



**2017 Rate Renewal Exclusively for
Coleman Community Schools
Renewal Effective 07/01/2017**

Quote #: 337231
MESSA Field Rep: Matt Zimmerman
Date Created: 03/17/2017

1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

PAK A - 428A Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$510.44	Single: 0	\$547.81	\$559.60
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,146.63	2-Person: 1	\$1,230.71	\$1,257.25
IN Coinsurance:	N/A	\$1,426.53	Family: 4	\$1,531.16	\$1,564.20
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$21.13	Single: 0	\$20.25	\$20.61
Class I:	60%	\$40.47	2-Person: 1	\$39.91	\$40.62
Class II:	60%	\$74.74	Family: 4	\$74.44	\$75.77
Class III:	60%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 0	\$6.10	\$6.23
		\$14.80	2-Person: 1	\$13.11	\$13.39
		\$22.26	Family: 4	\$19.72	\$20.14
Life Insurance:	2X Salary (Max of \$225,000)		5		\$0.12
Rate/\$1000					\$684,167.00
Volume					\$16.42
Composite:		\$20.94			\$0.03
AD&D Coverage:	2X Salary (Max of \$225,000)		5		\$684,167.00
Rate/\$1000					\$4.11
Volume					
Composite:		\$4.49			
LTD Benefit	70% Max \$5,000		5		
Max Monthly Salary:	\$7,143				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.83
Covered Salary					\$27,596.00
Composite:		\$48.79			\$45.81
Total Monthly Rate per Member - Single		\$612.67			\$652.78
Total Monthly Rate per Member - 2-Person		\$1,276.12			\$1,377.60
Total Monthly Rate per Member - Family		\$1,597.75			\$1,726.45

PAK A COBRA RATES:

Medical	Single	\$546.31	\$558.10
	2-Person	\$1,229.21	\$1,255.75
	Family	\$1,529.66	\$1,562.70

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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PAK B - 428A Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$31.29	Single: 0	\$24.88	\$25.33
Class I:	80%	\$61.41	2-Person: 0	\$50.34	\$51.24
Class II:	80%	\$108.88	Family: 1	\$107.38	\$109.30
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.45	\$10.67
		\$21.54	2-Person: 0	\$22.45	\$22.93
		\$32.43	Family: 1	\$33.80	\$34.53
Life Insurance:	2X Salary (Max of \$225,000)		1		\$0.12
Rate/\$1000					\$136,833.00
Volume					\$16.42
Composite:		\$20.94			
AD&D Coverage:	2X Salary (Max of \$225,000)		1		\$0.03
Rate/\$1000					\$136,833.00
Volume					\$4.11
Composite:		\$4.49			
LTD Benefit	70% Max \$5,000		1		
Max Monthly Salary:	\$7,143				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.83
Covered Salary					\$5,519.00
Composite:		\$48.79			\$45.81
Total Monthly Rate per Member - Single		\$115.53			\$102.34
Total Monthly Rate per Member - 2-Person		\$157.17			\$140.51
Total Monthly Rate per Member - Family		\$215.53			\$210.17

PAK B COBRA RATES:

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PAK A - 428C FoodServ,Maintenanc,OfficePers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$510.44	Single: 0	\$547.81	\$559.60
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,146.63	2-Person: 2	\$1,230.71	\$1,257.25
IN Coinsurance:	N/A	\$1,426.53	Family: 1	\$1,531.16	\$1,564.20
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$23.63	Single: 0	\$22.77	\$23.18
Class I:	60%	\$45.93	2-Person: 2	\$44.69	\$45.49
Class II:	60%	\$79.49	Family: 1	\$77.25	\$78.63
Class III:	60%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 0	\$6.10	\$6.23
		\$14.80	2-Person: 2	\$13.11	\$13.39
		\$22.26	Family: 1	\$19.72	\$20.14
Life Insurance:	\$10,000		3		\$0.12
Rate/\$1000					\$30,000.00
Volume					\$1.20
Composite:		\$1.40	3		\$0.03
AD&D Coverage:	\$10,000				\$30,000.00
Rate/\$1000					\$0.30
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	70% Max \$3,500		3		\$1.73
Max Monthly Salary:	\$5,000				\$8,649.00
Waiting Period:	90 CDMF				\$49.88
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$46.57			
Total Monthly Rate per Member - Single		\$589.22			\$640.39
Total Monthly Rate per Member - 2-Person		\$1,255.63			\$1,367.51
Total Monthly Rate per Member - Family		\$1,576.55			\$1,714.35

