



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 - 183I Teachers | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|----------------|-------------|--------------------------|-----------------------|
| Medical: | MESSA Choices | Single: 0 | \$747.35 | \$758.87 |
| IN Deductible: | \$500/\$1000 | 2-Person: 0 | \$1,679.69 | \$1,705.60 |
| IN Coinsurance: | N/A | Family: 2 | \$2,089.91 | \$2,122.15 |
| IN Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Rx Coverage: | Saver Rx | | | |
| Riders Included: | None | | | |
| Dental: | 0475-0004 | Single: 0 | \$28.10 | \$28.10 |
| Class I: | 80% | 2-Person: 0 | \$53.15 | \$53.15 |
| Class II: | 80% | Family: 2 | \$102.40 | \$102.40 |
| 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: 2 | \$21.79 | \$22.00 |
| Life Insurance: | \$40,000 | 2 | | \$0.14 |
| Rate/\$1000 | | | | \$80,000.00 |
| Volume | | | | \$5.60 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$40,000 | 2 | | \$80,000.00 |
| Rate/\$1000 | | | | \$1.20 |
| Volume | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$800.57 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,780.18 |
| Total Monthly Rate per Member - Family | | | | \$2,253.35 |

PAK A COBRA RATES:

| Medical | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---------|------------|--------------------------|-----------------------|
| | Single | \$745.85 | \$757.37 |
| | 2-Person | \$1,678.19 | \$1,704.10 |
| | Family | \$2,088.41 | \$2,120.65 |

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 - 183I Teachers | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|------------------|-------------|-----------------------------|--------------------------|
| Dental: | 0475-0005 | Single: 1 | \$26.01 | \$26.01 |
| Class I: | 80% | 2-Person: 1 | \$50.07 | \$50.07 |
| Class II: | 80% | Family: 7 | \$99.89 | \$99.89 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| <hr/> | | | | |
| Vision: | VSP 3 Plus 200CL | Single: 1 | \$9.66 | \$9.75 |
| | | 2-Person: 1 | \$20.75 | \$20.95 |
| | | Family: 7 | \$31.24 | \$31.54 |
| <hr/> | | | | |
| Life Insurance: | \$50,000 | 9 | | |
| Rate/\$1000 | | | | \$0.14 |
| Volume | | | | \$450,000.00 |
| Composite: | | | | \$7.00 |
| AD&D Coverage: | \$50,000 | 9 | | |
| Rate/\$1000 | | | | \$0.03 |
| Volume | | | | \$450,000.00 |
| Composite: | | | | \$1.50 |
| Dependent Life: | | 9 | | |
| Rate/\$1000 | | | | \$0.23 |
| Volume | | | | \$45,000.00 |
| Composite: | | | | \$1.15 |
| Total Monthly Rate per Member - Single | | | | \$45.41 |
| Total Monthly Rate per Member - 2-Person | | | | \$80.67 |
| Total Monthly Rate per Member - Family | | | | \$141.08 |

PAK B COBRA RATES:

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Quote #: 342140
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Date Created: 08/15/2018

| PAK C - 183I Teachers | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------------------|-------------|-----------------------------|--------------------------|
| Medical: | MESSA ABC Plan 1 | Single: 2 | \$659.22 | \$669.38 |
| IN Deductible: | \$1350 1P; \$2700 2P&FF | 2-Person: 1 | \$1,481.38 | \$1,504.23 |
| IN Coinsurance: | N/A | Family: 14 | \$1,843.13 | \$1,871.56 |
| IN Copay (OV/UC/ER): | N/A | | | |
| Rx Coverage: | ABC Mail | | | |
| Riders Included: | None | | | |
| Dental: | 0475-0004 | Single: 2 | \$28.10 | \$28.10 |
| Class I: | 80% | 2-Person: 1 | \$53.15 | \$53.15 |
| Class II: | 80% | Family: 14 | \$102.40 | \$102.40 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$1,500 | | | |
| Riders: | 2 Cleanings | | | |
| Vision: | VSP 3 | Single: 2 | \$6.74 | \$6.80 |
| | | 2-Person: 1 | \$14.49 | \$14.63 |
| | | Family: 14 | \$21.79 | \$22.00 |
| Life Insurance: | \$40,000 | 17 | | \$0.14 |
| Rate/\$1000 | | | | \$680,000.00 |
| Volume | | | | \$5.60 |
| Composite: | | | | \$0.03 |
| AD&D Coverage: | \$40,000 | 17 | | \$680,000.00 |
| Rate/\$1000 | | | | \$1.20 |
| Volume | | | | |
| Composite: | | | | |
| Total Monthly Rate per Member - Single | | | | \$711.08 |
| Total Monthly Rate per Member - 2-Person | | | | \$1,578.81 |
| Total Monthly Rate per Member - Family | | | | \$2,002.76 |

PAK C COBRA RATES:

| Medical | Single | 2-Person | Family |
|---------|----------|------------|------------|
| | \$657.72 | \$1,479.88 | \$1,841.63 |
| | \$667.88 | \$1,502.73 | \$1,870.06 |

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

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