



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

**2011 Rate Renewal Exclusively for
 North Dickinson Co Schools
 Renewal Effective 07/01/2011**

Quote #: 313890
 MESSA Field Rep: Barbara Frisk
 Date Created: 04/29/2011

PAK A - 480E Teachers & Administration		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices	\$559.40	Single: 2	\$621.78
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,256.78	2-Person: 3	\$1,397.13
RX Drug Copay:	\$10/\$20	\$1,396.26	Family: 12	\$1,552.21
Deductible:	In-\$300/\$600, Out-\$600/\$1200			
Riders Included:	Adult Immunizations			
Dental:			Single: 2	\$29.57
Class I:	80%		2-Person: 3	\$55.32
Class II:	80%		Family: 12	\$104.41
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Composite:		\$91.65		
Vision:	VSP 3 Plus		Single: 2	\$10.65
			2-Person: 3	\$22.90
			Family: 12	\$34.47
Composite:		\$29.53		
Life Insurance:	\$35,000		17	
Rate/\$1000				\$0.17
Volume				\$595,000.00
Composite:		\$5.25		\$5.95
AD&D Coverage:	\$35,000		17	
Rate/\$1000				\$0.03
Volume				\$595,000.00
Composite:		\$1.05		\$1.05
Total Monthly Rate per Member - Single		\$686.88		\$669.00
Total Monthly Rate per Member - 2-Person		\$1,384.26		\$1,482.35
Total Monthly Rate per Member - Family		\$1,523.74		\$1,698.09

PAK A COBRA RATES:

Medical	Single	\$620.28
	2-Person	\$1,395.63
	Family	\$1,550.71

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

The above rates are based on plans and enrollment as of 04/21/2011. Rates will be guaranteed 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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NON-PAK - 480D Support Staff		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices	\$514.02	Single: 0	\$571.33
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,154.67	2-Person: 1	\$1,283.62
RX Drug Copay:	SaverRX	\$1,282.79	Family: 4	\$1,426.07
Deductible:	In-\$500/\$1000, Out-\$1000/\$2000			
Riders Included:	Adult Immunizations			
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NON-PAK COBRA RATES:				
	Medical		Single	\$569.83
			2-Person	\$1,282.12
			Family	\$1,424.57

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PAK B - 480E Teachers & Administration		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 0	\$30.88
Class I:	80%		2-Person: 1	\$57.71
Class II:	80%		Family: 5	\$107.40
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Composite:		\$86.48		
Vision:	VSP 3 Plus		Single: 0	\$10.65
			2-Person: 1	\$22.90
			Family: 5	\$34.47
Composite:		\$30.89		
Life Insurance:	\$50,000		6	
Rate/\$1000				\$0.17
Volume				\$300,000.00
Composite:		\$7.50		\$8.50
AD&D Coverage:	\$50,000		6	
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:		\$1.50		\$1.50
Dependent Life:	\$2,000		6	
Rate/\$1000				\$0.29
Volume				\$12,000.00
Composite:		\$0.58		\$0.58
Total Composite Rate per Member		\$126.95		
Total Monthly Rate per Member - Single				\$52.11
Total Monthly Rate per Member - 2-Person				\$91.19
Total Monthly Rate per Member - Family				\$152.45

PAK B COBRA RATES:

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NON-PAK - 480E Teachers & Administration		2010-11 Rates	Enrollment	2011-12 Rates
Life Insurance:	\$5,000	\$0.15	23	
Rate/\$1000				\$0.17
Volume				\$115,000.00
AD&D Coverage:	\$5,000	\$0.03	23	
Rate/\$1000				\$0.03
Volume				\$115,000.00

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