



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

**2012 Rate Renewal Exclusively for
 Reed City Public Schools
 Renewal Effective 07/01/2012**

Quote #: 318245
 MESSA Field Rep: Carol Barrett
 Date Created: 04/04/2012

NON-PAK - 207AB Supervisors, Princ, CentOff		2011-12 Rates	Enrollment	2012-13 Rates
Life Insurance: Rate/\$1000 Volume	Volume As Enrolled	\$0.18	11	\$0.12 \$720,000.00
AD&D Coverage: Rate/\$1000 Volume	Volume As Enrolled	\$0.03	11	\$0.03 \$720,000.00

The above rates are based on plans and enrollment as of 04/03/2012. 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. These rates do not include the Michigan Claims Tax Assessment or other Federal Taxes under consideration that may be included on your invoice.



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PAK A - 207AB Supervisors, Princ, CentOff		2011-12 Rates	Enrollment	2012-13 Rates
Medical:	MESSA Choices	\$541.12	Single: 0	\$536.90
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,215.66	2-Person: 0	\$1,206.15
RX Drug Copay:	SaverRX	\$1,350.57	Family: 5	\$1,340.00
Deductible:	In-\$500/\$1000, Out-\$1000/\$2000			
Riders Included:	XVA2			
Dental:		\$33.03	Single: 0	\$31.90
Class I:	80%	\$61.37	2-Person: 0	\$59.21
Class II:	80%	\$106.15	Family: 5	\$104.48
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Vision:	VSP 3	\$7.32	Single: 0	\$7.32
		\$15.73	2-Person: 0	\$15.73
		\$23.66	Family: 5	\$23.66
Life Insurance:	\$25,000		5	
Rate/\$1000				\$0.12
Volume				\$125,000.00
Composite:	\$4.50			\$3.00
AD&D Coverage:	\$25,000		5	
Rate/\$1000				\$0.03
Volume				\$125,000.00
Composite:	\$0.75			\$0.75
LTD Benefit	66 2/3% Max \$2,500		5	
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				\$18,313.00
Composite:	\$30.75			\$27.10
Total Monthly Rate per Member - Single		\$617.47		\$606.97
Total Monthly Rate per Member - 2-Person		\$1,328.76		\$1,311.94
Total Monthly Rate per Member - Family		\$1,516.38		\$1,498.99

PAK A COBRA RATES:

Medical	Single	\$535.40
	2-Person	\$1,204.65
	Family	\$1,338.50

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

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PAK B - 207AB Supervisors, Princ, CentOff		2011-12 Rates	Enrollment	2012-13 Rates
Dental:		\$37.83	Single: 1	\$36.86
Class I:	80%	\$70.13	2-Person: 1	\$68.21
Class II:	80%	\$117.05	Family: 4	\$114.60
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
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Vision:	VSP 3	\$7.32	Single: 0	\$7.32
		\$15.73	2-Person: 1	\$15.73
		\$23.66	Family: 5	\$23.66
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Life Insurance:	\$30,000		6	
Rate/\$1000				\$0.12
Volume				\$180,000.00
Composite:		\$5.40		\$3.60
AD&D Coverage:	\$30,000		6	
Rate/\$1000				\$0.03
Volume				\$180,000.00
Composite:		\$0.90		\$0.90
<hr/>				
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				\$22,417.00
Composite:		\$29.86		\$27.65
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Total Monthly Rate per Member - Single		\$81.31		\$76.33
Total Monthly Rate per Member - 2-Person		\$122.02		\$116.09
Total Monthly Rate per Member - Family		\$176.87		\$170.41

PAK B COBRA RATES:

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PAK A - 207DE Parapros,Office		2011-12 Rates	Enrollment	2012-13 Rates
Medical:	MESSA Choices II	\$631.03	Single: 2	\$626.10
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,417.94	2-Person: 6	\$1,406.84
RX Drug Copay:	\$10/\$20	\$1,575.32	Family: 9	\$1,562.99
Deductible:	In-\$100/\$200, Out-\$250/\$500			
Riders Included:	None			
Dental:		\$37.04	Single: 2	\$33.36
Class I:	80%	\$68.70	2-Person: 7	\$61.89
Class II:	80%	\$115.30	Family: 8	\$107.29
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	\$7.32	Single: 2	\$7.32
		\$15.73	2-Person: 7	\$15.73
		\$23.66	Family: 8	\$23.66
Life Insurance:	\$20,000		17	
Rate/\$1000				\$0.12
Volume				\$340,000.00
Composite:		\$3.60		\$2.40
AD&D Coverage:	\$20,000		17	
Rate/\$1000				\$0.03
Volume				\$340,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		17	
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				\$1.46
Covered Salary				\$31,662.00
Composite:		\$27.94		\$27.19
Total Monthly Rate per Member - Single		\$707.53		\$696.97
Total Monthly Rate per Member - 2-Person		\$1,534.51		\$1,514.65
Total Monthly Rate per Member - Family		\$1,746.42		\$1,724.13

