



Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

**2017 Rate Renewal Exclusively for
 Brandywine Public Schools
 Renewal Effective 07/01/2017**

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

PAK A - 177A Teacher, Counselor		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$668.09	Single: 13	\$773.76	\$790.44
IN Deductible:	\$500/\$1000	\$1,501.33	2-Person: 10	\$1,739.09	\$1,776.62
IN Coinsurance:	N/A	\$1,867.93	Family: 15	\$2,163.82	\$2,210.51
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$34.64	Single: 13	\$32.84	\$33.43
Class I:	100%	\$68.56	2-Person: 10	\$64.93	\$66.09
Class II:	90%	\$122.97	Family: 15	\$120.22	\$122.37
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 13	\$6.10	\$6.23
		\$14.80	2-Person: 10	\$13.11	\$13.39
		\$22.26	Family: 15	\$19.72	\$20.14
Life Insurance:	\$10,000		38		\$0.16
Rate/\$1000					\$380,000.00
Volume					\$1.60
Composite:		\$1.60			\$0.03
AD&D Coverage:	\$10,000		38		\$0.03
Rate/\$1000					\$380,000.00
Volume					\$0.30
Composite:		\$0.30			\$0.31
LTD Benefit	60% Max \$3,000		38		\$172,804.00
Max Monthly Salary:	\$5,000				\$14.10
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.31
Covered Salary					\$172,804.00
Composite:		\$13.88			\$14.10
Total Monthly Rate per Member - Single		\$725.39			\$846.10
Total Monthly Rate per Member - 2-Person		\$1,600.47			\$1,872.10
Total Monthly Rate per Member - Family		\$2,028.94			\$2,369.02

PAK A COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$772.26	\$788.94
	2-Person	\$1,737.59	\$1,775.12
	Family	\$2,162.32	\$2,209.01

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Quote #: 337089
MESSA Field Rep: Jacqueline Mast
Date Created: 03/17/2017

Good health. Good business. Great schools.
1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

PAK B - 177A Teacher, Counselor		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$35.62	Single: 1	\$35.13	\$35.76
Class I:	100%	\$71.25	2-Person: 2	\$70.42	\$71.68
Class II:	90%	\$134.12	Family: 10	\$135.75	\$138.18
Class III:	90%				
Annual Max:	\$1,500				
Class IV:	90%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 3 Plus	\$10.02	Single: 1	\$10.45	\$10.67
		\$21.54	2-Person: 2	\$22.45	\$22.93
		\$32.43	Family: 10	\$33.80	\$34.53
<hr/>					
Life Insurance:	\$50,000		13		\$0.16
Rate/\$1000					\$650,000.00
Volume					\$8.00
Composite:		\$8.00			\$8.00
AD&D Coverage:	\$50,000		13		\$0.03
Rate/\$1000					\$650,000.00
Volume					\$1.50
Composite:		\$1.50			\$1.50
<hr/>					
LTD Benefit	66 2/3% Max \$3,000		13		\$0.48
Max Monthly Salary:	\$4,500				\$59,117.00
Waiting Period:	90 CDMF				\$21.83
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					\$0.48
Covered Salary					\$59,117.00
Composite:		\$21.49			\$21.83
<hr/>					
Total Monthly Rate per Member - Single		\$76.63			\$77.76
Total Monthly Rate per Member - 2-Person		\$123.78			\$125.94
Total Monthly Rate per Member - Family		\$197.54			\$204.04

PAK B COBRA RATES:

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

PAK C - 177A Teacher, Counselor		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$601.43	Single: 6	\$690.97	\$705.86
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,351.37	2-Person: 2	\$1,552.83	\$1,586.33
IN Coinsurance:	N/A	\$1,681.32	Family: 17	\$1,932.03	\$1,973.72
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$34.64	Single: 6	\$32.84	\$33.43
Class I:	100%	\$68.56	2-Person: 2	\$64.93	\$66.09
Class II:	90%	\$122.97	Family: 17	\$120.22	\$122.37
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 6	\$6.10	\$6.23
		\$14.80	2-Person: 2	\$13.11	\$13.39
		\$22.26	Family: 17	\$19.72	\$20.14
Life Insurance:	\$10,000		25		\$0.16
Rate/\$1000					\$250,000.00
Volume					\$1.60
Composite:		\$1.60			
AD&D Coverage:	\$10,000		25		\$0.03
Rate/\$1000					\$250,000.00
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	60% Max \$3,000		25		\$0.31
Max Monthly Salary:	\$5,000				\$113,687.00
Waiting Period:	90 CDMF				\$14.10
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.31
Covered Salary					\$113,687.00
Composite:		\$13.88			\$14.10
Total Monthly Rate per Member - Single		\$658.73			\$761.52
Total Monthly Rate per Member - 2-Person		\$1,450.51			\$1,681.81
Total Monthly Rate per Member - Family		\$1,842.33			\$2,132.23

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$689.47	\$704.36
	2-Person	\$1,551.33	\$1,584.83
	Family	\$1,930.53	\$1,972.22

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Brandywine Public Schools

Renewal Effective 07/01/2017

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

NON-PAK - 177B Maintenance		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$613.67	Single: 0	\$705.04	\$720.24
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,378.91	2-Person: 0	\$1,584.49	\$1,618.68
IN Coinsurance:	N/A	\$1,715.59	Family: 0	\$1,971.43	\$2,013.97
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$681.69	Single: 1	\$789.52	\$806.54
IN Deductible:	\$500/\$1000	\$1,531.93	2-Person: 0	\$1,774.55	\$1,812.84
IN Coinsurance:	N/A	\$1,906.02	Family: 0	\$2,207.94	\$2,255.59
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$41.41	Single: 1	\$35.87	\$36.51
Class I:	100%	\$77.33	2-Person: 0	\$66.74	\$67.93
Class II:	90%	\$143.16	Family: 1	\$129.36	\$131.67
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	UCR				
Riders:	2 Cleanings				
Vision:	VSP 2	\$5.13	Single: 1	\$4.39	\$4.48
		\$11.03	2-Person: 0	\$9.43	\$9.63
		\$16.59	Family: 1	\$14.18	\$14.48

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$703.54	\$718.74
	2-Person	\$1,582.99	\$1,617.18
	Family	\$1,969.93	\$2,012.47
MESSA Choices	Single	\$788.02	\$805.04
	2-Person	\$1,773.05	\$1,811.34
	Family	\$2,206.44	\$2,254.09

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Brandywine Public Schools

Renewal Effective 07/01/2017

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

PAK A - 177D Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$668.09	Single: 1	\$773.76	\$790.44
IN Deductible:	\$500/\$1000	\$1,501.33	2-Person: 2	\$1,739.09	\$1,776.62
IN Coinsurance:	N/A	\$1,867.93	Family: 3	\$2,163.82	\$2,210.51
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.86	Single: 1	\$37.18	\$37.84
Class I:	100%	\$78.57	2-Person: 2	\$75.58	\$76.93
Class II:	90%	\$147.40	Family: 3	\$147.99	\$150.64
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	UCR				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 1	\$6.10	\$6.23
		\$14.80	2-Person: 2	\$13.11	\$13.39
		\$22.26	Family: 3	\$19.72	\$20.14
Life Insurance:	\$50,000		6		\$0.16
Rate/\$1000					\$300,000.00
Volume					\$8.00
Composite:		\$8.00			\$0.03
AD&D Coverage:	\$50,000		6		\$300,000.00
Rate/\$1000					\$1.50
Volume					
Composite:		\$1.50			
LTD Benefit	66 2/3% Max \$5,000		6		\$0.46
Max Monthly Salary:	\$7,500				\$38,545.00
Waiting Period:	90 CDMF				\$29.55
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$27.80			
Total Monthly Rate per Member - Single		\$751.13			\$873.56
Total Monthly Rate per Member - 2-Person		\$1,632.00			\$1,905.99
Total Monthly Rate per Member - Family		\$2,074.89			\$2,420.34

