



Benefit Program Cost Summary

Effective 10/01/2011

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

Marion Public Schools
 510 W Main St; PO Box 0
 Marion, MI 49665

Group: 156D-Cooks, Cust & Sec FullTime

Employer ID: 156
 MESSA Field Rep: Carol Barrett

Job	FT/PT	Eligibility	Rule ID	Job	FT/PT	Eligibility	Rule ID
Service Cook/Food Prepare - 130002	FT	156D		Custodian - 180014	FT	156D	
Secretary - 190022	FT	156D		Transportation Supervisor - 210004	FT	156D	

PAK A	Plan	Brief Description	Census Used	Rate	MESSA Codes
Medical	MESSA Choices 07064-013	In-Network Deductible: \$300/\$600			5EA
		Out-Of-Network Deductible: \$600/\$1200	Member Only: 0	571.61	2G72
		OV/UC/ER Copay: \$20/\$25/\$50	Member + Dependent: 5	1,286.13	2G73
		RX: \$10/\$20	Member + Dependents: 4	1,429.03	2G74
Dental	Dent75/75/75/75:1300/1000:2 0457-0010	Class I: 75%			D0627B
		Class II: 75%			
		Class III: 75%			
		Class IV: 75%			
		Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,300			
		X-Rays paid under: Class II			
		Adult Orthodontics: No	Member Only: 0	31.64	2G75
		Sealants: No	Member + Dependent: 5	58.78	2G76
		Cleanings: 2 per year	Member + Dependents: 4	101.69	2G77
Vision	VSP 2 Silver	Plan year July to July	Member Only: 0	6.12	V2SB 2G78
			Member + Dependent: 5	13.16	2G79
			Member + Dependents: 4	19.82	2G7A
Negotiated LTD	Neg LTD 70% Max \$2,500	Replacement %: 70.00	Individuals: 9	54.48	LT686B 2G7B
		Maximum Benefit: \$2,500	Volume: 20,262		
		Maximum Monthly Salary: \$3,571	Rate per 100: 2.42		
		Waiting Period: 90 Calendar Days Modified Fill			
		Alcohol/Drug: 2 Year Limitation			
		Mental/Nervous: 2 Year Limitation			
		Social Security Offset: Family			
		Own Occupation: 2 years Minimum Benefit: 5%			
		Survivor Income Benefit: 0 months			
		Pre-Existing Conditions: Waived			
Freeze on Offsets: Yes COLA: No					
		Educational Supplemental Program: No			
PAK Life	\$30,000 PAK Life		Individuals: 9	4.20	P0300B 2G7C
			Volume: 270,000		
			Rate per 1000: 0.14		
PAK AD&D	\$30,000 PAK AD&D		Individuals: 9	0.90	K0300B 2G7D
			Volume: 270,000		
			Rate per 1000: 0.03		
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM01 001Z

COBRA RATES:

The COBRA rates for Dental and Vision are the same as the rates above, Medical COBRA rates for PAK A are as follows:

Medical - Member Only	571.61
Medical - Member + Dependent	1,286.13
Medical - Member + Dependents	1,429.03

664.33

~~1982.89~~ 1419.15

1611.62



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PAK B	Plan	Brief Description	Census Used	Rate	MESSA Codes
Dental	Dent75/75/75/75:1300/1000:2 0457-0011	Class I: 75% Class II: 75% Class III: 75% Class IV: 75% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,300 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Member Only: 0 Member + Dependent: 0 Member + Dependents: 0	32.22 59.85 102.81	D0627C 2G7E 2G7F 2G7G
Vision	VSP 2 Silver	Plan year July to July	Member Only: 0 Member + Dependent: 0 Member + Dependents: 0	6.12 13.16 19.82	V2SC 2G7H 2G7I 2G7J
Negotiated LTD	Neg LTD 70% Max \$2,500	Replacement %: 70.00 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$3,571 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 0 Volume: 0 Rate per 100: 2.42	54.48	LT686C 2G7K
PAK Life	\$30,000 PAK Life		Individuals: 0 Volume: 0 Rate per 1000: 0.14	4.20	P0300C 2G7L
PAK AD&D	\$30,000 PAK AD&D		Individuals: 0 Volume: 0 Rate per 1000: 0.03	0.90	K0300C 2G7M

COBRA RATES:

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

Please refer to plan coverage booklets for a complete description of benefits.