



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

**2019 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2019 through 12/31/2019**

Quote #: 342481
 MESSA Field Rep: Monica McKay
 Date Created: 08/17/2018

| NON-PAK - LCC ACA ELIGIBLE LCC ACA Eligible Employees | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------------------|-------------------|-------------------------------------|----------------------------------|
| Medical: | MESSA ABC Plan 2 | Single: 1 | \$517.56 | \$525.53 |
| IN Deductible: | \$2000 1P; \$4000 2P&FF | 2-Person: 0 | \$1,162.64 | \$1,180.56 |
| IN Coinsurance: | 10% | Family: 1 | \$1,446.45 | \$1,468.76 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Rx | | | |
| Riders Included: | EA1 | | | |
| <hr/> | | | | |
| NON-PAK COBRA RATES: | | | | |
| | Medical | Single | \$516.06 | \$524.03 |
| | | 2-Person | \$1,161.14 | \$1,179.06 |
| | | Family | \$1,444.95 | \$1,467.26 |

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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 Date Created: 08/17/2018

| PAK A - LCC EA ADM CMOP LCC EA, ADM, CMOP | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------------------------|--------------|--------------------------|-----------------------|
| Medical: | MESSA Choices | Single: 95 | \$649.59 | \$659.60 |
| IN Deductible: | \$500/\$1000 | 2-Person: 65 | \$1,459.73 | \$1,482.24 |
| IN Coinsurance: | N/A | Family: 264 | \$1,816.17 | \$1,844.18 |
| IN Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Rx Coverage: | Saver Rx | | | |
| Riders Included: | EA1 | | | |
| Dental: | | Single: 90 | \$35.14 | \$35.14 |
| Class I: | 100% | 2-Person: 73 | \$66.57 | \$66.57 |
| Class II: | 80% | Family: 261 | \$127.49 | \$127.49 |
| Class III: | 80% | | | |
| Annual Max: | \$1,500 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 S | Single: 91 | \$6.73 | \$6.79 |
| | | 2-Person: 72 | \$14.45 | \$14.59 |
| | | Family: 261 | \$21.76 | \$21.97 |
| Life Insurance: | \$45,000 | 424 | | \$0.10 |
| Rate/\$1000 | | | | \$19,080,000.00 |
| Volume | | | | \$4.50 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$45,000 | 424 | | \$19,080,000.00 |
| Rate/\$1000 | | | | \$1.35 |
| Volume | | | | |
| Composite: | | | | |
| LTD Benefit | 66 2/3% Max \$6,000 | 424 | | \$0.60 |
| Max Monthly Salary: | \$9,000 | | | \$1,891,283.00 |
| Waiting Period: | 90 CDMF | | | \$26.76 |
| Alcohol/Drug: | Same as any other illness | | | |
| Mental/Nervous: | Same as any other illness | | | |
| Soc. Sec. Offset: | Primary | | | |
| Pre-Exist Cond.: | Waived | | | |
| COLA: | No | | | |
| Rate/\$100 | | | | |
| Covered Salary | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$734.14 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,596.01 |
| Total Monthly Rate per Member - Family | | | | \$2,026.25 |

PAK A COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$648.09 | \$1,458.23 | \$1,814.67 |
| | \$658.10 | \$1,480.74 | \$1,842.68 |

