



Good health. Good business. Great schools.

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

2017 Rate Renewal Exclusively for

West Bloomfield Schools

Renewal Effective 07/01/2017

Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

PAK A - 946E Instructional Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$684.26	Single: 32	\$738.18	\$754.08
IN Deductible:	\$500/\$1000	\$1,537.71	2-Person: 22	\$1,659.03	\$1,694.82
IN Coinsurance:	N/A	\$1,913.20	Family: 96	\$2,064.18	\$2,108.72
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.05	Single: 28	\$37.32	\$37.97
Class I:	80%	\$76.37	2-Person: 21	\$75.50	\$76.82
Class II:	80%	\$142.37	Family: 86	\$143.60	\$146.12
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.59	Single: 0	\$24.48	\$24.91
Class I:	50%	\$48.81	2-Person: 2	\$48.69	\$49.54
Class II:	50%	\$91.64	Family: 13	\$91.45	\$93.05
Class III:	50%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 28	\$3.76	\$3.84
		\$9.91	2-Person: 23	\$8.08	\$8.25
		\$14.91	Family: 99	\$12.15	\$12.41
Life Insurance:	\$50,000		150		\$0.10
Rate/\$1000					\$7,500,000.00
Volume					\$5.00
Composite:		\$5.00			\$5.00
AD&D Coverage:	\$50,000		150		\$0.03
Rate/\$1000					\$7,500,000.00
Volume					\$1.50
Composite:		\$1.50			\$1.50
LTD Benefit	66 2/3% Max \$4,500		150		\$0.28
Max Monthly Salary:	\$6,750				\$777,000.00
Waiting Period:	365 CDSW				\$14.50
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.28
Covered Salary					\$777,000.00
Composite:		\$14.10			\$14.50
Total Monthly Rate per Member - Single		\$747.52			\$816.89
Total Monthly Rate per Member - 2-Person		\$1,644.59			\$1,800.89
Total Monthly Rate per Member - Family		\$2,091.08			\$2,288.25
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$734.06			\$803.83
Total Monthly Rate per Member - 2-Person		\$1,617.03			\$1,773.61
Total Monthly Rate per Member - Family		\$2,040.35			\$2,235.18

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. 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 A COBRA RATES:

Medical	Single	\$736.68	\$752.58
	2-Person	\$1,657.53	\$1,693.32
	Family	\$2,062.68	\$2,107.22

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 03/17/2017. 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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Date Created: 03/17/2017

PAK B - 946E Instructional Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$30.48	Single: 6	\$32.30	\$32.87
Class I:	80%	\$60.83	2-Person: 1	\$63.99	\$65.11
Class II:	80%	\$116.33	Family: 26	\$120.55	\$122.66
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
<hr/>					
Dental - Coordination of Benefits:		\$19.63	Single: 3	\$19.34	\$19.68
Class I:	50%	\$39.72	2-Person: 8	\$38.93	\$39.61
Class II:	50%	\$78.77	Family: 38	\$78.11	\$79.48
Class III:	50%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 3 Plus	\$9.01	Single: 9	\$8.96	\$9.15
		\$19.36	2-Person: 9	\$19.24	\$19.65
		\$29.15	Family: 64	\$28.97	\$29.59
<hr/>					
Life Insurance:	\$50,000		82		
Rate/\$1000					\$0.10
Volume					\$4,100,000.00
Composite:		\$5.00			\$5.00
AD&D Coverage:	\$50,000		82		
Rate/\$1000					\$0.03
Volume					\$4,100,000.00
Composite:		\$1.50			\$1.50
<hr/>					
LTD Benefit	66 2/3% Max \$4,500		82		
Max Monthly Salary:	\$6,750				
Waiting Period:	365 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.28
Covered Salary					\$424,760.00
Composite:		\$14.10			\$14.50
<hr/>					
Total Monthly Rate per Member - Single		\$60.09			\$63.02
Total Monthly Rate per Member - 2-Person		\$100.79			\$105.76
Total Monthly Rate per Member - Family		\$166.08			\$173.25
<hr/>					
<u>Totals for Dental - Coordination of Benefits</u>					
Total Monthly Rate per Member - Single		\$49.24			\$49.83
Total Monthly Rate per Member - 2-Person		\$79.68			\$80.26
Total Monthly Rate per Member - Family		\$128.52			\$130.07

PAK B COBRA RATES:

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

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PAK C - 946E Instructional Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$615.98	Single: 6	\$659.20	\$673.40
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,384.11	2-Person: 8	\$1,481.35	\$1,513.31
IN Coinsurance:	N/A	\$1,722.06	Family: 43	\$1,843.08	\$1,882.84
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$38.05	Single: 4	\$37.32	\$37.97
Class I:	80%	\$76.37	2-Person: 7	\$75.50	\$76.82
Class II:	80%	\$142.37	Family: 39	\$143.60	\$146.12
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.59	Single: 0	\$24.48	\$24.91
Class I:	50%	\$48.81	2-Person: 1	\$48.69	\$49.54
Class II:	50%	\$91.64	Family: 6	\$91.45	\$93.05
Class III:	50%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 4	\$3.76	\$3.84
		\$9.91	2-Person: 8	\$8.08	\$8.25
		\$14.91	Family: 45	\$12.15	\$12.41
Life Insurance:	\$50,000		57		
Rate/\$1000					\$0.10
Volume					\$2,850,000.00
Composite:	\$5.00				\$5.00
AD&D Coverage:	\$50,000		57		
Rate/\$1000					\$0.03
Volume					\$2,850,000.00
Composite:	\$1.50				\$1.50
LTD Benefit	66 2/3% Max \$4,500		57		
Max Monthly Salary:	\$6,750				
Waiting Period:	365 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.28
Covered Salary					\$295,260.00
Composite:	\$14.10				\$14.50
Total Monthly Rate per Member - Single		\$679.24			\$736.21
Total Monthly Rate per Member - 2-Person		\$1,490.99			\$1,619.38
Total Monthly Rate per Member - Family		\$1,899.94			\$2,062.37
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$665.78			\$723.15
Total Monthly Rate per Member - 2-Person		\$1,463.43			\$1,592.10
Total Monthly Rate per Member - Family		\$1,849.21			\$2,009.30

