



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**

**Ithaca Public Schools**

**Renewal Effective 07/01/2017**

Quote #: 337322  
 MESSA Field Rep: Matt Zimmerman  
 Date Created: 03/17/2017

<b>PAK A - 630H 12 Month Secretary</b>		<b>2016-17 Rates without Taxes</b>	<b>Enrollment</b>	<b>2017-18 Rates without Taxes</b>	<b>2017-18 Rates with Taxes</b>
Medical:	MESSA ABC Plan 1	\$510.34	Single: 1	\$539.21	\$550.82
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,146.39	2-Person: 1	\$1,211.34	\$1,237.47
IN Coinsurance:	N/A	\$1,426.25	Family: 1	\$1,507.08	\$1,539.60
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:		\$49.63	Single: 1	\$48.75	\$49.62
Class I:	90%	\$96.44	2-Person: 1	\$95.00	\$96.70
Class II:	90%	\$159.61	Family: 1	\$160.18	\$163.04
Class III:	90%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.76	Single: 1	\$4.93	\$5.04
		\$12.38	2-Person: 1	\$10.58	\$10.81
		\$18.64	Family: 1	\$15.93	\$16.27
Life Insurance:	\$10,000		3		\$0.14
Rate/\$1000					\$30,000.00
Volume					\$1.40
Composite:		\$1.20			\$0.03
AD&D Coverage:	\$10,000		3		\$0.03
Rate/\$1000					\$30,000.00
Volume					\$0.30
Composite:		\$0.30			\$0.30
LTD Benefit	70% Max \$3,500		3		\$2.75
Max Monthly Salary:	\$5,000				\$7,642.00
Waiting Period:	30 CDMF				\$70.05
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					\$2.75
Covered Salary					\$7,642.00
Composite:		\$69.53			\$70.05
Total Monthly Rate per Member - Single		\$636.76			\$677.23
Total Monthly Rate per Member - 2-Person		\$1,326.24			\$1,416.73
Total Monthly Rate per Member - Family		\$1,675.53			\$1,790.66

**PAK A COBRA RATES:**

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$537.71	\$549.32
	2-Person	\$1,209.84	\$1,235.97
	Family	\$1,505.58	\$1,538.10

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

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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<b>PAK B - 630H 12 Month Secretary</b>		<b>2016-17 Rates without Taxes</b>	<b>Enrollment</b>	<b>2017-18 Rates without Taxes</b>	<b>2017-18 Rates with Taxes</b>
Dental:		\$37.30	Single: 0	\$35.16	\$35.79
Class I:	90%	\$73.41	2-Person: 0	\$69.44	\$70.68
Class II:	90%	\$132.33	Family: 0	\$128.24	\$130.53
Class III:	90%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,500				
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					\$0.14
Volume					\$0.00
Composite:		\$1.20			\$1.40
AD&D Coverage:	\$10,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$0.30			\$0.30
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LTD Benefit	70% Max \$3,500		0		
Max Monthly Salary:	\$5,000				
Waiting Period:	30 CDMF				
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					\$2.75
Covered Salary					\$0.00
Composite:		\$69.53			\$70.05
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Total Monthly Rate per Member - Single		\$114.09			\$112.58
Total Monthly Rate per Member - 2-Person		\$156.82			\$153.24
Total Monthly Rate per Member - Family		\$222.00			\$218.55

**PAK B COBRA RATES:**

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

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