

**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

<b>NON-PAK - 159D Food Service &amp; Parapro</b>		<b>2013-14 Rates</b>	<b>Enrollment</b>	<b>2014-15 Rates</b>
Life Insurance:	\$10,000	\$0.13	31	
Rate/\$1000				\$0.13
Volume				\$310,000.00
AD&D Coverage:	\$10,000	\$0.03	31	
Rate/\$1000				\$0.03
Volume				\$310,000.00

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.