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PAK C COBRA RATES:

Medical	Single	\$657.70	\$671.90
	2-Person	\$1,479.85	\$1,511.81
	Family	\$1,841.58	\$1,881.34

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

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PAK D - 946E Instructional Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$645.34	Single: 13	\$696.19	\$711.19
IN Deductible:	\$1000/\$2000	\$1,450.15	2-Person: 2	\$1,564.56	\$1,598.31
IN Coinsurance:	N/A	\$1,804.25	Family: 32	\$1,946.62	\$1,988.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.05	Single: 12	\$37.32	\$37.97
Class I:	80%	\$76.37	2-Person: 1	\$75.50	\$76.82
Class II:	80%	\$142.37	Family: 31	\$143.60	\$146.12
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.59	Single: 1	\$24.48	\$24.91
Class I:	50%	\$48.81	2-Person: 1	\$48.69	\$49.54
Class II:	50%	\$91.64	Family: 1	\$91.45	\$93.05
Class III:	50%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 13	\$3.76	\$3.84
		\$9.91	2-Person: 2	\$8.08	\$8.25
		\$14.91	Family: 32	\$12.15	\$12.41
Life Insurance:	\$50,000		47		
Rate/\$1000					\$0.10
Volume					\$2,350,000.00
Composite:		\$5.00			\$5.00
AD&D Coverage:	\$50,000		47		
Rate/\$1000					\$0.03
Volume					\$2,350,000.00
Composite:		\$1.50			\$1.50
LTD Benefit	66 2/3% Max \$4,500		47		
Max Monthly Salary:	\$6,750				
Waiting Period:	365 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.28
Covered Salary					\$243,460.00
Composite:		\$14.10			\$14.50
Total Monthly Rate per Member - Single		\$708.60			\$774.00
Total Monthly Rate per Member - 2-Person		\$1,557.03			\$1,704.38
Total Monthly Rate per Member - Family		\$1,982.13			\$2,168.15
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$695.14			\$760.94
Total Monthly Rate per Member - 2-Person		\$1,529.47			\$1,677.10
Total Monthly Rate per Member - Family		\$1,931.40			\$2,115.08

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PAK D COBRA RATES:

Medical	Single	\$694.69	\$709.69
	2-Person	\$1,563.06	\$1,596.81
	Family	\$1,945.12	\$1,987.12

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

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PAK E - 946E Instructional Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$582.53	Single: 6	\$628.42	\$641.96
IN Deductible:	\$1000/\$2000	\$1,308.84	2-Person: 1	\$1,412.08	\$1,442.54
IN Coinsurance:	20%	\$1,628.39	Family: 3	\$1,756.88	\$1,794.78
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.05	Single: 6	\$37.32	\$37.97
Class I:	80%	\$76.37	2-Person: 1	\$75.50	\$76.82
Class II:	80%	\$142.37	Family: 3	\$143.60	\$146.12
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.59	Single: 0	\$24.48	\$24.91
Class I:	50%	\$48.81	2-Person: 0	\$48.69	\$49.54
Class II:	50%	\$91.64	Family: 0	\$91.45	\$93.05
Class III:	50%				
Annual Max:	\$1,500				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 6	\$3.76	\$3.84
		\$9.91	2-Person: 1	\$8.08	\$8.25
		\$14.91	Family: 3	\$12.15	\$12.41
Life Insurance:	\$50,000		10		\$0.10
Rate/\$1000					\$500,000.00
Volume					\$5.00
Composite:	\$5.00		10		\$0.03
AD&D Coverage:	\$50,000				\$500,000.00
Rate/\$1000					\$1.50
Volume					\$0.28
Composite:	\$1.50				\$51,800.00
LTD Benefit	66 2/3% Max \$4,500		10		\$14.50
Max Monthly Salary:	\$6,750				
Waiting Period:	365 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.28
Covered Salary					\$51,800.00
Composite:		\$14.10			\$14.50
Total Monthly Rate per Member - Single		\$645.79			\$704.77
Total Monthly Rate per Member - 2-Person		\$1,415.72			\$1,548.61
Total Monthly Rate per Member - Family		\$1,806.27			\$1,974.31
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$632.33			\$691.71
Total Monthly Rate per Member - 2-Person		\$1,388.16			\$1,521.33
Total Monthly Rate per Member - Family		\$1,755.54			\$1,921.24

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PAK E COBRA RATES:

Medical	Single	\$626.92	\$640.46
	2-Person	\$1,410.58	\$1,441.04
	Family	\$1,755.38	\$1,793.28

