



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

**2011 Rate Renewal Exclusively for  
 Marion Public Schools  
 Renewal Effective 07/01/2011**

Quote #: 314007  
 MESSA Field Rep: Carol Barrett  
 Date Created: 04/28/2011

*NOV 15<sup>th</sup>*

**PAK A - 166A Teacher**

	2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II		
OV/UC/ER Copay:	\$10/\$25/\$50	Single: 3	\$654.52
RX Drug Copay:	\$10	2-Person: 4	\$1,470.80
Deductible:	In-\$100/\$200, Out-\$250/\$500	Family: 22	\$1,634.06
Riders Included:	Adult Immunizations		
Dental:			
Class I:	75%	Single: 3	\$30.62
Class II:	75%	2-Person: 5	\$57.20
Class III:	75%	Family: 21	\$106.00
Annual Max:	\$1,500		
Class IV:	75%		
Lifetime Max:	\$2,000		
Riders:	2 Cleanings, Sealants		
Composite:			\$85.41
Vision:	VSP 3		
		Single: 3	\$7.32
		2-Person: 5	\$15.73
		Family: 21	\$23.66
Composite:			\$19.86
Life Insurance:			
Rate/\$1000	\$45,000	29	
Volume			
Composite:			\$0.14
AD&D Coverage:			\$1,305,000.00
Rate/\$1000	\$45,000	29	\$6.30
Volume			
Composite:			\$0.03
			\$1,305,000.00
			\$1.35
LTD Benefit	70% Max \$2,500		
Max Monthly Salary:	\$3,571	29	
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:	Yes		
Rate/\$100			
Covered Salary			\$1.04
Composite:			\$100,919.00
			\$36.19
Total Monthly Rate per Member - Single			\$736.30
Total Monthly Rate per Member - 2-Person	\$731.85		\$1,587.57
Total Monthly Rate per Member - Family	\$1,461.58		\$1,807.56
	\$1,607.53		

*7.65*

*\$ up  
 4.45  
 125.99  
 175.14*

**PAK A COBRA RATES:**

Medical	Single	\$653.02
	2-Person	\$1,469.30
	Family	\$1,632.56

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

*updated on spreadsheet 8/8/11*

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 plan may require re-calculation of rates.



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 Date Created: 04/28/2011

		2010-11 Rates	Enrollment	2011-12 Rates
<b>AK B - 166A Teacher</b>				
Dental:			Single: 1	\$34.59
Class I:	75%		2-Person: 2	\$64.42
Class II:	75%		Family: 3	\$113.46
Class III:	75%			
Annual Max:	\$1,500			
Class IV:	75%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings, Sealants	\$82.81		
Composite:				
Vision:	VSP 3 Plus		Single: 1	\$10.65
			2-Person: 2	\$22.90
			Family: 3	\$34.47
Composite:		\$27.50		
Life Insurance:	\$45,000		6	\$0.14
Rate/\$1000				\$270,000.00
Volume		\$5.40		\$6.30
Composite:			6	\$0.03
AD&D Coverage:	\$45,000			\$270,000.00
Rate/\$1000				\$1.35
Volume		\$1.35		
Composite:			6	
LTD Benefit	70% Max \$2,500			
Max Monthly Salary:	\$3,571			
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:	Yes			\$1.04
Rate/\$100				\$19,881.00
Covered Salary		\$32.20		\$34.46
Composite:				
Total Composite Rate per Member		<u>\$149.26</u>		<u>\$87.35</u>
Total Monthly Rate per Member - Single				\$129.43
Total Monthly Rate per Member - 2-Person				\$190.04
Total Monthly Rate per Member - Family				

7.65

**PAK B COBRA RATES:**

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.