

**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

PAK A - 183I Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$750.22	Single: 0	\$850.18	\$868.51
IN Deductible:	\$200/\$400	\$1,686.11	2-Person: 2	\$1,911.02	\$1,952.26
IN Coinsurance:	N/A	\$2,097.90	Family: 2	\$2,377.80	\$2,429.12
IN Copay (OV/UC/ER):	\$10/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	None				
Dental:		\$26.35	Single: 0	\$26.24	\$26.71
Class I:	80%	\$53.04	2-Person: 2	\$52.43	\$53.37
Class II:	80%	\$100.41	Family: 2	\$99.82	\$101.61
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 0	\$6.10	\$6.23
		\$14.80	2-Person: 2	\$13.11	\$13.39
		\$22.26	Family: 2	\$19.72	\$20.14
Life Insurance:	\$40,000		4		\$0.14
Rate/\$1000					\$160,000.00
Volume					\$5.60
Composite:		\$5.60			\$0.03
AD&D Coverage:	\$40,000		4		\$0.03
Rate/\$1000					\$160,000.00
Volume					\$1.20
Composite:		\$1.20			\$1.20
Total Monthly Rate per Member - Single		\$790.25			\$908.25
Total Monthly Rate per Member - 2-Person		\$1,760.75			\$2,025.82
Total Monthly Rate per Member - Family		\$2,227.37			\$2,557.67

PAK A COBRA RATES:

	Medical	Single		
		2-Person	\$848.68	\$867.01
		Family	\$1,909.52	\$1,950.76
			\$2,376.30	\$2,427.62

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



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

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PAK B - 183I Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$25.61	Single: 1	\$25.16	\$25.61
Class I:	80%	\$50.19	2-Person: 1	\$49.98	\$50.87
Class II:	80%	\$97.89	Family: 9	\$99.62	\$101.40
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
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Vision:	VSP 3 Plus	\$10.02	Single: 1	\$10.45	\$10.67
		\$21.54	2-Person: 1	\$22.45	\$22.93
		\$32.43	Family: 9	\$33.80	\$34.53
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Life Insurance:	\$50,000		11		
Rate/\$1000					\$0.14
Volume					\$550,000.00
Composite:		\$7.00			\$7.00
AD&D Coverage:	\$50,000		11		
Rate/\$1000					\$0.03
Volume					\$550,000.00
Composite:		\$1.50			\$1.50
Dependent Life:			10		
Rate/\$1000					\$0.23
Volume					\$50,000.00
Composite:		\$1.15			\$1.15
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Total Monthly Rate per Member - Single		\$45.28			\$45.93
Total Monthly Rate per Member - 2-Person		\$81.38			\$83.45
Total Monthly Rate per Member - Family		\$139.97			\$145.58

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 03/15/2017. 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.



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PAK C - 183I Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$574.05	Single: 4	\$645.29	\$659.20
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,289.73	2-Person: 2	\$1,450.04	\$1,481.32
IN Coinsurance:	N/A	\$1,604.63	Family: 14	\$1,804.12	\$1,843.05
IN Copay (OV/JC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:		\$26.35	Single: 4	\$26.24	\$26.71
Class I:	80%	\$53.04	2-Person: 2	\$52.43	\$53.37
Class II:	80%	\$100.41	Family: 14	\$99.82	\$101.61
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 4	\$6.10	\$6.23
		\$14.80	2-Person: 2	\$13.11	\$13.39
		\$22.26	Family: 14	\$19.72	\$20.14
Life Insurance:	\$40,000		20		\$0.14
Rate/\$1000					\$800,000.00
Volume					\$5.60
Composite:		\$5.60			\$0.03
AD&D Coverage:	\$40,000		20		\$800,000.00
Rate/\$1000					\$1.20
Volume					
Composite:		\$1.20			
Total Monthly Rate per Member - Single		\$614.08			\$698.94
Total Monthly Rate per Member - 2-Person		\$1,364.37			\$1,554.88
Total Monthly Rate per Member - Family		\$1,734.10			\$1,971.60

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$643.79	\$657.70
	2-Person	\$1,448.54	\$1,479.82
	Family	\$1,802.62	\$1,841.55

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