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

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PAK A - 946J Secretary		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$684.26	Single: 1	\$738.18	\$754.08
IN Deductible:	\$500/\$1000	\$1,537.71	2-Person: 6	\$1,659.03	\$1,694.82
IN Coinsurance:	N/A	\$1,913.20	Family: 5	\$2,064.18	\$2,108.72
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$44.82	Single: 1	\$45.92	\$46.73
Class I:	80%	\$89.94	2-Person: 6	\$92.24	\$93.86
Class II:	80%	\$161.51	Family: 4	\$168.86	\$171.82
Class III:	80%				
Annual Max:	\$2,000				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$27.23	Single: 0	\$27.51	\$27.99
Class I:	50%	\$54.50	2-Person: 0	\$55.30	\$56.27
Class II:	50%	\$100.71	Family: 1	\$105.62	\$107.47
Class III:	50%				
Annual Max:	\$2,000				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 1	\$3.76	\$3.84
		\$9.91	2-Person: 6	\$8.08	\$8.25
		\$14.91	Family: 5	\$12.15	\$12.41
Life Insurance:	\$30,000		12		\$0.10
Rate/\$1000					\$360,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		12		\$360,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$737.59			\$808.55
Total Monthly Rate per Member - 2-Person		\$1,641.46			\$1,800.83
Total Monthly Rate per Member - Family		\$2,093.52			\$2,296.85
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$720.00			\$789.81
Total Monthly Rate per Member - 2-Person		\$1,606.02			\$1,763.24
Total Monthly Rate per Member - Family		\$2,032.72			\$2,232.50

PAK A COBRA RATES:

Medical	Single	\$736.68	\$752.58
	2-Person	\$1,657.53	\$1,693.32
	Family	\$2,062.68	\$2,107.22

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

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PAK B - 946J Secretary		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$43.79	Single: 1	\$49.64	\$50.51
Class I:	80%	\$87.44	2-Person: 2	\$99.03	\$100.77
Class II:	80%	\$158.38	Family: 2	\$174.77	\$177.83
Class III:	80%				
Annual Max:	\$2,000				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
<hr/>					
Dental - Coordination of Benefits:		\$28.27	Single: 0	\$27.39	\$27.87
Class I:	50%	\$55.98	2-Person: 3	\$54.83	\$55.79
Class II:	50%	\$103.32	Family: 6	\$102.51	\$104.31
Class III:	50%				
Annual Max:	\$2,000				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 2	\$4.61	Single: 1	\$3.76	\$3.84
		\$9.91	2-Person: 5	\$8.08	\$8.25
		\$14.91	Family: 8	\$12.15	\$12.41
<hr/>					
Life Insurance:	\$30,000		14		
Rate/\$1000					\$0.10
Volume					\$420,000.00
Composite:	\$3.00				\$3.00
AD&D Coverage:	\$30,000		14		
Rate/\$1000					\$0.03
Volume					\$420,000.00
Composite:	\$0.90				\$0.90
<hr/>					
Total Monthly Rate per Member - Single		\$52.30			\$58.25
Total Monthly Rate per Member - 2-Person		\$101.25			\$112.92
Total Monthly Rate per Member - Family		\$177.19			\$194.14
<hr/>					
<u>Totals for Dental - Coordination of Benefits</u>					
Total Monthly Rate per Member - Single		\$36.78			\$35.61
Total Monthly Rate per Member - 2-Person		\$69.79			\$67.94
Total Monthly Rate per Member - Family		\$122.13			\$120.62

PAK B COBRA RATES:

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 03/17/2017. 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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**2017 Rate Renewal Exclusively for
 West Bloomfield Schools
 Renewal Effective 07/01/2017**

Quote #: 337434
 MESSA Field Rep: Mark Middlewood
 Date Created: 03/17/2017

PAK C - 946J Secretary		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$615.98	Single: 1	\$659.20	\$673.40
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,384.11	2-Person: 1	\$1,481.35	\$1,513.31
IN Coinsurance:	N/A	\$1,722.06	Family: 2	\$1,843.08	\$1,882.84
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$44.82	Single: 1	\$45.92	\$46.73
Class I:	80%	\$89.94	2-Person: 1	\$92.24	\$93.86
Class II:	80%	\$161.51	Family: 1	\$168.86	\$171.82
Class III:	80%				
Annual Max:	\$2,000				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$27.23	Single: 0	\$27.51	\$27.99
Class I:	50%	\$54.50	2-Person: 0	\$55.30	\$56.27
Class II:	50%	\$100.71	Family: 1	\$105.62	\$107.47
Class III:	50%				
Annual Max:	\$2,000				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 1	\$3.76	\$3.84
		\$9.91	2-Person: 1	\$8.08	\$8.25
		\$14.91	Family: 2	\$12.15	\$12.41
Life Insurance:	\$30,000		4		\$0.10
Rate/\$1000					\$120,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		4		\$120,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$669.31			\$727.87
Total Monthly Rate per Member - 2-Person		\$1,487.86			\$1,619.32
Total Monthly Rate per Member - Family		\$1,902.38			\$2,070.97
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$651.72			\$709.13
Total Monthly Rate per Member - 2-Person		\$1,452.42			\$1,581.73
Total Monthly Rate per Member - Family		\$1,841.58			\$2,006.62

PAK C COBRA RATES:

Medical	Single	\$657.70	\$671.90
	2-Person	\$1,479.85	\$1,511.81
	Family	\$1,841.58	\$1,881.34

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

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 Renewal Effective 07/01/2017**

