



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**

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

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

| PAK A - 183G SuppStaff Wkg 1650-1759Hrs/Yr | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|----------------|-------------------|-------------------------------------|----------------------------------|
| Medical: | MESSA Choices | Single: 0 | \$864.29 | \$877.61 |
| IN Deductible: | \$200/\$400 | 2-Person: 0 | \$1,942.77 | \$1,972.74 |
| IN Coinsurance: | N/A | Family: 0 | \$2,417.30 | \$2,454.60 |
| IN Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Rx Coverage: | \$10/\$20 | | | |
| Riders Included: | None | | | |
| Dental: | 0475-0006 | Single: 0 | \$33.02 | \$33.02 |
| Class I: | 100% | 2-Person: 0 | \$64.03 | \$64.03 |
| Class II: | 80% | Family: 0 | \$122.42 | \$122.42 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,200 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 | Single: 0 | \$4.94 | \$4.99 |
| | | 2-Person: 0 | \$10.62 | \$10.72 |
| | | Family: 0 | \$15.98 | \$16.13 |
| Life Insurance: | \$20,000 | 0 | | \$0.14 |
| Rate/\$1000 | | | | \$0.00 |
| Volume | | | | \$2.80 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$20,000 | 0 | | \$0.00 |
| Rate/\$1000 | | | | \$0.60 |
| Volume | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$919.02 |
| Total Monthly Rate per Member - 2-Person | | | | \$2,050.89 |
| Total Monthly Rate per Member - Family | | | | \$2,596.55 |

PAK A COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$862.79 | \$1,941.27 | \$2,415.80 |
| | \$876.11 | \$1,971.24 | \$2,453.10 |

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.

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| PAK B - 183G SuppStaff Wkg 1650-1759Hrs/Yr | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------|-------------|-----------------------------|--------------------------|
| Dental: | 0475-0007 | Single: 0 | \$37.54 | \$37.54 |
| Class I: | 100% | 2-Person: 1 | \$72.21 | \$72.21 |
| Class II: | 80% | Family: 0 | \$128.19 | \$128.19 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| <hr/> | | | | |
| Vision: | VSP 3 | Single: 0 | \$6.74 | \$6.80 |
| | | 2-Person: 1 | \$14.49 | \$14.63 |
| | | Family: 0 | \$21.79 | \$22.00 |
| <hr/> | | | | |
| Life Insurance: | \$40,000 | 1 | | \$0.14 |
| Rate/\$1000 | | | | \$40,000.00 |
| Volume | | | | \$5.60 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$40,000 | 1 | | \$40,000.00 |
| Rate/\$1000 | | | | \$1.20 |
| Volume | | | | \$1.20 |
| Composite: | | | | \$0.23 |
| Dependent Life: | | 1 | | \$2,000.00 |
| Rate/\$1000 | | | | \$0.46 |
| Volume | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$51.60 |
| Total Monthly Rate per Member - 2-Person | | | | \$94.10 |
| Total Monthly Rate per Member - Family | | | | \$157.45 |

PAK B COBRA RATES:

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 Date Created: 08/15/2018

| PAK C - 183G SuppStaff Wkg 1650-1759Hrs/Yr | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------------------|-------------|-----------------------------|--------------------------|
| Medical: | MESSA ABC Plan 1 | Single: 0 | \$667.41 | \$677.69 |
| IN Deductible: | \$1350 1P; \$2700 2P&FF | 2-Person: 3 | \$1,499.78 | \$1,522.91 |
| IN Coinsurance: | N/A | Family: 3 | \$1,866.01 | \$1,894.80 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Rx | | | |
| Riders Included: | None | | | |
| Dental: | 0475-0006 | Single: 0 | \$33.02 | \$33.02 |
| Class I: | 100% | 2-Person: 3 | \$64.03 | \$64.03 |
| Class II: | 80% | Family: 3 | \$122.42 | \$122.42 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,200 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 2 | Single: 0 | \$4.94 | \$4.99 |
| | | 2-Person: 3 | \$10.62 | \$10.72 |
| | | Family: 3 | \$15.98 | \$16.13 |
| Life Insurance: | \$20,000 | 6 | | \$0.14 |
| Rate/\$1000 | | | | \$120,000.00 |
| Volume | | | | \$2.80 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$20,000 | 6 | | \$120,000.00 |
| Rate/\$1000 | | | | \$0.60 |
| Volume | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$719.10 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,601.06 |
| Total Monthly Rate per Member - Family | | | | \$2,036.75 |

PAK C COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$665.91 | \$1,498.28 | \$1,864.51 |
| | \$676.19 | \$1,521.41 | \$1,893.30 |

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