



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 - 159E Part-Time Bus Drivers		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: 6	\$1,064.18
IN Coinsurance:	N/A	\$1,250.20	Family: 1	\$1,323.95
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Voluntary Abortion:	Excluded			
Dental:		\$32.10	Single: 3	\$31.77
Class I:	80%	\$59.75	2-Person: 5	\$59.40
Class II:	80%	\$100.41	Family: 1	\$98.90
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1 Bronze	\$4.04	Single: 3	\$3.96
		\$8.70	2-Person: 5	\$8.53
		\$13.09	Family: 1	\$12.83
Life Insurance:	\$5,000		9	
Rate/\$1000				\$0.13
Volume				\$45,000.00
Composite:		\$0.65		\$0.65
AD&D Coverage:	\$5,000		9	
Rate/\$1000				\$0.03
Volume				\$45,000.00
Composite:		\$0.15		\$0.15
Total Monthly Rate per Member - Single		\$484.40		\$510.33
Total Monthly Rate per Member - 2-Person		\$1,074.17		\$1,132.91
Total Monthly Rate per Member - Family		\$1,364.50		\$1,436.48

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 - 159E Part-Time Bus Drivers		2013-14 Rates	Enrollment	2014-15 Rates
Medical:	MESSA Choices	\$553.43	Single: 0	\$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:		\$32.10	Single: 0	\$31.77
Class I:	80%	\$59.75	2-Person: 0	\$59.40
Class II:	80%	\$100.41	Family: 0	\$98.90
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1 Bronze	\$4.04	Single: 0	\$3.96
		\$8.70	2-Person: 0	\$8.53
		\$13.09	Family: 0	\$12.83
Life Insurance:	\$5,000		0	
Rate/\$1000				\$0.13
Volume				\$0.00
Composite:		\$0.65		\$0.65
AD&D Coverage:	\$5,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.15		\$0.15
Total Monthly Rate per Member - Single		\$590.37		\$622.55
Total Monthly Rate per Member - 2-Person		\$1,312.59		\$1,385.40
Total Monthly Rate per Member - Family		\$1,661.21		\$1,750.70

PAK C COBRA RATES:

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

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PAK B - 159E Part-Time Bus Drivers		2013-14 Rates	Enrollment	2014-15 Rates
Dental:		\$30.98	Single: 0	\$30.22
Class I:	80%	\$57.75	2-Person: 1	\$56.59
Class II:	80%	\$98.33	Family: 0	\$95.99
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
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Vision:	VSP 1 Bronze	\$4.04	Single: 0	\$3.96
		\$8.70	2-Person: 1	\$8.53
		\$13.09	Family: 0	\$12.83
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Life Insurance:	\$5,000		1	
Rate/\$1000				\$0.13
Volume				\$5,000.00
Composite:		\$0.65		\$0.65
AD&D Coverage:	\$5,000		1	
Rate/\$1000				\$0.03
Volume				\$5,000.00
Composite:		\$0.15		\$0.15
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Total Monthly Rate per Member - Single		\$35.82		\$34.98
Total Monthly Rate per Member - 2-Person		\$67.25		\$65.92
Total Monthly Rate per Member - Family		\$112.22		\$109.62

PAK B COBRA RATES:

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