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

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| PAK B - LCC EA ADM CMOP LCC EA, ADM, CMOP | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------------------------|--------------|-----------------------------|--------------------------|
| Dental: | | Single: 58 | \$29.71 | \$29.71 |
| Class I: | 100% | 2-Person: 55 | \$56.95 | \$56.95 |
| Class II: | 80% | Family: 217 | \$111.52 | \$111.52 |
| Class III: | 80% | | | |
| Annual Max: | \$1,500 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| <hr/> | | | | |
| Vision: | VSP 2 S | Single: 58 | \$6.73 | \$6.79 |
| | | 2-Person: 55 | \$14.45 | \$14.59 |
| | | Family: 217 | \$21.76 | \$21.97 |
| <hr/> | | | | |
| Life Insurance: | \$50,000 | 330 | | |
| Rate/\$1000 | | | | \$0.10 |
| Volume | | | | \$16,500,000.00 |
| Composite: | | | | \$5.00 |
| AD&D Coverage: | \$50,000 | 330 | | |
| Rate/\$1000 | | | | \$0.03 |
| Volume | | | | \$16,500,000.00 |
| Composite: | | | | \$1.50 |
| <hr/> | | | | |
| LTD Benefit | 66 2/3% Max \$6,000 | 330 | | |
| Max Monthly Salary: | \$9,000 | | | |
| Waiting Period: | 90 CDMF | | | |
| Alcohol/Drug: | Same as any other illness | | | |
| Mental/Nervous: | Same as any other illness | | | |
| Soc. Sec. Offset: | Primary | | | |
| Pre-Exist Cond.: | Waived | | | |
| COLA: | No | | | |
| Rate/\$100 | | | | \$0.60 |
| Covered Salary | | | | \$1,471,989.00 |
| Composite: | | | | \$26.76 |
| <hr/> | | | | |
| Total Monthly Rate per Member - Single | | | | \$69.76 |
| Total Monthly Rate per Member - 2-Person | | | | \$104.80 |
| Total Monthly Rate per Member - Family | | | | \$166.75 |

PAK B COBRA RATES:

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

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| PAK C - LCC EA ADM CMOP LCC EA, ADM, CMOP | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------------------------|--------------|--------------------------|-----------------------|
| Medical: | MESSA ABC Plan 1 | Single: 46 | \$580.13 | \$589.06 |
| IN Deductible: | \$1350 1P; \$2700 2P&FF | 2-Person: 34 | \$1,303.42 | \$1,323.52 |
| IN Coinsurance: | N/A | Family: 145 | \$1,621.65 | \$1,646.66 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Rx | | | |
| Riders Included: | EA1 | | | |
| Dental: | | Single: 45 | \$35.14 | \$35.14 |
| Class I: | 100% | 2-Person: 36 | \$66.57 | \$66.57 |
| Class II: | 80% | Family: 144 | \$127.49 | \$127.49 |
| Class III: | 80% | | | |
| Annual Max: | \$1,500 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 S | Single: 45 | \$6.73 | \$6.79 |
| | | 2-Person: 36 | \$14.45 | \$14.59 |
| | | Family: 144 | \$21.76 | \$21.97 |
| Life Insurance: | \$45,000 | 225 | | \$0.10 |
| Rate/\$1000 | | | | \$10,125,000.00 |
| Volume | | | | \$4.50 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$45,000 | 225 | | \$10,125,000.00 |
| Rate/\$1000 | | | | \$1.35 |
| Volume | | | | |
| Composite: | | | | |
| LTD Benefit | 66 2/3% Max \$6,000 | 225 | | \$0.60 |
| Max Monthly Salary: | \$9,000 | | | \$1,003,629.00 |
| Waiting Period: | 90 CDMF | | | \$26.76 |
| Alcohol/Drug: | Same as any other illness | | | |
| Mental/Nervous: | Same as any other illness | | | |
| Soc. Sec. Offset: | Primary | | | |
| Pre-Exist Cond.: | Waived | | | |
| COLA: | No | | | |
| Rate/\$100 | | | | |
| Covered Salary | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$663.60 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,437.29 |
| Total Monthly Rate per Member - Family | | | | \$1,828.73 |

PAK C COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$578.63 | \$1,301.92 | \$1,620.15 |
| | \$587.56 | \$1,322.02 | \$1,645.16 |

