



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

**2010 Rate Renewal Exclusively for
 Reed City Public Schools
 Renewal Effective 07/01/2010**

Quote #: 308147
 MESSA Field Rep: Carol Barrett
 Date Created: 04/14/2010

NON-PAK - 207AB Supervisors, Princ, CentOff		2009-10 Rates	Enrollment	2010-11 Rates
Life Insurance: Rate/\$1000 Volume	Volume As Enrolled	\$0.17	13	\$0.18 \$860,000.00
AD&D Coverage: Rate/\$1000 Volume	Volume As Enrolled	\$0.03	13	\$0.03 \$860,000.00

The above rates are based on plans and enrollment as of 04/07/2010. 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.



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PAK A - 207AB Supervisors, Princ, CentOff		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 0	\$580.47
DV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 1	\$1,304.18
RX Drug Copay:	\$10/\$20		Family: 6	\$1,448.92
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
Composite:		\$1,149.15		
Dental:			Single: 0	
Class I:	80%		2-Person: 1	
Class II:	80%		Family: 6	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$80.47		\$86.69
Vision:	VSP 3		Single: 0	
			2-Person: 1	
			Family: 6	
Composite:		\$19.21		\$21.21
Life Insurance:	\$25,000		7	
Rate/\$1000				\$0.18
Volume				\$175,000.00
Composite:		\$4.25		\$4.50
AD&D Coverage:	\$25,000		7	
Rate/\$1000				\$0.03
Volume				\$175,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$2,500		7	
Max Monthly Salary:	\$3,750			
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				\$0.84
Covered Salary				\$26,136.00
Composite:		\$26.94 *		\$31.36
Total Composite Rate per Member		\$1,280.77		
Total Monthly Rate per Member - Single				\$724.98
Total Monthly Rate per Member - 2-Person				\$1,448.69
Total Monthly Rate per Member - Family				\$1,593.43

LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$30.21.

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PAK A COBRA RATES:

Medical	Single	\$578.97
	2-Person	\$1,302.68
	Family	\$1,447.42
Dental	Single	\$86.69
	2-Person	\$86.69
	Family	\$86.69
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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PAK B - 207AB Supervisors, Princ, CentOff		2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 1	
Class I:	80%		2-Person: 1	
Class II:	80%		Family: 4	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$80.47		\$88.52
Vision:			Single: 0	
	VSP 3		2-Person: 1	
			Family: 5	
Composite:		\$20.93		\$21.21
Life Insurance:				
Rate/\$1000	\$30,000		6	\$0.18
Volume				\$180,000.00
Composite:		\$5.10		\$5.40
AD&D Coverage:				
Rate/\$1000	\$30,000		6	\$0.03
Volume				\$180,000.00
Composite:		\$0.90		\$0.90
LTD Benefit				
Max Monthly Salary:	66 2/3% Max \$2,500		6	
Waiting Period:	\$3,750			
Alcohol/Drug:	90 CDMF			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	2 Year Limitation			
Pre-Exist Cond.:	Family			
COLA:	Waived			
Rate/\$100	No			\$0.84
Covered Salary				\$20,995.00
Composite:		\$27.43 *		\$29.39
Total Composite Rate per Member		\$134.83		\$145.42

LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$30.77.

PAK B COBRA RATES:

Dental	Single	\$88.52
	2-Person	\$88.52
	Family	\$88.52
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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PAK A - 207DE Parapros,Off,Trans		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 4	\$580.84
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 9	\$1,305.02
RX Drug Copay:	\$10/\$20		Family: 19	\$1,449.86
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,215.39		
Dental:			Single: 4	
Class I:	80%		2-Person: 9	
Class II:	80%		Family: 19	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$86.99		\$84.32
Vision:	VSP 3		Single: 4	
			2-Person: 9	
			Family: 19	
Composite:		\$20.56		\$19.47
Life Insurance:	\$20,000		32	
Rate/\$1000				\$0.18
Volume				\$640,000.00
Composite:		\$3.40		\$3.60
AD&D Coverage:	\$20,000		32	
Rate/\$1000				\$0.03
Volume				\$640,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		32	
Max Monthly Salary:	\$4,167			
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				\$1.68
Covered Salary				\$55,374.00
Composite:		\$13.56 *		\$29.07
Total Composite Rate per Member		\$1,340.50		
Total Monthly Rate per Member - Single				\$717.90
Total Monthly Rate per Member - 2-Person				\$1,442.08
Total Monthly Rate per Member - Family				\$1,586.92

* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$26.78.

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Dental:			Single: 0	
Class I:	80%		2-Person: 6	
Class II:	80%		Family: 5	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$88.50		\$84.24
Vision:	VSP 3		Single: 0	
			2-Person: 6	
			Family: 5	
Composite:		\$20.93		\$21.21
Life Insurance:	\$30,000		11	
Rate/\$1000				\$0.18
Volume				\$330,000.00
Composite:		\$5.10		\$5.40
AD&D Coverage:	\$30,000		11	
Rate/\$1000				\$0.03
Volume				\$330,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	60% Max \$2,500		11	
Max Monthly Salary:	\$4,167			
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				\$1.68
Covered Salary				\$12,966.00
Composite:		\$10.51 *		\$19.80
Total Composite Rate per Member		\$125.94		\$131.55

* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$20.76.

PAK B COBRA RATES:

Dental	Single	\$84.24
	2-Person	\$84.24
	Family	\$84.24
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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PAK A - 207F Teachers / Counselors		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 11	\$580.84
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 20	\$1,305.02
RX Drug Copay:	\$10/\$20		Family: 48	\$1,449.86
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,135.20		
Dental:			Single: 11	
Class I:	80%		2-Person: 20	
Class II:	80%		Family: 48	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$80.19		\$78.81
Vision:	VSP 3		Single: 11	
			2-Person: 20	
			Family: 48	
Composite:		\$18.87		\$19.27
Life Insurance:	\$25,000		79	
Rate/\$1000				\$0.18
Volume				\$1,975,000.00
Composite:		\$4.25		\$4.50
AD&D Coverage:	\$25,000		79	
Rate/\$1000				\$0.03
Volume				\$1,975,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$2,500		79	
Max Monthly Salary:	\$3,750			
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				\$0.48
Covered Salary				\$292,719.00
Composite:		\$15.02 *		\$17.79
Total Composite Rate per Member		\$1,254.28		
Total Monthly Rate per Member - Single				\$701.96
Total Monthly Rate per Member - 2-Person				\$1,426.14
Total Monthly Rate per Member - Family				\$1,570.98

LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$17.21.

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PAK A COBRA RATES:

Medical	Single	\$579.34
	2-Person	\$1,303.52
	Family	\$1,448.36
Dental	Single	\$78.81
	2-Person	\$78.81
	Family	\$78.81
Vision	Single	\$19.27
	2-Person	\$19.27
	Family	\$19.27

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Dental:			Single: 0	
Class I:	80%		2-Person: 5	
Class II:	80%		Family: 14	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$88.78		\$86.14
Vision:	VSP 3		Single: 0	
			2-Person: 5	
			Family: 14	
Composite:		\$20.93		\$21.21
Life Insurance:	\$30,000		19	
Rate/\$1000				\$0.18
Volume				\$570,000.00
Composite:		\$5.10		\$5.40
AD&D Coverage:	\$30,000		19	
Rate/\$1000				\$0.03
Volume				\$570,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$2,500		19	
Max Monthly Salary:	\$3,750			
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				\$0.48
Covered Salary				\$70,412.00
Composite:		\$14.94 *		\$17.79
Total Composite Rate per Member		\$130.65		\$131.44

LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$17.13.

PAK B COBRA RATES:

Dental	Single	\$86.14
	2-Person	\$86.14
	Family	\$86.14
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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