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**2017 Rate Renewal Exclusively for  
 Norway Vulcan Area Schools  
 Renewal Effective 07/01/2017**

Quote #: 337094  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 03/15/2017

NON-PAK - 183E SuppStaff Wkg 1040-1649H/Year		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$585.73	Single: 2	\$658.43	\$672.62
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,316.02	2-Person: 0	\$1,479.60	\$1,511.52
IN Coinsurance:	N/A	\$1,637.34	Family: 0	\$1,840.91	\$1,880.64
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Medical:	MESSA Choices	\$773.88	Single: 0	\$877.01	\$895.92
IN Deductible:	\$200/\$400	\$1,739.36	2-Person: 0	\$1,971.39	\$2,013.95
IN Coinsurance:	N/A	\$2,164.16	Family: 0	\$2,452.93	\$2,505.88
IN Copay (OV/UC/ER):	\$5/\$10/\$25				
Rx Coverage:	\$10/\$20				
Riders Included:	None				
Life Insurance:	\$20,000	\$0.14	3		\$0.14
Rate/\$1000					
Volume					\$60,000.00
AD&D Coverage:	\$20,000	\$0.03	3		\$0.03
Rate/\$1000					
Volume					\$60,000.00
NON-PAK COBRA RATES:					
	MESSA ABC Plan 1		Single	\$656.93	\$671.12
			2-Person	\$1,478.10	\$1,510.02
			Family	\$1,839.41	\$1,879.14
	MESSA Choices		Single	\$875.51	\$894.42
			2-Person	\$1,969.89	\$2,012.45
			Family	\$2,451.43	\$2,504.38

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/15/2017. 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.