:	30 CDSW				
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					\$3.46
Covered Salary					\$0.00
Composite:		\$74.99			\$83.85
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Total Monthly Rate per Member - Single		\$114.88			\$120.38
Total Monthly Rate per Member - 2-Person		\$152.84			\$155.48
Total Monthly Rate per Member - Family		\$212.72			\$213.68

PAK B COBRA RATES:

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