



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

**2009 Rate Renewal Exclusively for
 Reed City Public Schools
 Renewal Effective 07/01/2009**

Quote #: 300795
 MESSA Field Rep: Carol Barrett

PAK A - 207AB Supervisors, Princ, CentOff	2008-09 Rates	Enrolled	2009-10 Rates
Medical: MESSA Choices II		Single: 1	
OV/UC/ER Copay: \$5/\$10/\$25		2-Person: 2	
RX Drug Copay: \$10/\$20		Family: 5	
Deductible: In-\$0, Out-\$250/\$500			
Riders Included: XVA2			
Composite:	\$1,018.25		\$1,149.15
Dental:		Single: 1	
Class I: 80%		2-Person: 2	
Class II: 80%		Family: 5	
Class III: 80%			
Annual Max: \$1,000			
Class IV: 80%			
Lifetime Max: \$1,300			
Riders: 2 Cleanings, Adult Ortho			
Composite:	\$77.27		\$80.47
Vision: VSP 3		Single: 1	
		2-Person: 2	
		Family: 5	
Composite:	\$19.21		\$19.21
Life Insurance: \$25,000		8	
Rate/\$1000			\$0.17
Volume			\$200,000.00
Composite:	\$4.25		\$4.25
AD&D Coverage: \$25,000		8	
Rate/\$1000			\$0.03
Volume			\$200,000.00
Composite:	\$0.75		\$0.75
LTD Benefit 66 2/3% Max \$2,500		8	
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			\$0.74
Covered Salary			\$29,121.00
Composite:	\$18.02		\$26.94
Total Composite Rate per Member	\$1,137.75		\$1,280.77

PAK A COBRA RATES:

Medical	Single	\$510.07
	2-Person	\$1,147.64
	Family	\$1,275.17
Dental	Single	\$80.47
	2-Person	\$80.47
	Family	\$80.47
Vision	Single	\$19.21
	2-Person	\$19.21
	Family	\$19.21

The above rates are based on plans and enrollment as of 04/29/2009. 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 B - 207AB Supervisors, Princ, CentOff	2008-09 Rates	Enrolled	2009-10 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:	\$73.13		\$80.47
Vision:	VSP 3	Single: 0	
		2-Person: 1	
		Family: 5	
Composite:	\$18.96		\$20.93
Life Insurance:	\$30,000	6	
Rate/\$1000			\$0.17
Volume			\$180,000.00
Composite:	\$5.10		\$5.10
AD&D Coverage:	\$30,000	6	
Rate/\$1000			\$0.03
Volume			\$180,000.00
Composite:	\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$2,500	6	
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			\$0.74
Covered Salary			\$22,244.00
Composite:	\$17.27		\$27.43
Total Composite Rate per Member	\$115.36		\$134.83

PAK B COBRA RATES:

Dental	Single	\$80.47
	2-Person	\$80.47
	Family	\$80.47
Vision	Single	\$20.93
	2-Person	\$20.93
	Family	\$20.93

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PAK A - 207DE Parapros,Off,Trans		2008-09 Rates	Enrolled	2009-10 Rates
Medical:	MESSA Choices II		Single: 1	
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 12	
RX Drug Copay:	\$10/\$20		Family: 24	
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,048.76		\$1,215.39
Dental:			Single: 1	
Class I:	80%		2-Person: 12	
Class II:	80%		Family: 24	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$79.73		\$86.99
Vision:	VSP 3		Single: 1	
			2-Person: 12	
			Family: 24	
Composite:		\$19.71		\$20.56
Life Insurance:	\$20,000		37	
Rate/\$1000				\$0.17
Volume				\$740,000.00
Composite:		\$3.40		\$3.40
AD&D Coverage:	\$20,000		37	
Rate/\$1000				\$0.03
Volume				\$740,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		37	
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				\$0.81
Covered Salary				\$61,936.00
Composite:		\$9.54		\$13.56
Total Composite Rate per Member		\$1,161.74		\$1,340.50