PAK A COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$772.26	\$788.94
	2-Person	\$1,737.59	\$1,775.12
	Family	\$2,162.32	\$2,209.01

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

PAK B - 177D Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$34.24	Single: 0	\$35.93	\$36.57
Class I:	100%	\$68.09	2-Person: 0	\$71.60	\$72.88
Class II:	90%	\$131.16	Family: 2	\$143.72	\$146.29
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	UCR				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 3	\$6.88	Single: 0	\$6.10	\$6.23
		\$14.80	2-Person: 0	\$13.11	\$13.39
		\$22.26	Family: 2	\$19.72	\$20.14
<hr/>					
Life Insurance:	\$50,000		2		\$0.16
Rate/\$1000					\$100,000.00
Volume					\$8.00
Composite:		\$8.00			\$0.03
AD&D Coverage:	\$50,000		2		\$100,000.00
Rate/\$1000					\$1.50
Volume					
Composite:		\$1.50			
<hr/>					
LTD Benefit	66 2/3% Max \$5,000		2		\$0.46
Max Monthly Salary:	\$7,500				\$12,848.00
Waiting Period:	90 CDMF				\$29.55
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$27.80			
<hr/>					
Total Monthly Rate per Member - Single		\$78.42			\$81.85
Total Monthly Rate per Member - 2-Person		\$120.19			\$125.32
Total Monthly Rate per Member - Family		\$190.72			\$205.48

PAK B COBRA RATES:

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Quote #: 337089
MESSA Field Rep: Jacqueline Mast
Date Created: 03/17/2017

Good health. Good business. Great schools.
1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

Table with 5 columns: Description, 2016-17 Rates without Taxes, Enrollment, 2017-18 Rates without Taxes, 2017-18 Rates with Taxes. Rows include Medical, Dental, Vision, Life Insurance, LTD Benefit, and Total Monthly Rate per Member for Single, 2-Person, and Family.

PAK C COBRA RATES:

Table with 4 columns: Medical, Enrollment (Single, 2-Person, Family), 2017-18 Rates without Taxes, 2017-18 Rates with Taxes.

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines.



2017 Rate Renewal Exclusively for

Quote #: 337089
MESSA Field Rep: Jacqueline Mast
Date Created: 03/17/2017

Good health. Good business. Great schools.
1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

Table with 5 columns: Plan Name, 2016-17 Rates without Taxes, Enrollment, 2017-18 Rates without Taxes, 2017-18 Rates with Taxes. Rows include PAK A - 177G Secretaries, Dental, Vision, Life Insurance, and PAK A COBRA RATES.

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines.



2017 Rate Renewal Exclusively for

Quote #: 337089
MESSA Field Rep: Jacqueline Mast
Date Created: 03/17/2017

Good health. Good business. Great schools.
1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

PAK B - 177G Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$32.13	Single: 0	\$32.73	\$33.32
Class I:	100%	\$63.93	2-Person: 0	\$65.38	\$66.55
Class II:	90%	\$123.46	Family: 0	\$129.72	\$132.04
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	UCR				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 2	\$5.13	Single: 0	\$4.39	\$4.48
		\$11.03	2-Person: 0	\$9.43	\$9.63
		\$16.59	Family: 0	\$14.18	\$14.48
<hr/>					
Life Insurance:	\$1,000		0		\$0.16
Rate/\$1000					\$0.00
Volume					\$0.16
Composite:		\$0.16			\$0.16
AD&D Coverage:	\$1,000		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.00
Composite:		\$0.03			\$0.03
<hr/>					
Total Monthly Rate per Member - Single		\$37.45			\$37.99
Total Monthly Rate per Member - 2-Person		\$75.15			\$76.37
Total Monthly Rate per Member - Family		\$140.24			\$146.71

PAK B COBRA RATES:

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



Good health. Good business. Great schools.

