



Good health. Good business. Great schools.

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

### 2016 Rate Renewal Exclusively for

### North Central Area Schools

Renewal Effective 07/01/2016

Quote #: 333578  
MESSA Field Rep: RaeAnn Loy  
Date Created: 03/22/2016

NON-PAK - 584A Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$679.20	Single: 5	\$773.88
IN Deductible:	\$200/\$400	\$1,526.34	2-Person: 3	\$1,739.36
IN Coinsurance:	N/A	\$1,899.08	Family: 8	\$2,164.16
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Riders Included:	None			
Dental:		\$18.33	Single: 5	\$16.25
Class I:	50%	\$36.47	2-Person: 4	\$32.95
Class II:	50%	\$67.49	Family: 9	\$64.11
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	\$5.13	Single: 5	\$5.13
		\$11.03	2-Person: 4	\$11.03
		\$16.59	Family: 9	\$16.59

NON-PAK COBRA RATES:

Medical	Single	\$772.38
	2-Person	\$1,737.86
	Family	\$2,162.66

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



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Quote #: 333578  
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 Date Created: 03/22/2016

**PAK A - 584B Teachers**

		<b>2015-16 Rates</b>	<b>Enrollment</b>	<b>2016-17 Rates</b>
Medical:	MESSA Choices	\$665.65	Single: 10	\$758.44
IN Deductible:	\$200/\$400	\$1,495.84	2-Person: 3	\$1,704.61
IN Coinsurance:	N/A	\$1,861.12	Family: 10	\$2,120.92
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Riders Included:	None			
Dental:		\$29.09	Single: 10	\$27.60
Class I:	80%	\$58.49	2-Person: 3	\$55.65
Class II:	80%	\$110.13	Family: 10	\$107.76
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings, Adult Ortho			
Vision:	VSP 3 Plus	\$10.02	Single: 10	\$10.02
		\$21.54	2-Person: 3	\$21.54
		\$32.43	Family: 10	\$32.43
Life Insurance:	\$15,000		23	
Rate/\$1000				\$0.12
Volume				\$345,000.00
Composite:		\$1.95		\$1.80
AD&D Coverage:	\$15,000		23	
Rate/\$1000				\$0.03
Volume				\$345,000.00
Composite:		\$0.45		\$0.45
Total Monthly Rate per Member - Single		\$707.16		\$798.31
Total Monthly Rate per Member - 2-Person		\$1,578.27		\$1,784.05
Total Monthly Rate per Member - Family		\$2,006.08		\$2,263.36

**PAK A COBRA RATES:**

Medical	Single	\$756.94
	2-Person	\$1,703.11
	Family	\$2,119.42

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PAK B - 584B Teachers		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$27.07	Single: 0	\$26.30
Class I:	80%	\$54.16	2-Person: 1	\$54.72
Class II:	80%	\$108.19	Family: 1	\$105.60
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings, Adult Ortho			
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Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 1	\$21.54
		\$32.43	Family: 1	\$32.43
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Life Insurance:	\$20,000		2	
Rate/\$1000				\$0.12
Volume				\$40,000.00
Composite:		\$2.60		\$2.40
AD&D Coverage:	\$20,000		2	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.60		\$0.60
<hr/>				
Total Monthly Rate per Member - Single		\$40.29		\$39.32
Total Monthly Rate per Member - 2-Person		\$78.90		\$79.26
Total Monthly Rate per Member - Family		\$143.82		\$141.03

PAK B COBRA RATES:

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PAK A - 584E Administration/Non-Union		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$778.21	Single: 0	\$886.72
IN Deductible:	\$0	\$1,749.10	2-Person: 0	\$1,993.25
IN Coinsurance:	N/A	\$2,176.28	Family: 4	\$2,480.12
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$5/\$10			
Riders Included:	None			
Dental:		\$44.79	Single: 0	\$43.08
Class I:	100%	\$88.36	2-Person: 0	\$83.11
Class II:	100%	\$161.44	Family: 4	\$157.40
Class III:	80%			
Annual Max:	\$2,500			
Class IV:	80%			
Lifetime Max:	\$2,500			
Riders:	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:	\$10,000		4	
Rate/\$1000				\$0.12
Volume				\$40,000.00
Composite:		\$1.30		\$1.20
AD&D Coverage:	\$10,000		4	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.30		\$0.30
LTD Benefit	66 2/3% Max \$5,000		4	
Max Monthly Salary:	\$7,500			
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				\$0.88
Covered Salary				\$18,741.00
Composite:		\$47.13		\$41.23
Total Monthly Rate per Member - Single		\$881.75		\$982.55
Total Monthly Rate per Member - 2-Person		\$1,907.73		\$2,140.63
Total Monthly Rate per Member - Family		\$2,418.88		\$2,712.68

PAK A COBRA RATES:

Medical	Single	\$885.22
	2-Person	\$1,991.75
	Family	\$2,478.62

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Date Created: 03/22/2016

PAK B - 584E Administration/Non-Union		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$40.34	Single: 0	\$38.70
Class I:	100%	\$79.52	2-Person: 0	\$76.52
Class II:	100%	\$144.93	Family: 0	\$142.32
Class III:	80%			
Annual Max:	\$2,500			
Class IV:	80%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 0	\$21.54
		\$32.43	Family: 0	\$32.43
<hr/>				
Life Insurance:	\$10,000		0	
Rate/\$1000				\$0.12
Volume				\$0.00
Composite:		\$1.30		\$1.20
AD&D Coverage:	\$10,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.30		\$0.30
<hr/>				
LTD Benefit	66 2/3% Max \$5,000		0	
Max Monthly Salary:	\$7,500			
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				\$0.88
Covered Salary				\$0.00
Composite:		\$47.13		\$41.23
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Total Monthly Rate per Member - Single		\$99.09		\$91.45
Total Monthly Rate per Member - 2-Person		\$149.79		\$140.79
Total Monthly Rate per Member - Family		\$226.09		\$217.48

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NON-PAK - 584G Grdftr Sup St retire bef 1/03		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$794.07	Single: 0	\$904.78
IN Deductible:	\$0	\$1,784.77	2-Person: 0	\$2,033.88
IN Coinsurance:	N/A	\$2,220.67	Family: 0	\$2,530.69
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$5/\$10			
Riders Included:	None			
NON-PAK COBRA RATES:				
		Medical	Single	\$903.28
			2-Person	\$2,032.38
			Family	\$2,529.19