



Good health. Good business. Great schools.
 75 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 517.292.4910

**2016 Rate Renewal Exclusively for
 North Dickinson Co Schools
 Renewal Effective 07/01/2016**

Quote #: 333361
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/18/2016

PAK A - 480E Teachers & Administration

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$559.69	Single: 0	\$637.67
Deductible:	\$500/\$1000	\$1,257.41	2-Person: 1	\$1,432.88
Coinsurance:	N/A	\$1,564.41	Family: 7	\$1,782.76
Copay (OV/UC/ER):	\$20/\$25/\$50			
Prescription Coverage:	Saver Rx			
Services Included:	None			
Dental:		\$27.59	Single: 0	\$25.56
Class I:	80%	\$53.39	2-Person: 1	\$50.22
Class II:	80%	\$104.78	Family: 7	\$102.12
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Services:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 1	\$21.54
		\$32.43	Family: 7	\$32.43
Life Insurance:	\$35,000		8	
Rate/\$1000				\$0.14
Volume				\$280,000.00
Composite:		\$4.55		\$4.90
Accident & Sickness Coverage:	\$35,000		8	
Rate/\$1000				\$0.03
Volume				\$280,000.00
Composite:		\$1.05		\$1.05
Final Monthly Rate per Member - Single		\$602.90		\$679.20
Final Monthly Rate per Member - 2-Person		\$1,337.94		\$1,510.59
Final Monthly Rate per Member - Family		\$1,707.22		\$1,923.26

PAK A COBRA RATES:

Medical	Single	\$636.17
	2-Person	\$1,431.38
	Family	\$1,781.26

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/18/2016. 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. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax ACA Federal Taxes/Fees that may be included on your invoice.**



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PAK B - 480E Teachers & Administration		2015-16 Rates	Enrollment	2016-17 Rates
Annual:		\$28.93	Single: 0	\$26.93
Class I:	80%	\$57.63	2-Person: 2	\$54.06
Class II:	80%	\$108.12	Family: 3	\$103.00
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Cleanings:	2 Cleanings			
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Plan:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 2	\$21.54
		\$32.43	Family: 3	\$32.43
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Life Insurance:	\$50,000		5	
Rate/\$1000				\$0.14
Volume				\$250,000.00
Composite:		\$6.50		\$7.00
Health & Dental Coverage:	\$50,000		5	
Rate/\$1000				\$0.03
Volume				\$250,000.00
Composite:		\$1.50		\$1.50
Dependent Life:			5	
Rate/\$1000				\$0.23
Volume				\$10,000.00
Composite:		\$0.46		\$0.46
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Annual Monthly Rate per Member - Single		\$47.41		\$45.91
Annual Monthly Rate per Member - 2-Person		\$87.63		\$84.56
Annual Monthly Rate per Member - Family		\$149.01		\$144.39

PAK B COBRA RATES:

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PAK C - 480E Teachers & Administration

	2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1		
Deductible:	\$1300 1P; \$2600 2P&FF	Single: 0	\$574.05
Coinsurance:	N/A	2-Person: 0	\$1,289.73
Copay (OV/UC/ER):	N/A	Family: 4	\$1,604.63
Prescription Coverage:	ABC Rx		
Services Included:	None		
Dental:			
Class I:	80%	Single: 0	\$25.56
Class II:	80%	2-Person: 0	\$50.22
Class III:	80%	Family: 4	\$102.12
Annual Max:	\$1,000		
Class IV:	80%		
Lifetime Max:	\$2,000		
Services:	2 Cleanings		
Vision:	VSP 3 Plus		
	\$10.02	Single: 0	\$10.02
	\$21.54	2-Person: 0	\$21.54
	\$32.43	Family: 4	\$32.43
Life Insurance:	\$35,000	4	
Rate/\$1000			\$0.14
Volume			\$140,000.00
Composite:	\$4.55		\$4.90
W&D Coverage:	\$35,000	4	
Rate/\$1000			\$0.03
Volume			\$140,000.00
Composite:	\$1.05		\$1.05
Total Monthly Rate per Member - Single	\$549.60		\$615.58
Total Monthly Rate per Member - 2-Person	\$1,218.02		\$1,367.44
Total Monthly Rate per Member - Family	\$1,557.99		\$1,745.13

PAK C COBRA RATES:

Medical	Enrollment	Rate
	Single	\$572.55
	2-Person	\$1,288.23
	Family	\$1,603.13

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