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

2017 Rate Renewal Exclusively for

Brandywine Public Schools

Renewal Effective 07/01/2017

Quote #: 337089

MESSA Field Rep: Jacqueline Mast

Date Created: 03/17/2017

PAK C - 177G Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$601.43	Single: 0	\$690.97	\$705.86
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,351.37	2-Person: 1	\$1,552.83	\$1,586.33
IN Coinsurance:	N/A	\$1,681.32	Family: 0	\$1,932.03	\$1,973.72
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$36.78	Single: 0	\$38.22	\$38.90
Class I:	100%	\$73.56	2-Person: 1	\$76.86	\$78.23
Class II:	90%	\$133.38	Family: 0	\$142.22	\$144.76
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	60%				
Lifetime Max:	UCR				
Riders:	2 Cleanings				
Vision:	VSP 2	\$5.13	Single: 0	\$4.39	\$4.48
		\$11.03	2-Person: 1	\$9.43	\$9.63
		\$16.59	Family: 0	\$14.18	\$14.48
Life Insurance:	\$1,000		1		\$0.16
Rate/\$1000					\$1,000.00
Volume					\$0.16
Composite:		\$0.16			
AD&D Coverage:	\$1,000		1		\$0.03
Rate/\$1000					\$1,000.00
Volume					\$0.03
Composite:		\$0.03			
Total Monthly Rate per Member - Single		\$643.53			\$749.43
Total Monthly Rate per Member - 2-Person		\$1,436.15			\$1,674.38
Total Monthly Rate per Member - Family		\$1,831.48			\$2,133.15

PAK C COBRA RATES:

Medical	Single	\$689.47	\$704.36
	2-Person	\$1,551.33	\$1,584.83
	Family	\$1,930.53	\$1,972.22

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



2017 Rate Renewal Exclusively for

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Brandywine Public Schools

Renewal Effective 07/01/2017

NON-PAK - 177H Transportation, Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$613.67	Single: 0	\$705.04	\$720.24
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,378.91	2-Person: 0	\$1,584.49	\$1,618.68
IN Coinsurance:	N/A	\$1,715.59	Family: 0	\$1,971.43	\$2,013.97
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$681.69	Single: 5	\$789.52	\$806.54
IN Deductible:	\$500/\$1000	\$1,531.93	2-Person: 0	\$1,774.55	\$1,812.84
IN Coinsurance:	N/A	\$1,906.02	Family: 0	\$2,207.94	\$2,255.59
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$31.80	Single: 3	\$32.27	\$32.85
Class I:	100%	\$61.88	2-Person: 0	\$62.94	\$64.07
Class II:	90%	\$103.40	Family: 0	\$106.98	\$108.89
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	0%				
Lifetime Max:	\$ 0				
Riders:	2 Cleanings				
Vision:	VSP 2	\$5.13	Single: 3	\$4.39	\$4.48
		\$11.03	2-Person: 2	\$9.43	\$9.63
		\$16.59	Family: 0	\$14.18	\$14.48

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$703.54	\$718.74
	2-Person	\$1,582.99	\$1,617.18
	Family	\$1,969.93	\$2,012.47
MESSA Choices	Single	\$788.02	\$805.04
	2-Person	\$1,773.05	\$1,811.34
	Family	\$2,206.44	\$2,254.09

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.



Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

2017 Rate Renewal Exclusively for
Brandywine Public Schools
Renewal Effective 07/01/2017

Quote #: 337089
 MESSA Field Rep: Jacqueline Mast
 Date Created: 03/17/2017

NON-PAK - 177J ACA Eligible Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 3	\$511.42	Single: 0	\$587.53	\$600.19
IN Deductible:	\$3500 1P; \$7000 2P&FF	\$1,148.85	2-Person: 0	\$1,320.09	\$1,348.56
IN Coinsurance:	10%	\$1,429.28	Family: 0	\$1,642.40	\$1,677.83
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	Medical		Single	\$586.03	\$598.69
			2-Person	\$1,318.59	\$1,347.06
			Family	\$1,640.90	\$1,676.33

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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.