



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

Benefit Program Cost Summary Effective 08/01/2010

Marion Public Schools
 2213 20 Mile Rd; PO Box 0
 Marion, MI 49665

Group: **156A-Teacher**

Employer ID: 156
 MESSA Field Rep: Carol Barrett

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Teacher - 100000	FT/PT 156A		
PAK A	Plan	Brief Description	Census Used Rate MESSA Codes
Medical	MESSA Choices II 07064-022	In-Network Deductible: \$100/\$200 Out-Of-Network Deductible: \$250/\$500 OV/UC/ER Copay: \$10/\$25/\$50 RX: \$10 Adult Immunization Rider: Yes	Member Only: 3 583.79 Member + Dependent: 6 1,313.52 Member + Dependents: 22 1,459.47 3Z 1YOU 1YOY 1YOW
Dental	Dent75/75S/75/75:2000/1500:2 0457-0005	Class I: 75% Class II: 75% Class III: 75% Class IV: 75% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$2,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: Yes Cleanings: 2 per year	Member Only: 3 85.41 Member + Dependent: 6 85.41 Member + Dependents: 22 85.41 D0593 1YOX 1YOY 1YOZ
Vision	VSP 3	Plan year July to July	Member Only: 3 19.86 Member + Dependent: 6 19.86 Member + Dependents: 22 19.86 V31 1YP3 1YP4 1YP5
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: Same as any other illness Mental/Nervous: Same as any other illness 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: Yes Educational Supplemental Program: No	Individuals: 31 34.54 Volume: 110,376 Rate per 100: 0.97 LT423 12OP
PAK Life	\$45,000 PAK Life		Individuals: 31 5.40 Volume: 1,395,000 Rate per 1000: 0.12 P04501 12OQ
PAK AD&D	\$45,000 PAK AD&D		Individuals: 31 1.35 Volume: 1,395,000 Rate per 1000: 0.03 K04502 12OO
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	583.79
Medical - Member + Dependent	1,313.52
Medical - Member + Dependents	1,459.47



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PAK B	Plan	Brief Description	Census Used	Rate	MESSA Codes
Dental	Dent75/75S/75/75:2000/1500:2 0457-0006	Class I: 75%			D0593A
		Class II: 75%			
		Class III: 75%			
		Class IV: 75%			
		Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$2,000			
		X-Rays paid under: Class II			
		Adult Orthodontics: No	Member Only: 1	82.81	1YP0
		Sealants: Yes	Member + Dependent: 2	82.81	1YP1
		Cleanings: 2 per year	Member + Dependents: 3	82.81	1YP2
Vision	VSP 3 Plus	Plan year July to July	Member Only: 1	27.50	V3P1 1YP6
			Member + Dependent: 2	27.50	1YP7
			Member + Dependents: 3	27.50	1YP8
Negotiated LTD	Neg LTD 70% Max \$2,500	Replacement %: 70.00	Individuals: 6	32.20	LT423C 12OV
		Maximum Benefit: \$2,500	Volume: 19,916		
		Maximum Monthly Salary: \$3,571	Rate per 100: 0.97		
		Waiting Period: 90 Calendar Days Modified Fill			
		Alcohol/Drug: Same as any other illness			
		Mental/Nervous: Same as any other illness			
		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: Yes					
		Educational Supplemental Program: No			
PAK Life	\$45,000 PAK Life		Individuals: 6	5.40	P0450B 12OW
			Volume: 270,000		
			Rate per 1000: 0.12		
PAK AD&D	\$45,000 PAK AD&D		Individuals: 6	1.35	K0450B 12OU
			Volume: 270,000		
			Rate per 1000: 0.03		

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.