



Good health. Good business. Great schools.

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

**2019 Rate Renewal Exclusively for
 Norway Vulcan Area Schools**

Rates Effective 01/01/2019 through 12/31/2019

Quote #: 342140
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

PAK A - 183A Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$879.32	\$892.87
IN Deductible:	\$200/\$400	2-Person: 0	\$1,976.58	\$2,007.08
IN Coinsurance:	N/A	Family: 0	\$2,459.38	\$2,497.33
IN Copay (OV/UC/ER):	\$10/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	None			
Dental:	0475-0002	Single: 0	\$26.21	\$26.21
Class I:	80%	2-Person: 0	\$49.82	\$49.82
Class II:	80%	Family: 0	\$99.42	\$99.42
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 0	\$21.79	\$22.00
Life Insurance:	\$40,000	0		\$0.14
Rate/\$1000				\$0.00
Volume				\$5.60
Composite:				\$0.03
AD&D Coverage:	\$40,000	0		\$0.00
Rate/\$1000				\$1.20
Volume				
Composite:				
Total Monthly Rate per Member - Single				\$932.68
Total Monthly Rate per Member - 2-Person				\$2,078.33
Total Monthly Rate per Member - Family				\$2,625.55

PAK A COBRA RATES:

Medical	Single	\$877.82	\$891.37
	2-Person	\$1,975.08	\$2,005.58
	Family	\$2,457.88	\$2,495.83

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

If you have any questions, please contact your MESSA Field Representative, RaeAnn Loy, at 800.292.4910.



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PAK B - 183A Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	0475-0003	Single: 0	\$27.28	\$27.28
Class I:	80%	2-Person: 0	\$51.52	\$51.52
Class II:	80%	Family: 0	\$100.51	\$100.51
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	Single: 0	\$10.61	\$10.71
		2-Person: 0	\$22.79	\$23.01
		Family: 0	\$34.32	\$34.65
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Life Insurance:	\$50,000	0		
Rate/\$1000				\$0.14
Volume				\$0.00
Composite:				\$7.00
AD&D Coverage:	\$50,000	0		
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:				\$1.50
Dependent Life:		0		
Rate/\$1000				\$0.23
Volume				\$0.00
Composite:				\$1.15
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Total Monthly Rate per Member - Single				\$47.64
Total Monthly Rate per Member - 2-Person				\$84.18
Total Monthly Rate per Member - Family				\$144.81

PAK B COBRA RATES:

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Date Created: 08/15/2018

PAK C - 183A Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$667.41	\$677.69
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,499.78	\$1,522.91
IN Coinsurance:	N/A	Family: 4	\$1,866.01	\$1,894.80
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0475-0002	Single: 1	\$26.21	\$26.21
Class I:	80%	2-Person: 0	\$49.82	\$49.82
Class II:	80%	Family: 4	\$99.42	\$99.42
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 1	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 4	\$21.79	\$22.00
Life Insurance:	\$40,000	5		\$0.14
Rate/\$1000				\$200,000.00
Volume				\$5.60
Composite:				\$0.03
AD&D Coverage:	\$40,000	5		\$200,000.00
Rate/\$1000				\$1.20
Volume				
Composite:				
Total Monthly Rate per Member - Single				\$717.50
Total Monthly Rate per Member - 2-Person				\$1,594.16
Total Monthly Rate per Member - Family				\$2,023.02

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$665.91	\$676.19
	2-Person	\$1,498.28	\$1,521.41
	Family	\$1,864.51	\$1,893.30

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