Quote #: 337434
 MESSA Field Rep: Mark Middlewood
 Date Created: 03/17/2017

PAK D - 946J Secretary		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$645.34	Single: 0	\$696.19	\$711.19
IN Deductible:	\$1000/\$2000	\$1,450.15	2-Person: 1	\$1,564.56	\$1,598.31
IN Coinsurance:	N/A	\$1,804.25	Family: 4	\$1,946.62	\$1,988.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$44.82	Single: 0	\$45.92	\$46.73
Class I:	80%	\$89.94	2-Person: 1	\$92.24	\$93.86
Class II:	80%	\$161.51	Family: 4	\$168.86	\$171.82
Class III:	80%				
Annual Max:	\$2,000				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$27.23	Single: 0	\$27.51	\$27.99
Class I:	50%	\$54.50	2-Person: 0	\$55.30	\$56.27
Class II:	50%	\$100.71	Family: 0	\$105.62	\$107.47
Class III:	50%				
Annual Max:	\$2,000				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 1	\$8.08	\$8.25
		\$14.91	Family: 4	\$12.15	\$12.41
Life Insurance:	\$30,000		5		\$0.10
Rate/\$1000					\$150,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		5		\$150,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$698.67			\$765.66
Total Monthly Rate per Member - 2-Person		\$1,553.90			\$1,704.32
Total Monthly Rate per Member - Family		\$1,984.57			\$2,176.75
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$681.08			\$746.92
Total Monthly Rate per Member - 2-Person		\$1,518.46			\$1,666.73
Total Monthly Rate per Member - Family		\$1,923.77			\$2,112.40

PAK D COBRA RATES:

Medical	Single	\$694.69	\$709.69
	2-Person	\$1,563.06	\$1,596.81
	Family	\$1,945.12	\$1,987.12

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

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2017 Rate Renewal Exclusively for

West Bloomfield Schools

Renewal Effective 07/01/2017

Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

PAK E - 946J Secretary		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$582.53	Single: 0	\$628.42	\$641.96
IN Deductible:	\$1000/\$2000	\$1,308.84	2-Person: 0	\$1,412.08	\$1,442.54
IN Coinsurance:	20%	\$1,628.39	Family: 0	\$1,756.88	\$1,794.78
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$44.82	Single: 0	\$45.92	\$46.73
Class I:	80%	\$89.94	2-Person: 0	\$92.24	\$93.86
Class II:	80%	\$161.51	Family: 0	\$168.86	\$171.82
Class III:	80%				
Annual Max:	\$2,000				
Class IV:	60%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$27.23	Single: 0	\$27.51	\$27.99
Class I:	50%	\$54.50	2-Person: 0	\$55.30	\$56.27
Class II:	50%	\$100.71	Family: 0	\$105.62	\$107.47
Class III:	50%				
Annual Max:	\$2,000				
Class IV:	50%				
Lifetime Max:	\$2,000				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 0	\$8.08	\$8.25
		\$14.91	Family: 0	\$12.15	\$12.41
Life Insurance:	\$30,000		0		\$0.10
Rate/\$1000					\$0.00
Volume					\$0.00
Composite:		\$3.00			\$3.00
AD&D Coverage:	\$30,000		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.00
Composite:		\$0.90			\$0.90
Total Monthly Rate per Member - Single		\$635.86			\$696.43
Total Monthly Rate per Member - 2-Person		\$1,412.59			\$1,548.55
Total Monthly Rate per Member - Family		\$1,808.71			\$1,982.91
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$618.27			\$677.69
Total Monthly Rate per Member - 2-Person		\$1,377.15			\$1,510.96
Total Monthly Rate per Member - Family		\$1,747.91			\$1,918.56

PAK E COBRA RATES:

Medical	Single	\$626.92	\$640.46
	2-Person	\$1,410.58	\$1,441.04
	Family	\$1,755.38	\$1,793.28

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 West Bloomfield Schools
 Renewal Effective 07/01/2017**

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 Date Created: 03/17/2017

NON-PAK - 946L Administrator		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$610.41	Single: 0	\$658.49	\$672.69
IN Deductible:	\$1000/\$2000	\$1,371.56	2-Person: 0	\$1,479.77	\$1,511.70
IN Coinsurance:	10%	\$1,706.45	Family: 0	\$1,841.09	\$1,880.83
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$658.47	Single: 1	\$710.36	\$725.68
IN Deductible:	\$1000/\$2000	\$1,479.71	2-Person: 0	\$1,596.45	\$1,630.90
IN Coinsurance:	N/A	\$1,841.04	Family: 2	\$1,986.31	\$2,029.18
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$628.52	Single: 1	\$672.62	\$687.12
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,412.32	2-Person: 0	\$1,511.55	\$1,544.16
IN Coinsurance:	N/A	\$1,757.17	Family: 5	\$1,880.65	\$1,921.24
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$698.19	Single: 1	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 1	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 2	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				

NON-PAK COBRA RATES:

MESSA Choices	Single	\$656.99	\$671.19
	2-Person	\$1,478.27	\$1,510.20
	Family	\$1,839.59	\$1,879.33
MESSA Choices	Single	\$708.86	\$724.18
	2-Person	\$1,594.95	\$1,629.40
	Family	\$1,984.81	\$2,027.68
MESSA ABC Plan 1	Single	\$671.12	\$685.62
	2-Person	\$1,510.05	\$1,542.66
	Family	\$1,879.15	\$1,919.74
MESSA Choices	Single	\$751.71	\$767.94
	2-Person	\$1,691.35	\$1,727.88
	Family	\$2,104.77	\$2,150.23

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2017 Rate Renewal Exclusively for

