



**2016 Rate Renewal Exclusively for  
Carney-Nadeau School District  
Renewal Effective 07/01/2016**

Quote #: 333183  
MESSA Field Rep: RaeAnn Loy  
Date Created: 03/18/2016

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

PAK A - 173A TeacherAdminsFacMaintWkr		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$559.69	Single: 3	\$637.67
IN Deductible:	\$500/\$1000	\$1,257.41	2-Person: 4	\$1,432.88
IN Coinsurance:	N/A	\$1,564.41	Family: 14	\$1,782.76
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$28.48	Single: 3	\$26.37
Class I:	80%	\$56.30	2-Person: 4	\$52.53
Class II:	80%	\$103.55	Family: 14	\$99.10
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 3	\$10.02
		\$21.54	2-Person: 4	\$21.54
		\$32.43	Family: 14	\$32.43
Life Insurance:	\$10,000		21	
Rate/\$1000				\$0.12
Volume				\$210,000.00
Composite:		\$1.70		\$1.20
AD&D Coverage:	\$10,000		21	
Rate/\$1000				\$0.03
Volume				\$210,000.00
Composite:		\$0.30		\$0.30
Total Monthly Rate per Member - Single		\$600.19		\$675.56
Total Monthly Rate per Member - 2-Person		\$1,337.25		\$1,508.45
Total Monthly Rate per Member - Family		\$1,702.39		\$1,915.79

PAK A COBRA RATES:

Medical	Single	\$636.17
	2-Person	\$1,431.38
	Family	\$1,781.26

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



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PAK B - 173A TeacherAdminsFacMaintWkr	2015-16 Rates	Enrollment	2016-17 Rates
Dental:		Single: 0	\$27.47
Class I:	80%	2-Person: 0	\$54.32
Class II:	80%	Family: 0	\$101.10
Class III:	80%		
Annual Max:	\$1,000		
Class IV:	80%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
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Vision:	VSP 3 Plus	Single: 0	\$10.02
		2-Person: 0	\$21.54
		Family: 0	\$32.43
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Life Insurance:	\$20,000	0	
Rate/\$1000			\$0.12
Volume			\$0.00
Composite:	\$3.40		\$2.40
AD&D Coverage:	\$20,000	0	
Rate/\$1000			\$0.03
Volume			\$0.00
Composite:	\$0.60		\$0.60
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Total Monthly Rate per Member - Single	\$41.52		\$40.49
Total Monthly Rate per Member - 2-Person	\$79.73		\$78.86
Total Monthly Rate per Member - Family	\$134.94		\$136.53

PAK B COBRA RATES:

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NON-PAK - 173E Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Vision:	VSP 3 Plus	\$10.02	Single: 1	\$10.02
		\$21.54	2-Person: 6	\$21.54
		\$32.43	Family: 7	\$32.43

NON-PAK COBRA RATES:

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