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 1475 Kendale Boulevard, PO Box 2560  
 East Lansing, MI 48826-2560  
 800.292.4910

**2017 Rate Renewal Exclusively for**  
**Carney-Nadeau School District**  
 Renewal Effective 07/01/2017

Quote #: 337086  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 03/15/2017

PAK A - 173A TeacherAdminsFacMaintWkr		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$637.67	Single: 0	\$666.82	\$681.19
IN Deductible:	\$500/\$1000	\$1,432.88	2-Person: 5	\$1,498.46	\$1,530.80
IN Coinsurance:	N/A	\$1,782.76	Family: 12	\$1,864.37	\$1,904.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:		\$26.37	Single: 0	\$24.55	\$24.99
Class I:	80%	\$52.53	2-Person: 5	\$49.56	\$50.45
Class II:	80%	\$99.10	Family: 12	\$94.13	\$95.81
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.45	\$10.67
		\$21.54	2-Person: 5	\$22.45	\$22.93
		\$32.43	Family: 12	\$33.80	\$34.53
Life Insurance:	\$10,000		17		\$0.12
Rate/\$1000					\$170,000.00
Volume					\$1.20
Composite:		\$1.20			\$0.03
AD&D Coverage:	\$10,000		17		\$170,000.00
Rate/\$1000					\$0.30
Volume					\$0.30
Composite:		\$0.30			
Total Monthly Rate per Member - Single		\$675.56			\$718.35
Total Monthly Rate per Member - 2-Person		\$1,508.45			\$1,605.68
Total Monthly Rate per Member - Family		\$1,915.79			\$2,036.46

PAK A COBRA RATES:

Medical	Single	\$665.32	\$679.69
	2-Person	\$1,496.96	\$1,529.30
	Family	\$1,862.87	\$1,903.12

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/15/2017. Rates will be effective for 18 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.



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PAK B - 173A TeacherAdminsFacMaintWkr	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:	\$27.47	Single: 0	\$26.28	\$26.75
Class I: 80%	\$54.32	2-Person: 0	\$52.81	\$53.75
Class II: 80%	\$101.10	Family: 3	\$108.48	\$110.42
Class III: 80%				
Annual Max: \$1,000				
Class IV: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
<hr/>				
Vision: VSP 3 Plus	\$10.02	Single: 0	\$10.45	\$10.67
	\$21.54	2-Person: 0	\$22.45	\$22.93
	\$32.43	Family: 3	\$33.80	\$34.53
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Life Insurance: \$20,000		3		\$0.12
Rate/\$1000				\$60,000.00
Volume				\$2.40
Composite: \$2.40				
AD&D Coverage: \$20,000		3		\$0.03
Rate/\$1000				\$60,000.00
Volume				\$0.60
Composite: \$0.60				
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Total Monthly Rate per Member - Single	\$40.49			\$40.42
Total Monthly Rate per Member - 2-Person	\$78.86			\$79.68
Total Monthly Rate per Member - Family	\$136.53			\$147.95

PAK B COBRA RATES:

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PAK C - 173A TeacherAdminsFacMaintWkr		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$574.05	Single: 2	\$595.48	\$608.32
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,289.73	2-Person: 1	\$1,337.97	\$1,366.84
IN Coinsurance:	N/A	\$1,604.63	Family: 0	\$1,664.66	\$1,700.59
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:		\$26.37	Single: 2	\$24.55	\$24.99
Class I:	80%	\$52.53	2-Person: 1	\$49.56	\$50.45
Class II:	80%	\$99.10	Family: 0	\$94.13	\$95.81
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3 Plus	\$10.02	Single: 2	\$10.45	\$10.67
		\$21.54	2-Person: 1	\$22.45	\$22.93
		\$32.43	Family: 0	\$33.80	\$34.53
Life Insurance:	\$10,000		3		\$0.12
Rate/\$1000					\$30,000.00
Volume					\$1.20
Composite:	\$1.20		3		\$0.03
AD&D Coverage:	\$10,000				\$30,000.00
Rate/\$1000					\$0.30
Volume					\$0.30
Composite:	\$0.30				
Total Monthly Rate per Member - Single		\$611.94			\$645.48
Total Monthly Rate per Member - 2-Person		\$1,365.30			\$1,441.72
Total Monthly Rate per Member - Family		\$1,737.66			\$1,832.43

**PAK C COBRA RATES:**

Medical	Single	\$593.98	\$606.82
	2-Person	\$1,336.47	\$1,365.34
	Family	\$1,663.16	\$1,699.09

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<b>NON-PAK - 173E Support Staff</b>		<b>2016-17 Rates without Taxes</b>	<b>Enrollment</b>	<b>2017-18 Rates without Taxes</b>	<b>2017-18 Rates with Taxes</b>
Vision:	VSP 3 Plus	\$10.02	Single: 2	\$10.45	\$10.67
		\$21.54	2-Person: 6	\$22.45	\$22.93
		\$32.43	Family: 6	\$33.80	\$34.53

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**NON-PAK COBRA RATES:**

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

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