West Bloomfield Schools

Renewal Effective 07/01/2017

Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

NON-PAK - 946M Admin Supervisor		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$658.47	Single: 0	\$710.36	\$725.68
IN Deductible:	\$1000/\$2000	\$1,479.71	2-Person: 0	\$1,596.45	\$1,630.90
IN Coinsurance:	N/A	\$1,841.04	Family: 1	\$1,986.31	\$2,029.18
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$628.52	Single: 0	\$672.62	\$687.12
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,412.32	2-Person: 0	\$1,511.55	\$1,544.16
IN Coinsurance:	N/A	\$1,757.17	Family: 0	\$1,880.65	\$1,921.24
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$698.19	Single: 2	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 1	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 0	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices		Single	\$708.86	\$724.18
			2-Person	\$1,594.95	\$1,629.40
			Family	\$1,984.81	\$2,027.68
	MESSA ABC Plan 1		Single	\$671.12	\$685.62
			2-Person	\$1,510.05	\$1,542.66
			Family	\$1,879.15	\$1,919.74
	MESSA Choices		Single	\$751.71	\$767.94
			2-Person	\$1,691.35	\$1,727.88
			Family	\$2,104.77	\$2,150.23

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. 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 A - 946N Paraprofessional		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$684.26	Single: 11	\$738.18	\$754.08
IN Deductible:	\$500/\$1000	\$1,537.71	2-Person: 10	\$1,659.03	\$1,694.82
IN Coinsurance:	N/A	\$1,913.20	Family: 15	\$2,064.18	\$2,108.72
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$47.17	Single: 11	\$46.55	\$47.37
Class I:	80%	\$94.17	2-Person: 10	\$93.35	\$94.99
Class II:	80%	\$169.50	Family: 14	\$171.65	\$174.66
Class III:	80%				
Annual Max:	\$3,000				
Class IV:	60%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.09	Single: 0	\$23.31	\$23.72
Class I:	50%	\$48.09	2-Person: 0	\$46.99	\$47.81
Class II:	50%	\$94.21	Family: 1	\$97.65	\$99.36
Class III:	50%				
Annual Max:	\$3,000				
Class IV:	50%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$6.94	Single: 11	\$5.86	\$5.99
		\$14.90	2-Person: 10	\$12.59	\$12.86
		\$22.41	Family: 15	\$18.93	\$19.34
Life Insurance:	\$30,000		36		\$0.10
Rate/\$1000					\$1,080,000.00
Volume					\$3.00
Composite:	\$3.00		36		\$0.03
AD&D Coverage:	\$30,000				\$1,080,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$742.27			\$811.34
Total Monthly Rate per Member - 2-Person		\$1,650.68			\$1,806.57
Total Monthly Rate per Member - Family		\$2,109.01			\$2,306.62
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$719.19			\$787.69
Total Monthly Rate per Member - 2-Person		\$1,604.60			\$1,759.39
Total Monthly Rate per Member - Family		\$2,033.72			\$2,231.32

PAK A COBRA RATES:

Medical	Single	\$736.68	\$752.58
	2-Person	\$1,657.53	\$1,693.32
	Family	\$2,062.68	\$2,107.22

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

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PAK B - 946N Paraprofessional		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$51.70	Single: 1	\$41.91	\$42.64
Class I:	80%	\$104.53	2-Person: 3	\$85.84	\$87.34
Class II:	80%	\$190.26	Family: 3	\$166.88	\$169.81
Class III:	80%				
Annual Max:	\$3,000				
Class IV:	60%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
<hr/>					
Dental - Coordination of Benefits:		\$24.04	Single: 0	\$25.01	\$25.45
Class I:	50%	\$48.25	2-Person: 2	\$50.25	\$51.13
Class II:	50%	\$91.87	Family: 7	\$96.39	\$98.08
Class III:	50%				
Annual Max:	\$3,000				
Class IV:	50%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 3 G	\$6.94	Single: 1	\$5.86	\$5.99
		\$14.90	2-Person: 5	\$12.59	\$12.86
		\$22.41	Family: 10	\$18.93	\$19.34
<hr/>					
Life Insurance:	\$30,000		16		
Rate/\$1000					\$0.10
Volume					\$480,000.00
Composite:		\$3.00			\$3.00
AD&D Coverage:	\$30,000		16		
Rate/\$1000					\$0.03
Volume					\$480,000.00
Composite:		\$0.90			\$0.90
<hr/>					
Total Monthly Rate per Member - Single		\$62.54			\$52.53
Total Monthly Rate per Member - 2-Person		\$123.33			\$104.10
Total Monthly Rate per Member - Family		\$216.57			\$193.05
<hr/>					
<u>Totals for Dental - Coordination of Benefits</u>					
Total Monthly Rate per Member - Single		\$34.88			\$35.34
Total Monthly Rate per Member - 2-Person		\$67.05			\$67.89
Total Monthly Rate per Member - Family		\$118.18			\$121.32

PAK B COBRA RATES:

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

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PAK C - 946N Paraprofessional		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$615.98	Single: 0	\$659.20	\$673.40
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,384.11	2-Person: 0	\$1,481.35	\$1,513.31
IN Coinsurance:	N/A	\$1,722.06	Family: 3	\$1,843.08	\$1,882.84
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$47.17	Single: 0	\$46.55	\$47.37
Class I:	80%	\$94.17	2-Person: 0	\$93.35	\$94.99
Class II:	80%	\$169.50	Family: 3	\$171.65	\$174.66
Class III:	80%				
Annual Max:	\$3,000				
Class IV:	60%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.09	Single: 0	\$23.31	\$23.72
Class I:	50%	\$48.09	2-Person: 0	\$46.99	\$47.81
Class II:	50%	\$94.21	Family: 0	\$97.65	\$99.36
Class III:	50%				
Annual Max:	\$3,000				
Class IV:	50%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$6.94	Single: 0	\$5.86	\$5.99
		\$14.90	2-Person: 0	\$12.59	\$12.86
		\$22.41	Family: 3	\$18.93	\$19.34
Life Insurance:	\$30,000		3		\$0.10
Rate/\$1000					\$90,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		3		\$90,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$673.99			\$730.66
Total Monthly Rate per Member - 2-Person		\$1,497.08			\$1,625.06
Total Monthly Rate per Member - Family		\$1,917.87			\$2,080.74
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$650.91			\$707.01
Total Monthly Rate per Member - 2-Person		\$1,451.00			\$1,577.88
Total Monthly Rate per Member - Family		\$1,842.58			\$2,005.44

PAK C COBRA RATES:

Medical	Single	\$657.70	\$671.90
	2-Person	\$1,479.85	\$1,511.81
	Family	\$1,841.58	\$1,881.34

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 03/17/2017. 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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**2017 Rate Renewal Exclusively for
 West Bloomfield Schools
 Renewal Effective 07/01/2017**

Quote #: 337434
 MESSA Field Rep: Mark Middlewood
 Date Created: 03/17/2017

PAK D - 946N Paraprofessional		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$645.34	Single: 3	\$696.19	\$711.19
IN Deductible:	\$1000/\$2000	\$1,450.15	2-Person: 3	\$1,564.56	\$1,598.31
IN Coinsurance:	N/A	\$1,804.25	Family: 5	\$1,946.62	\$1,988.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$47.17	Single: 3	\$46.55	\$47.37
Class I:	80%	\$94.17	2-Person: 3	\$93.35	\$94.99
Class II:	80%	\$169.50	Family: 5	\$171.65	\$174.66
Class III:	80%				
Annual Max:	\$3,000				
Class IV:	60%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.09	Single: 0	\$23.31	\$23.72
Class I:	50%	\$48.09	2-Person: 0	\$46.99	\$47.81
Class II:	50%	\$94.21	Family: 0	\$97.65	\$99.36
Class III:	50%				
Annual Max:	\$3,000				
Class IV:	50%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$6.94	Single: 3	\$5.86	\$5.99
		\$14.90	2-Person: 3	\$12.59	\$12.86
		\$22.41	Family: 5	\$18.93	\$19.34
Life Insurance:	\$30,000		11		\$0.10
Rate/\$1000					\$330,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		11		\$330,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$703.35			\$768.45
Total Monthly Rate per Member - 2-Person		\$1,563.12			\$1,710.06
Total Monthly Rate per Member - Family		\$2,000.06			\$2,186.52
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$680.27			\$744.80
Total Monthly Rate per Member - 2-Person		\$1,517.04			\$1,662.88
Total Monthly Rate per Member - Family		\$1,924.77			\$2,111.22

PAK D COBRA RATES:

Medical	Single	\$694.69	\$709.69
	2-Person	\$1,563.06	\$1,596.81
	Family	\$1,945.12	\$1,987.12

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 03/17/2017. 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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Quote #: 337434
 MESSA Field Rep: Mark Middlewood
 Date Created: 03/17/2017

PAK E - 946N Paraprofessional		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$582.53	Single: 1	\$628.42	\$641.96
IN Deductible:	\$1000/\$2000	\$1,308.84	2-Person: 2	\$1,412.08	\$1,442.54
IN Coinsurance:	20%	\$1,628.39	Family: 2	\$1,756.88	\$1,794.78
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$47.17	Single: 1	\$46.55	\$47.37
Class I:	80%	\$94.17	2-Person: 2	\$93.35	\$94.99
Class II:	80%	\$169.50	Family: 2	\$171.65	\$174.66
Class III:	80%				
Annual Max:	\$3,000				
Class IV:	60%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Dental - Coordination of Benefits:		\$24.09	Single: 0	\$23.31	\$23.72
Class I:	50%	\$48.09	2-Person: 0	\$46.99	\$47.81
Class II:	50%	\$94.21	Family: 0	\$97.65	\$99.36
Class III:	50%				
Annual Max:	\$3,000				
Class IV:	50%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$6.94	Single: 1	\$5.86	\$5.99
		\$14.90	2-Person: 2	\$12.59	\$12.86
		\$22.41	Family: 2	\$18.93	\$19.34
Life Insurance:	\$30,000		5		\$0.10
Rate/\$1000					\$150,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		5		\$150,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$640.54			\$699.22
Total Monthly Rate per Member - 2-Person		\$1,421.81			\$1,554.29
Total Monthly Rate per Member - Family		\$1,824.20			\$1,992.68
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$617.46			\$675.57
Total Monthly Rate per Member - 2-Person		\$1,375.73			\$1,507.11
Total Monthly Rate per Member - Family		\$1,748.91			\$1,917.38

PAK E COBRA RATES:

Medical	Single	\$626.92	\$640.46
	2-Person	\$1,410.58	\$1,441.04
	Family	\$1,755.38	\$1,793.28

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

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MESSA Field Rep: Mark Middlewood
Date Created: 03/17/2017