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

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| PAK D - LCC EA ADM CMOP LCC EA, ADM, CMOP | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------------------------|--------------|-----------------------------|--------------------------|
| Medical: | MESSA ABC Plan 2 | Single: 29 | \$507.24 | \$515.05 |
| IN Deductible: | \$2000 1P; \$4000 2P&FF | 2-Person: 14 | \$1,139.42 | \$1,156.99 |
| IN Coinsurance: | 10% | Family: 56 | \$1,417.56 | \$1,439.42 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Rx | | | |
| Riders Included: | EA1 | | | |
| Dental: | | Single: 27 | \$35.14 | \$35.14 |
| Class I: | 100% | 2-Person: 16 | \$66.57 | \$66.57 |
| Class II: | 80% | Family: 56 | \$127.49 | \$127.49 |
| Class III: | 80% | | | |
| Annual Max: | \$1,500 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 S | Single: 28 | \$6.73 | \$6.79 |
| | | 2-Person: 16 | \$14.45 | \$14.59 |
| | | Family: 55 | \$21.76 | \$21.97 |
| Life Insurance: | \$45,000 | 99 | | \$0.10 |
| Rate/\$1000 | | | | \$4,455,000.00 |
| Volume | | | | \$4.50 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$45,000 | 99 | | \$4,455,000.00 |
| Rate/\$1000 | | | | \$1.35 |
| Volume | | | | |
| Composite: | | | | |
| LTD Benefit | 66 2/3% Max \$6,000 | 99 | | \$0.60 |
| Max Monthly Salary: | \$9,000 | | | \$441,597.00 |
| Waiting Period: | 90 CDMF | | | \$26.76 |
| Alcohol/Drug: | Same as any other illness | | | |
| Mental/Nervous: | Same as any other illness | | | |
| Soc. Sec. Offset: | Primary | | | |
| Pre-Exist Cond.: | Waived | | | |
| COLA: | No | | | |
| Rate/\$100 | | | | |
| Covered Salary | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$589.59 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,270.76 |
| Total Monthly Rate per Member - Family | | | | \$1,621.49 |

PAK D COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$505.74 | \$1,137.92 | \$1,416.06 |
| | \$513.55 | \$1,155.49 | \$1,437.92 |

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|---|---------------------------|--------------|-----------------------------|--------------------------|
| Medical: | MESSA Choices | Single: 25 | \$573.40 | \$582.23 |
| IN Deductible: | \$500/\$1000 | 2-Person: 22 | \$1,288.29 | \$1,308.15 |
| IN Coinsurance: | 20% | Family: 31 | \$1,602.82 | \$1,627.54 |
| IN Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Rx Coverage: | SRX Mail | | | |
| Riders Included: | EA1 | | | |
| Dental: | | Single: 26 | \$35.14 | \$35.14 |
| Class I: | 100% | 2-Person: 21 | \$66.57 | \$66.57 |
| Class II: | 80% | Family: 31 | \$127.49 | \$127.49 |
| Class III: | 80% | | | |
| Annual Max: | \$1,500 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 S | Single: 26 | \$6.73 | \$6.79 |
| | | 2-Person: 21 | \$14.45 | \$14.59 |
| | | Family: 31 | \$21.76 | \$21.97 |
| Life Insurance: | \$45,000 | 78 | | \$0.10 |
| Rate/\$1000 | | | | \$3,510,000.00 |
| Volume | | | | \$4.50 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$45,000 | 78 | | \$3,510,000.00 |
| Rate/\$1000 | | | | \$1.35 |
| Volume | | | | |
| Composite: | | | | |
| LTD Benefit | 66 2/3% Max \$6,000 | 78 | | \$0.60 |
| Max Monthly Salary: | \$9,000 | | | \$347,925.00 |
| Waiting Period: | 90 CDMF | | | \$26.76 |
| Alcohol/Drug: | Same as any other illness | | | |
| Mental/Nervous: | Same as any other illness | | | |
| Soc. Sec. Offset: | Primary | | | |
| Pre-Exist Cond.: | Waived | | | |
| COLA: | No | | | |
| Rate/\$100 | | | | \$0.60 |
| Covered Salary | | | | \$347,925.00 |
| Composite: | | | | \$26.76 |
| Total Monthly Rate per Member - Single | | | | \$656.77 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,421.92 |
| Total Monthly Rate per Member - Family | | | | \$1,809.61 |

PAK E COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$571.90 | \$1,286.79 | \$1,601.32 |
| | \$580.73 | \$1,306.65 | \$1,626.04 |

