



Good health. Good business. Great schools.

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

**2018 Rate Renewal Exclusively for
 Bear Lake Schools**

Renewal Effective 01/01/2018

Quote #: 339984
 MESSA Field Rep: Viola Collin
 Date Created: 09/13/2017

PAK A - 351B Teacher,Supt, Princ		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA Choices	Single: 2	\$671.39	\$685.86
IN Deductible:	\$500/\$1000	2-Person: 1	\$1,508.75	\$1,541.31
IN Coinsurance:	N/A	Family: 7	\$1,877.19	\$1,917.70
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6096-0002	Single: 2	\$28.65	\$29.16
Class I:	80%	2-Person: 1	\$54.90	\$55.88
Class II:	80%	Family: 7	\$113.87	\$115.91
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,800			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3 Plus	Single: 2	\$10.45	\$10.67
		2-Person: 1	\$22.45	\$22.93
		Family: 7	\$33.80	\$34.53
Life Insurance:	\$30,000	10		\$0.17
Rate/\$1000				\$300,000.00
Volume				\$5.10
Composite:				\$0.03
AD&D Coverage:	\$30,000	10		\$300,000.00
Rate/\$1000				\$0.90
Volume				
Composite:				
LTD Benefit	60% Max \$3,000	10		\$0.74
Max Monthly Salary:	\$5,000			\$46,391.00
Waiting Period:	60 CDMF			\$34.33
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$766.02
Total Monthly Rate per Member - 2-Person				\$1,660.45
Total Monthly Rate per Member - Family				\$2,108.47

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$669.89	\$1,507.25	\$1,875.69
	\$684.36	\$1,539.81	\$1,916.20

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective for 12 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 - 351B Teacher,Supt, Princ		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Dental:	6096-0003	Single: 0	\$24.73	\$25.17
Class I:	80%	2-Person: 3	\$51.58	\$52.50
Class II:	80%	Family: 1	\$117.45	\$119.55
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,800			
Riders:	2 Cleanings, Sealants			
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Vision:	VSP 3 Plus	Single: 0	\$10.45	\$10.67
		2-Person: 3	\$22.45	\$22.93
		Family: 1	\$33.80	\$34.53
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Life Insurance:	\$30,000	4		
Rate/\$1000				\$0.17
Volume				\$120,000.00
Composite:				\$5.10
AD&D Coverage:	\$30,000	4		
Rate/\$1000				\$0.03
Volume				\$120,000.00
Composite:				\$0.90
<hr/>				
LTD Benefit	60% Max \$3,000	4		
Max Monthly Salary:	\$5,000			
Waiting Period:	60 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				\$0.74
Covered Salary				\$18,557.00
Composite:				\$34.33
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Total Monthly Rate per Member - Single				\$76.17
Total Monthly Rate per Member - 2-Person				\$115.76
Total Monthly Rate per Member - Family				\$194.41

PAK B COBRA RATES:

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		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
PAK A - 351C Support Staff & Technical				
Medical:	MESSA ABC Plan 1	Single: 0	\$599.57	\$612.49
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,347.16	\$1,376.22
IN Coinsurance:	N/A	Family: 1	\$1,676.10	\$1,712.27
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6096-0009	Single: 0	\$31.70	\$32.27
Class I:	80%	2-Person: 0	\$61.45	\$62.55
Class II:	80%	Family: 1	\$115.19	\$117.25
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	4 Cleanings, Sealants			
Vision:	VSP 2 S	Single: 0	\$4.93	\$5.04
		2-Person: 0	\$10.58	\$10.81
		Family: 1	\$15.93	\$16.27
Life Insurance:	\$30,000	1		\$0.17
Rate/\$1000				\$30,000.00
Volume				\$5.10
Composite:				\$0.03
AD&D Coverage:	\$30,000	1		\$30,000.00
Rate/\$1000				\$0.90
Volume				
Composite:				
LTD Benefit	60% Max \$1,500	1		\$1.69
Max Monthly Salary:	\$2,500			\$2,170.00
Waiting Period:	60 CDMF			\$36.67
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$692.47
Total Monthly Rate per Member - 2-Person				\$1,492.25
Total Monthly Rate per Member - Family				\$1,888.46

PAK A COBRA RATES:

Medical	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
	Single	\$598.07	\$610.99
	2-Person	\$1,345.66	\$1,374.72
	Family	\$1,674.60	\$1,710.77

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Dental:	6096-0010	Single: 0	\$25.89	\$26.35
Class I:	80%	2-Person: 1	\$50.83	\$51.74
Class II:	80%	Family: 1	\$91.98	\$93.62
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	4 Cleanings, Sealants			
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Vision:	VSP 2 S	Single: 0	\$4.93	\$5.04
		2-Person: 1	\$10.58	\$10.81
		Family: 1	\$15.93	\$16.27
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Life Insurance:	\$30,000	2		
Rate/\$1000				\$0.17
Volume				\$60,000.00
Composite:				\$5.10
AD&D Coverage:	\$30,000	2		
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:				\$0.90
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LTD Benefit	60% Max \$1,500	2		
Max Monthly Salary:	\$2,500			
Waiting Period:	60 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				\$1.69
Covered Salary				\$4,339.00
Composite:				\$36.67
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Total Monthly Rate per Member - Single				\$74.06
Total Monthly Rate per Member - 2-Person				\$105.22
Total Monthly Rate per Member - Family				\$152.56

PAK B COBRA RATES:

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