PAK A COBRA RATES:

Medical	Single	\$546.31	\$558.10
	2-Person	\$1,229.21	\$1,255.75
	Family	\$1,529.66	\$1,562.70

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

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PAK B - 428C FoodServ,Maintenanc,OfficePers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$16.24	Single: 2	\$17.74	\$18.06
Class I:	60%	\$30.56	2-Person: 0	\$32.63	\$33.21
Class II:	60%	\$60.29	Family: 1	\$66.80	\$67.99
Class III:	60%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 2	\$6.10	\$6.23
		\$14.80	2-Person: 0	\$13.11	\$13.39
		\$22.26	Family: 1	\$19.72	\$20.14
Life Insurance:	\$10,000		3		\$0.12
Rate/\$1000					\$30,000.00
Volume					\$1.20
Composite:		\$1.40			\$0.03
AD&D Coverage:	\$10,000		3		\$30,000.00
Rate/\$1000					\$0.30
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	70% Max \$3,500		3		\$1.73
Max Monthly Salary:	\$5,000				\$8,649.00
Waiting Period:	90 CDMF				\$49.88
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$46.57			
Total Monthly Rate per Member - Single		\$71.39			\$75.67
Total Monthly Rate per Member - 2-Person		\$93.63			\$97.98
Total Monthly Rate per Member - Family		\$130.82			\$139.51

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PAK A - 428D Teacher		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$510.44	Single: 3	\$547.81	\$559.60
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,146.63	2-Person: 6	\$1,230.71	\$1,257.25
IN Coinsurance:	N/A	\$1,426.53	Family: 29	\$1,531.16	\$1,564.20
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$19.11	Single: 3	\$18.03	\$18.35
Class I:	60%	\$38.08	2-Person: 6	\$36.14	\$36.79
Class II:	60%	\$71.53	Family: 29	\$70.13	\$71.38
Class III:	60%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 3	\$6.10	\$6.23
		\$14.80	2-Person: 6	\$13.11	\$13.39
		\$22.26	Family: 29	\$19.72	\$20.14
Life Insurance:	\$10,000		38		\$0.12
Rate/\$1000					\$380,000.00
Volume					\$1.20
Composite:		\$1.40			\$0.03
AD&D Coverage:	\$10,000		38		\$380,000.00
Rate/\$1000					\$0.30
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	70% Max \$3,500		38		
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$169,519.00
Composite:		\$24.26			\$26.77
Total Monthly Rate per Member - Single		\$562.39			\$612.45
Total Monthly Rate per Member - 2-Person		\$1,225.47			\$1,335.70
Total Monthly Rate per Member - Family		\$1,546.28			\$1,683.99

PAK A COBRA RATES:

Medical	Single	\$546.31	\$558.10
	2-Person	\$1,229.21	\$1,255.75
	Family	\$1,529.66	\$1,562.70

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PAK B - 428D Teacher		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$26.51	Single: 0	\$25.29	\$25.74
Class I:	80%	\$52.54	2-Person: 0	\$50.69	\$51.60
Class II:	80%	\$102.67	Family: 2	\$102.81	\$104.65
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.45	\$10.67
		\$21.54	2-Person: 0	\$22.45	\$22.93
		\$32.43	Family: 2	\$33.80	\$34.53
Life Insurance:	\$20,000		2		
Rate/\$1000					\$0.12
Volume					\$40,000.00
Composite:		\$2.80			\$2.40
AD&D Coverage:	\$20,000		2		
Rate/\$1000					\$0.03
Volume					\$40,000.00
Composite:		\$0.60			\$0.60
LTD Benefit	70% Max \$3,500		2		
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$8,922.00
Composite:		\$24.26			\$26.77
Total Monthly Rate per Member - Single		\$64.19			\$66.18
Total Monthly Rate per Member - 2-Person		\$101.74			\$104.30
Total Monthly Rate per Member - Family		\$162.76			\$168.95

PAK B COBRA RATES:

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