



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 07/01/2016

Requested: 05/06/2016

Quote Request ID: 221163

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, 364A-LCC Teach, Admin, Assist, 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, 791A-LCC Teachers/Custodians

Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 162	PAK A	
IN Deductible:			2-Person: 134	MESSA Choices	633.07
OON Deductible:			Family: 457	\$500/\$1000	1,422.53
OV/UC/ER Copay:				\$1000/\$2000	1,769.87
RX Drug Copay:				\$20/\$25/\$50	
Riders Included:				Saver Rx	
				EA1	
Dental:			Single: 161		32.14
Class I:			2-Person: 145	100%	64.03
Class II:			Family: 447	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Riders Included:				2 Cleanings	
Vision:			Single: 160	VSP 2 S	7.21
			2-Person: 145		15.50
			Family: 448		23.34
Life Ins:			752	\$45,000	
Volume:					33,840,000
Rate/\$1,000:					0.09
Composite:					4.05
AD&D Ins:			752	\$45,000	
Volume:					33,840,000
Rate/\$1,000:					0.03
Composite:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
LTD:			753	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
SS Offset:				Primary	
COLA:				No	
Volume:					3,398,558
Rate/\$100:					0.57
Composite:					25.75

Total Monthly Rate Per Member - Single \$703.57
 Total Monthly Rate Per Member - 2 Person \$1,533.21
 Total Monthly Rate Per Member - Family \$1,942.83

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical: IN Deductible: OON Deductible: OV/UC/ER Copay: RX Drug Copay: Riders Included:				PAK B Not Included in Benefit Package	
Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders Included:			Single: 33 2-Person: 70 Family: 210	100% 80% 80% \$1,500 80% \$1,500 2 Cleanings	31.89 64.15 120.52
Vision:			Single: 33 2-Person: 70 Family: 210	VSP 2 S	7.21 15.50 23.34
Life Ins: Volume: Rate/\$1,000: Composite:			313	\$50,000	15,650,000 0.09 4.50
AD&D Ins: Volume: Rate/\$1,000: Composite:			313	\$50,000	15,650,000 0.03 1.50
Dep Life Ins: Volume: Rate/\$1,000: Composite:				Not Included in Benefit Package	
LTD: Waiting Period: Alcohol/Drug: Mental/Nervous: SS Offset: COLA: Volume: Rate/\$100: Composite:			312	66 2/3% Max \$6,000 90 CDMF Same as any other illness Same as any other illness Primary No	1,408,168 0.57 25.75

Total Monthly Rate Per Member - Single \$70.85
 Total Monthly Rate Per Member - 2 Person \$111.40
 Total Monthly Rate Per Member - Family \$175.61

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 35	PAK C	
IN Deductible:			2-Person: 46	MESSA ABC Plan 1	569.91
OON Deductible:			Family: 152	\$1300/\$2600	1,280.45
OV/UC/ER Copay:				\$2600/\$5200	1,593.06
RX Drug Copay:				N/A	
Riders Included:				ABC Rx	
				EA1	
Dental:			Single: 34		32.14
Class I:			2-Person: 49	100%	64.03
Class II:			Family: 150	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Riders Included:				2 Cleanings	
Vision:			Single: 34	VSP 2 S	7.21
			2-Person: 49		15.50
			Family: 150		23.34
Life Ins:			233	\$45,000	
Volume:					10,485,000
Rate/\$1,000:					0.09
Composite:					4.05
AD&D Ins:			233	\$45,000	
Volume:					10,485,000
Rate/\$1,000:					0.03
Composite:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
LTD:			233	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
SS Offset:				Primary	
COLA:				No	
Volume:					1,051,612
Rate/\$100:					0.57
Composite:					25.75

Total Monthly Rate Per Member - Single \$640.41
 Total Monthly Rate Per Member - 2 Person \$1,391.13
 Total Monthly Rate Per Member - Family \$1,766.02

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
Medical:			Single: 15	PAK D	
IN Deductible:			2-Person: 2	MESSA ABC Plan 2	533.47
OON Deductible:			Family: 14	\$2000/\$4000	1,198.43
OV/UC/ER Copay:				\$4000/\$8000	1,490.99
RX Drug Copay:				N/A	
Riders Included:				ABC Rx	
				EA1	
Dental:			Single: 15		32.14
Class I:			2-Person: 3	100%	64.03
Class II:			Family: 13	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Riders Included:				2 Cleanings	
Vision:			Single: 15	VSP 2 S	7.21
			2-Person: 3		15.50
			Family: 13		23.34
Life Ins:			31	\$45,000	
Volume:					1,395,000
Rate/\$1,000:					0.09
Composite:					4.05
AD&D Ins:			31	\$45,000	
Volume:					1,395,000
Rate/\$1,000:					0.03
Composite:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
LTD:			31	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
SS Offset:				Primary	
COLA:				No	
Volume:					139,914
Rate/\$100:					0.57
Composite:					25.75

Total Monthly Rate Per Member - Single \$603.97
 Total Monthly Rate Per Member - 2 Person \$1,309.11
 Total Monthly Rate Per Member - Family \$1,663.95

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Description	Current - LCC EA, ADM, CMOP	Rate	Census Used	Quote ID 334355	Rate
PAK E					
Medical:			Single: 0	MESSA Choices	597.06
IN Deductible:			2-Person: 0	\$1000/\$2000	1,341.54
OON Deductible:			Family: 0	\$2000/\$4000	1,669.09
OV/UC/ER Copay:				\$20/\$25/\$50	
RX Drug Copay:				Saver Rx	
Riders Included:				EA1	
Dental:			Single: 0		32.14
Class I:			2-Person: 0	100%	64.03
Class II:			Family: 0	80%	118.47
Class III:				80%	
Annual Max:				\$1,500	
Class IV:				80%	
Lifetime Max:				\$1,500	
Riders Included:				2 Cleanings	
Vision:			Single: 0	VSP 2 S	7.21
			2-Person: 0		15.50
			Family: 0		23.34
Life Ins:			0	\$45,000	
Volume:					0
Rate/\$1,000:					0.09
Composite:					4.05
AD&D Ins:			0	\$45,000	
Volume:					0
Rate/\$1,000:					0.03
Composite:					1.35
Dep Life Ins:				Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
LTD:			0	66 2/3% Max \$6,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				Same as any other illness	
Mental/Nervous:				Same as any other illness	
SS Offset:				Primary	
COLA:				No	
Volume:					0
Rate/\$100:					0.57
Composite:					25.75

Total Monthly Rate Per Member - Single \$667.56
 Total Monthly Rate Per Member - 2 Person \$1,452.22
 Total Monthly Rate Per Member - Family \$1,842.05

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