



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

PAK A - 630A Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$510.34	Single: 12	\$539.21	\$550.82
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,146.39	2-Person: 11	\$1,211.34	\$1,237.47
IN Coinsurance:	N/A	\$1,426.25	Family: 32	\$1,507.08	\$1,539.60
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:		\$35.86	Single: 11	\$33.97	\$34.58
Class I:	90%	\$71.28	2-Person: 11	\$67.45	\$68.66
Class II:	90%	\$131.42	Family: 33	\$127.89	\$130.18
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.76	Single: 11	\$4.93	\$5.04
		\$12.38	2-Person: 11	\$10.58	\$10.81
		\$18.64	Family: 33	\$15.93	\$16.27
Life Insurance:	\$40,000		55		\$0.14
Rate/\$1000					\$2,200,000.00
Volume					\$5.60
Composite:		\$4.80			\$0.03
AD&D Coverage:	\$40,000		55		\$2,200,000.00
Rate/\$1000					\$1.20
Volume					
Composite:		\$1.20			
LTD Benefit	66 2/3% Max \$4,500		55		\$0.77
Max Monthly Salary:	\$6,750				\$241,918.00
Waiting Period:	30 CDMF				\$33.87
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	Yes				
Rate/\$100					
Covered Salary					
Composite:		\$27.22			
Total Monthly Rate per Member - Single		\$585.18			\$631.11
Total Monthly Rate per Member - 2-Person		\$1,263.27			\$1,357.61
Total Monthly Rate per Member - Family		\$1,609.53			\$1,726.72

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 - 630A Teachers</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:		\$34.43	Single: 2	\$34.41	\$35.03
Class I:	90%	\$66.33	2-Person: 1	\$66.63	\$67.82
Class II:	90%	\$127.22	Family: 10	\$128.80	\$131.10
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
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Vision:	VSP 2 S	\$5.76	Single: 2	\$4.93	\$5.04
		\$12.38	2-Person: 1	\$10.58	\$10.81
		\$18.64	Family: 10	\$15.93	\$16.27
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Life Insurance:	\$40,000		13		
Rate/\$1000					\$0.14
Volume					\$520,000.00
Composite:		\$4.80			\$5.60
AD&D Coverage:	\$40,000		13		
Rate/\$1000					\$0.03
Volume					\$520,000.00
Composite:		\$1.20			\$1.20
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LTD Benefit	66 2/3% Max \$4,500		13		
Max Monthly Salary:	\$6,750				
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					\$0.77
Covered Salary					\$57,181.00
Composite:		\$27.22			\$33.87
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Total Monthly Rate per Member - Single		\$73.41			\$80.74
Total Monthly Rate per Member - 2-Person		\$111.93			\$119.30
Total Monthly Rate per Member - Family		\$179.08			\$188.04

**PAK B COBRA RATES:**

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

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