PAK A COBRA RATES:

Medical	Single	\$510.38
	2-Person	\$1,148.36
	Family	\$1,275.97
Dental	Single	\$86.99
	2-Person	\$86.99
	Family	\$86.99
Vision	Single	\$20.56
	2-Person	\$20.56
	Family	\$20.56

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PAK B - 207DE Parapros, Off, Trans		2008-09 Rates	Enrolled	2009-10 Rates
Dental:			Single: 0	
Class I:	80%		2-Person: 5	
Class II:	80%		Family: 4	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$84.21		\$88.50
Vision:	VSP 3		Single: 0	
			2-Person: 5	
			Family: 4	
Composite:		\$20.93		\$20.93
Life Insurance:	\$30,000		9	
Rate/\$1000				\$0.17
Volume				\$270,000.00
Composite:		\$5.10		\$5.10
AD&D Coverage:	\$30,000		9	
Rate/\$1000				\$0.03
Volume				\$270,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	60% Max \$2,500		9	
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				\$0.81
Covered Salary				\$11,675.00
Composite:		\$8.17		\$10.51
Total Composite Rate per Member		\$119.31		\$125.94

PAK B COBRA RATES:

Dental	Single	\$88.50
	2-Person	\$88.50
	Family	\$88.50
Vision	Single	\$20.93
	2-Person	\$20.93
	Family	\$20.93

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Quote #: 300795
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PAK A - 207F Teachers / Counselors

		2008-09 Rates	Enrolled	2009-10 Rates
Medical:	MESSA Choices II		Single: 13	
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 19	
RX Drug Copay:	\$10/\$20		Family: 55	
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$978.46		\$1,135.20
Dental:			Single: 13	
Class I:	80%		2-Person: 19	
Class II:	80%		Family: 55	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$74.23		\$80.19
Vision:	VSP 3		Single: 13	
			2-Person: 19	
			Family: 55	
Composite:		\$18.31		\$18.87
Life Insurance:	\$25,000		87	
Rate/\$1000				\$0.17
Volume				\$2,175,000.00
Composite:		\$4.25		\$4.25
AD&D Coverage:	\$25,000		87	
Rate/\$1000				\$0.03
Volume				\$2,175,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$2,500		87	
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				\$0.41
Covered Salary				\$318,632.00
Composite:		\$13.90		\$15.02
Total Composite Rate per Member		\$1,089.90		\$1,254.28

PAK A COBRA RATES:

Medical	Single	\$510.38
	2-Person	\$1,148.36
	Family	\$1,275.97
Dental	Single	\$80.19
	2-Person	\$80.19
	Family	\$80.19
Vision	Single	\$18.87
	2-Person	\$18.87
	Family	\$18.87

The above rates are based on plans and enrollment as of 04/29/2009. 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 B - 207F Teachers / Counselors		2008-09 Rates	Enrolled	2009-10 Rates
Dental:			Single: 0	
Class I:	80%		2-Person: 4	
Class II:	80%		Family: 11	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$84.48		\$88.78
Vision:	VSP 3		Single: 0	
			2-Person: 4	
			Family: 11	
Composite:		\$20.93		\$20.93
Life Insurance:	\$30,000		15	
Rate/\$1000				\$0.17
Volume				\$450,000.00
Composite:		\$5.10		\$5.10
AD&D Coverage:	\$30,000		15	
Rate/\$1000				\$0.03
Volume				\$450,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$2,500		15	
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				\$0.41
Covered Salary				\$54,673.00
Composite:		\$13.29		\$14.94
Total Composite Rate per Member		\$124.70		\$130.65

PAK B COBRA RATES:

Dental	Single	\$88.78
	2-Person	\$88.78
	Family	\$88.78
Vision	Single	\$20.93
	2-Person	\$20.93
	Family	\$20.93

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