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$624.60	\$1,405.34	\$1,561.49

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PAK B - 207DE Parapros, Office		2011-12 Rates	Enrollment	2012-13 Rates
Dental:		\$30.53	Single: 0	\$32.28
Class I:	80%	\$56.91	2-Person: 0	\$59.92
Class II:	80%	\$102.97	Family: 2	\$104.97
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Ridcrs:	2 Cleanings			
<hr/>				
Vision:	VSP 3	\$7.32	Single: 0	\$7.32
		\$15.73	2-Person: 0	\$15.73
		\$23.66	Family: 2	\$23.66
<hr/>				
Life Insurance:	\$30,000		2	
Rate/\$1000				\$0.12
Volume				\$60,000.00
Composite:		\$5.40		\$3.60
AD&D Coverage:	\$30,000		2	
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:		\$0.90		\$0.90
<hr/>				
LTD Benefit	60% Max \$2,500		2	
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				\$1.46
Covered Salary				\$4,114.00
Composite:		\$20.31		\$30.03
<hr/>				
Total Monthly Rate per Member - Single		\$64.46		\$74.13
Total Monthly Rate per Member - 2-Person		\$99.25		\$110.18
Total Monthly Rate per Member - Family		\$153.24		\$163.16

PAK B COBRA RATES:

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PAK A - 207F Teachers / Counselors		2011-12 Rates	Enrollment	2012-13 Rates
Medical:	MESSA Choices	\$541.50	Single: 10	\$537.27
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,216.49	2-Person: 12	\$1,206.97
RX Drug Copay:	SaverRX	\$1,351.49	Family: 45	\$1,340.91
Deductible:	In-\$500/\$1000, Out-\$1000/\$2000			
Riders Included:	None			
Dental:		\$31.68	Single: 10	\$29.79
Class I:	80%	\$58.93	2-Person: 12	\$55.36
Class II:	80%	\$103.97	Family: 45	\$99.56
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Vision:	VSP 3	\$7.32	Single: 10	\$7.32
		\$15.73	2-Person: 12	\$15.73
		\$23.66	Family: 45	\$23.66
Life Insurance:	\$25,000		67	\$0.12
Rate/\$1000				\$1,675,000.00
Volume				\$3.00 ✓
Composite:	\$4.50			\$0.03
AD&D Coverage:	\$25,000		67	\$1,675,000.00
Rate/\$1000				\$0.75 ✓
Volume				
Composite:	\$0.75			
LTD Benefit	66 2/3% Max \$2,500		67	\$0.45
Max Monthly Salary:	\$3,750			\$247,110.00
Waiting Period:	90 CDMF			\$16.60 ✓
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:	\$16.99			
Total Monthly Rate per Member - Single		\$602.74		\$594.73
Total Monthly Rate per Member - 2-Person		\$1,313.39		\$1,298.41
Total Monthly Rate per Member - Family		\$1,501.36		\$1,484.48

PAK A COBRA RATES:

Medical	Single	\$535.77
	2-Person	\$1,205.47
	Family	\$1,339.41

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PAK B - 207F Teachers / Counselors		2011-12 Rates	Enrollment	2012-13 Rates
Dental:		\$29.41	Single: 0	\$27.63
Class I:	80%	\$54.81	2-Person: 6	\$51.43
Class II:	80%	\$99.75	Family: 16	\$95.33
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
<hr/>				
Vision:	VSP 3	\$7.32	Single: 0	\$7.32
		\$15.73	2-Person: 6	\$15.73
		\$23.66	Family: 16	\$23.66
<hr/>				
Life Insurance:	\$30,000		22	
Rate/\$1000				\$0.12
Volume				\$660,000.00
Composite:		\$5.40		\$3.60
AD&D Coverage:	\$30,000		22	
Rate/\$1000				\$0.03
Volume				\$660,000.00
Composite:		\$0.90		\$0.90
<hr/>				
LTD Benefit	66 2/3% Max \$2,500		22	
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				\$0.45
Covered Salary				\$82,500.00
Composite:		\$17.23		\$16.88
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Total Monthly Rate per Member - Single		\$60.26		\$56.33
Total Monthly Rate per Member - 2-Person		\$94.07		\$88.54
Total Monthly Rate per Member - Family		\$146.94		\$140.37

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