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| NON-PAK - LCC FT PARA.FS LCC FT Para and Food Service | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|---------|---------------------------------------|-------------------------------------|----------------------------------|
| Vision: | VSP 1 | Single: 1 2-Person: 0 Family: 2 | \$3.75 \$8.07 \$12.13 | \$3.79 \$8.15 \$12.25 |
| Life Insurance: Rate/\$1000 Volume | \$5,000 | 3 | | \$0.10 \$15,000.00 |
| AD&D Coverage: Rate/\$1000 Volume | \$5,000 | 3 | | \$0.03 \$15,000.00 |

NON-PAK COBRA RATES:

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

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| NON-PAK - LCC FT TRANS LCC FT Transportation | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------------------|-------------|-----------------------------|--------------------------|
| Medical: | MESSA ABC Plan 2 | Single: 1 | \$553.98 | \$562.51 |
| IN Deductible: | \$2000 1P; \$4000 2P&FF | 2-Person: 0 | \$1,244.57 | \$1,263.76 |
| IN Coinsurance: | N/A | Family: 0 | \$1,548.44 | \$1,572.32 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Rx | | | |
| Riders Included: | None | | | |
| <hr/> | | | | |
| Vision: | VSP 1 | Single: 1 | \$3.75 | \$3.79 |
| | | 2-Person: 0 | \$8.07 | \$8.15 |
| | | Family: 0 | \$12.13 | \$12.25 |
| <hr/> | | | | |
| Life Insurance: | \$5,000 | 1 | | \$0.10 |
| Rate/\$1000 | | | | \$5,000.00 |
| Volume | | | | |
| <hr/> | | | | |
| AD&D Coverage: | \$5,000 | 1 | | \$0.03 |
| Rate/\$1000 | | | | \$5,000.00 |
| Volume | | | | |
| <hr/> | | | | |
| NON-PAK COBRA RATES: | | | | |
| | Medical | Single | \$552.48 | \$561.01 |
| | | 2-Person | \$1,243.07 | \$1,262.26 |
| | | Family | \$1,546.94 | \$1,570.82 |

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

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| NON-PAK - LCC HEAD START LCC Head Start | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|----------------|-------------|-----------------------------|--------------------------|
| Medical: | MESSA Choices | Single: 33 | \$662.82 | \$673.03 |
| IN Deductible: | \$500/\$1000 | 2-Person: 0 | \$1,489.49 | \$1,512.46 |
| IN Coinsurance: | N/A | Family: 0 | \$1,853.19 | \$1,881.78 |
| IN Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Rx Coverage: | Saver Rx | | | |
| Riders Included: | EA1 | | | |
| <hr/> | | | | |
| Vision: | VSP 2 S | Single: 37 | \$6.73 | \$6.79 |
| | | 2-Person: 3 | \$14.45 | \$14.59 |
| | | Family: 12 | \$21.76 | \$21.97 |
| <hr/> | | | | |
| Life Insurance: | \$5,000 | 52 | | \$0.10 |
| Rate/\$1000 | | | | \$260,000.00 |
| Volume | | | | |
| <hr/> | | | | |
| AD&D Coverage: | \$5,000 | 52 | | \$0.03 |
| Rate/\$1000 | | | | \$260,000.00 |
| Volume | | | | |
| <hr/> | | | | |
| NON-PAK COBRA RATES: | | | | |
| | Medical | Single | \$661.32 | \$671.53 |
| | | 2-Person | \$1,487.99 | \$1,510.96 |
| | | Family | \$1,851.69 | \$1,880.28 |

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

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| NON-PAK - LCC PT EMPLOYEES LCC PT Employees | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------|------------|-----------------------------|--------------------------|
| Life Insurance: | \$5,000 | 37 | | |
| Rate/\$1000 | | | | \$0.10 |
| Volume | | | | \$185,000.00 |
| AD&D Coverage: | \$5,000 | 37 | | |
| Rate/\$1000 | | | | \$0.03 |
| Volume | | | | \$185,000.00 |

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| NON-PAK - LCC RETIRED EA LCC Retired Teachers, Adm | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|---------|------------|-----------------------------|--------------------------|
| Life Insurance: | \$5,000 | 0 | | |
| Rate/\$1000 | | | | \$0.10 |
| Volume | | | | \$0.00 |

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