NON-PAK - 946Q Non Union Supervisors		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$747.23	Single: 0	\$806.12	\$823.50
IN Deductible:	\$500/\$1000	\$1,679.41	2-Person: 0	\$1,811.92	\$1,851.02
IN Coinsurance:	N/A	\$2,089.55	Family: 0	\$2,254.44	\$2,303.10
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	Medical		Single	\$804.62	\$822.00
			2-Person	\$1,810.42	\$1,849.52
			Family	\$2,252.94	\$2,301.60

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2017 Rate Renewal Exclusively for

West Bloomfield Schools

Renewal Effective 07/01/2017

Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

NON-PAK - 946R Superintendent & Comm Ed Coord		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$610.41	Single: 0	\$658.49	\$672.69
IN Deductible:	\$1000/\$2000	\$1,371.56	2-Person: 0	\$1,479.77	\$1,511.70
IN Coinsurance:	10%	\$1,706.45	Family: 0	\$1,841.09	\$1,880.83
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$658.47	Single: 0	\$710.36	\$725.68
IN Deductible:	\$1000/\$2000	\$1,479.71	2-Person: 0	\$1,596.45	\$1,630.90
IN Coinsurance:	N/A	\$1,841.04	Family: 1	\$1,986.31	\$2,029.18
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$628.52	Single: 0	\$672.62	\$687.12
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,412.32	2-Person: 1	\$1,511.55	\$1,544.16
IN Coinsurance:	N/A	\$1,757.17	Family: 2	\$1,880.65	\$1,921.24
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$698.19	Single: 3	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 1	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 1	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices		Single	\$656.99	\$671.19
			2-Person	\$1,478.27	\$1,510.20
			Family	\$1,839.59	\$1,879.33
	MESSA Choices		Single	\$708.86	\$724.18
			2-Person	\$1,594.95	\$1,629.40
			Family	\$1,984.81	\$2,027.68
	MESSA ABC Plan 1		Single	\$671.12	\$685.62
			2-Person	\$1,510.05	\$1,542.66
			Family	\$1,879.15	\$1,919.74
	MESSA Choices		Single	\$751.71	\$767.94
			2-Person	\$1,691.35	\$1,727.88
			Family	\$2,104.77	\$2,150.23

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Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

PAK A - 946S Maintenance Technician		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$684.26	Single: 2	\$738.18	\$754.08
IN Deductible:	\$500/\$1000	\$1,537.71	2-Person: 1	\$1,659.03	\$1,694.82
IN Coinsurance:	N/A	\$1,913.20	Family: 1	\$2,064.18	\$2,108.72
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.60	Single: 2	\$37.79	\$38.45
Class I:	80%	\$75.37	2-Person: 1	\$74.59	\$75.90
Class II:	80%	\$135.97	Family: 0	\$137.46	\$139.87
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Dental - Coordination of Benefits:		\$24.69	Single: 0	\$23.20	\$23.61
Class I:	50%	\$46.05	2-Person: 0	\$44.41	\$45.19
Class II:	50%	\$80.97	Family: 1	\$79.82	\$81.22
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Vision:	VSP 2	\$4.61	Single: 2	\$3.76	\$3.84
		\$9.91	2-Person: 1	\$8.08	\$8.25
		\$14.91	Family: 1	\$12.15	\$12.41
Life Insurance:	\$30,000		4		\$0.10
Rate/\$1000					\$120,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		4		\$120,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$731.37			\$800.27
Total Monthly Rate per Member - 2-Person		\$1,626.89			\$1,782.87
Total Monthly Rate per Member - Family		\$2,067.98			\$2,264.90
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$717.46			\$785.43
Total Monthly Rate per Member - 2-Person		\$1,597.57			\$1,752.16
Total Monthly Rate per Member - Family		\$2,012.98			\$2,206.25

PAK A COBRA RATES:

Medical	Single	\$736.68	\$752.58
	2-Person	\$1,657.53	\$1,693.32
	Family	\$2,062.68	\$2,107.22

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

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 Date Created: 03/17/2017

PAK B - 946S Maintenance Technician		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$34.54	Single: 0	\$33.31	\$33.89
Class I:	80%	\$67.76	2-Person: 0	\$65.55	\$66.70
Class II:	80%	\$119.82	Family: 0	\$118.49	\$120.57
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
<hr/>					
Dental - Coordination of Benefits:		\$19.18	Single: 0	\$18.49	\$18.81
Class I:	50%	\$37.81	2-Person: 0	\$36.58	\$37.22
Class II:	50%	\$69.26	Family: 0	\$68.62	\$69.82
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
<hr/>					
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 0	\$8.08	\$8.25
		\$14.91	Family: 0	\$12.15	\$12.41
<hr/>					
Life Insurance:	\$30,000		0		
Rate/\$1000					\$0.10
Volume					\$0.00
Composite:		\$3.00			\$3.00
AD&D Coverage:	\$30,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$0.90			\$0.90
<hr/>					
Total Monthly Rate per Member - Single		\$43.05			\$41.63
Total Monthly Rate per Member - 2-Person		\$81.57			\$78.85
Total Monthly Rate per Member - Family		\$138.63			\$136.88
<hr/>					
<u>Totals for Dental - Coordination of Benefits</u>					
Total Monthly Rate per Member - Single		\$27.69			\$26.55
Total Monthly Rate per Member - 2-Person		\$51.62			\$49.37
Total Monthly Rate per Member - Family		\$88.07			\$86.13

PAK B COBRA RATES:

