



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

**2014 Rate Renewal Exclusively for
 Marshall Public Schools
 Renewal Effective 07/01/2014**

Quote #: 327202
 MESSA Field Rep: Renee Szurna
 Date Created: 04/01/2014

PAK A - 159B Administrators		2013-14 Rates	Enrollment	2014-15 Rates
Medical:	MESSA ABC Plan 1	\$447.46	Single: 2	\$473.80
IN Deductible:	\$1250 1P; \$2500 2P&FF	\$1,004.92	2-Person: 1	\$1,064.18
IN Coinsurance:	N/A	\$1,250.20	Family: 15	\$1,323.95
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Voluntary Abortion:	Excluded			
Dental:		\$37.72	Single: 2	\$36.09
Class I:	100%	\$70.58	2-Person: 2	\$67.85
Class II:	100%	\$124.40	Family: 14	\$119.80
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings, Adult Ortho			
Vision:	VSP 2	\$5.45	Single: 2	\$5.34
		\$11.72	2-Person: 2	\$11.49
		\$17.63	Family: 14	\$17.28
Life Insurance:	\$60,000		18	
Rate/\$1000				\$0.13
Volume				\$1,080,000.00
Composite:		\$7.80		\$7.80
AD&D Coverage:	\$60,000		18	
Rate/\$1000				\$0.03
Volume				\$1,080,000.00
Composite:		\$1.80		\$1.80
LTD Benefit	66 2/3% Max \$6,000		18	
Max Monthly Salary:	\$9,000			
Waiting Period:	30 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.75
Covered Salary				\$98,080.00
Composite:		\$49.91		\$40.87
Total Monthly Rate per Member - Single		\$550.14		\$565.70
Total Monthly Rate per Member - 2-Person		\$1,146.73		\$1,193.99
Total Monthly Rate per Member - Family		\$1,451.74		\$1,511.50

PAK A COBRA RATES:

Medical	Single	\$472.30
	2-Person	\$1,062.68
	Family	\$1,322.45

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

The above rates are effective 07/01/2014 and based on plans and enrollment as of 04/01/2014. Rates will be guaranteed for 12 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. These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.



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PAK C - 159B Administrators		2013-14 Rates	Enrollment	2014-15 Rates
Medical:	MESSA Choices	\$553.43	Single: 1	\$586.02
IN Deductible:	\$200/\$400	\$1,243.34	2-Person: 0	\$1,316.67
IN Coinsurance:	N/A	\$1,546.91	Family: 0	\$1,638.17
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	Saver Rx			
Voluntary Abortion:	Excluded			
Dental:		\$37.72	Single: 1	\$36.09
Class I:	100%	\$70.58	2-Person: 0	\$67.85
Class II:	100%	\$124.40	Family: 0	\$119.80
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings, Adult Ortho			
Vision:	VSP 2	\$5.45	Single: 1	\$5.34
		\$11.72	2-Person: 0	\$11.49
		\$17.63	Family: 0	\$17.28
Life Insurance:	\$60,000		1	
Rate/\$1000				\$0.13
Volume				\$60,000.00
Composite:		\$7.80		\$7.80
AD&D Coverage:	\$60,000		1	
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:		\$1.80		\$1.80
LTD Benefit	66 2/3% Max \$6,000		1	
Max Monthly Salary:	\$9,000			
Waiting Period:	30 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.75
Covered Salary				\$5,449.00
Composite:		\$49.91		\$40.87
Total Monthly Rate per Member - Single		\$656.11		\$677.92
Total Monthly Rate per Member - 2-Person		\$1,385.15		\$1,446.48
Total Monthly Rate per Member - Family		\$1,748.45		\$1,825.72

PAK C COBRA RATES:

Medical	Single	\$584.52
	2-Person	\$1,315.17
	Family	\$1,636.67

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MESSA

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PAK B - 159B Administrators		2013-14 Rates	Enrollment	2014-15 Rates
Dental:		\$35.95	Single: 0	\$37.09
Class I:	100%	\$67.37	2-Person: 1	\$69.70
Class II:	100%	\$121.07	Family: 2	\$121.86
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings, Adult Ortho			
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Vision:	VSP 2	\$5.45	Single: 0	\$5.34
		\$11.72	2-Person: 1	\$11.49
		\$17.63	Family: 2	\$17.28
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Life Insurance:	\$60,000		3	
Rate/\$1000				\$0.13
Volume				\$180,000.00
Composite:		\$7.80		\$7.80
AD&D Coverage:	\$60,000		3	
Rate/\$1000				\$0.03
Volume				\$180,000.00
Composite:		\$1.80		\$1.80
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LTD Benefit	66 2/3% Max \$6,000		3	
Max Monthly Salary:	\$9,000			
Waiting Period:	30 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.75
Covered Salary				\$16,347.00
Composite:		\$49.91		\$40.87
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Total Monthly Rate per Member - Single		\$100.91		\$92.90
Total Monthly Rate per Member - 2-Person		\$138.60		\$131.66
Total Monthly Rate per Member - Family		\$198.21		\$189.61

PAK B COBRA RATES:

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