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

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Date Created: 03/17/2017

PAK C - 946S Maintenance Technician		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$615.98	Single: 0	\$659.20	\$673.40
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,384.11	2-Person: 0	\$1,481.35	\$1,513.31
IN Coinsurance:	N/A	\$1,722.06	Family: 1	\$1,843.08	\$1,882.84
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$38.60	Single: 0	\$37.79	\$38.45
Class I:	80%	\$75.37	2-Person: 0	\$74.59	\$75.90
Class II:	80%	\$135.97	Family: 0	\$137.46	\$139.87
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Dental - Coordination of Benefits:		\$24.69	Single: 0	\$23.20	\$23.61
Class I:	50%	\$46.05	2-Person: 0	\$44.41	\$45.19
Class II:	50%	\$80.97	Family: 1	\$79.82	\$81.22
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 0	\$8.08	\$8.25
		\$14.91	Family: 1	\$12.15	\$12.41
Life Insurance:	\$30,000		1		\$0.10
Rate/\$1000					\$30,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		1		\$30,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$663.09			\$719.59
Total Monthly Rate per Member - 2-Person		\$1,473.29			\$1,601.36
Total Monthly Rate per Member - Family		\$1,876.84			\$2,039.02
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$649.18			\$704.75
Total Monthly Rate per Member - 2-Person		\$1,443.97			\$1,570.65
Total Monthly Rate per Member - Family		\$1,821.84			\$1,980.37

PAK C COBRA RATES:

Medical	Single	\$657.70	\$671.90
	2-Person	\$1,479.85	\$1,511.81
	Family	\$1,841.58	\$1,881.34

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

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PAK D - 946S Maintenance Technician		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$645.34	Single: 0	\$696.19	\$711.19
IN Deductible:	\$1000/\$2000	\$1,450.15	2-Person: 0	\$1,564.56	\$1,598.31
IN Coinsurance:	N/A	\$1,804.25	Family: 2	\$1,946.62	\$1,988.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$38.60	Single: 0	\$37.79	\$38.45
Class I:	80%	\$75.37	2-Person: 0	\$74.59	\$75.90
Class II:	80%	\$135.97	Family: 1	\$137.46	\$139.87
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Dental - Coordination of Benefits:		\$24.69	Single: 0	\$23.20	\$23.61
Class I:	50%	\$46.05	2-Person: 1	\$44.41	\$45.19
Class II:	50%	\$80.97	Family: 0	\$79.82	\$81.22
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 1	\$8.08	\$8.25
		\$14.91	Family: 1	\$12.15	\$12.41
Life Insurance:	\$30,000		2		\$0.10
Rate/\$1000					\$60,000.00
Volume					\$3.00
Composite:	\$3.00				\$0.03
AD&D Coverage:	\$30,000		2		\$60,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:	\$0.90				
Total Monthly Rate per Member - Single		\$692.45			\$757.38
Total Monthly Rate per Member - 2-Person		\$1,539.33			\$1,686.36
Total Monthly Rate per Member - Family		\$1,959.03			\$2,144.80
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$678.54			\$742.54
Total Monthly Rate per Member - 2-Person		\$1,510.01			\$1,655.65
Total Monthly Rate per Member - Family		\$1,904.03			\$2,086.15

PAK D COBRA RATES:

Medical	Single	\$694.69	\$709.69
	2-Person	\$1,563.06	\$1,596.81
	Family	\$1,945.12	\$1,987.12

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 03/17/2017. 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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2017 Rate Renewal Exclusively for

West Bloomfield Schools

Renewal Effective 07/01/2017

Quote #: 337434

MESSA Field Rep: Mark Middlewood

Date Created: 03/17/2017

		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
PAK E - 946S Maintenance Technician					
Medical:	MESSA Choices	\$582.53	Single: 0	\$628.42	\$641.96
IN Deductible:	\$1000/\$2000	\$1,308.84	2-Person: 0	\$1,412.08	\$1,442.54
IN Coinsurance:	20%	\$1,628.39	Family: 0	\$1,756.88	\$1,794.78
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
<hr/>					
Dental:		\$38.60	Single: 0	\$37.79	\$38.45
Class I:	80%	\$75.37	2-Person: 0	\$74.59	\$75.90
Class II:	80%	\$135.97	Family: 0	\$137.46	\$139.87
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
<hr/>					
Dental - Coordination of Benefits:		\$24.69	Single: 0	\$23.20	\$23.61
Class I:	50%	\$46.05	2-Person: 0	\$44.41	\$45.19
Class II:	50%	\$80.97	Family: 0	\$79.82	\$81.22
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings, Adult Ortho				
<hr/>					
Vision:	VSP 2	\$4.61	Single: 0	\$3.76	\$3.84
		\$9.91	2-Person: 0	\$8.08	\$8.25
		\$14.91	Family: 0	\$12.15	\$12.41
<hr/>					
Life Insurance:	\$30,000		0		\$0.10
Rate/\$1000					\$0.00
Volume					\$0.00
Composite:		\$3.00			\$3.00
AD&D Coverage:	\$30,000		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.00
Composite:		\$0.90			\$0.90
<hr/>					
Total Monthly Rate per Member - Single		\$629.64			\$688.15
Total Monthly Rate per Member - 2-Person		\$1,398.02			\$1,530.59
Total Monthly Rate per Member - Family		\$1,783.17			\$1,950.96
<hr/>					
Totals for Dental - Coordination of Benefits					
Total Monthly Rate per Member - Single		\$615.73			\$673.31
Total Monthly Rate per Member - 2-Person		\$1,368.70			\$1,499.88
Total Monthly Rate per Member - Family		\$1,728.17			\$1,892.31

PAK E COBRA RATES:

Medical	Single	\$626.92	\$640.46
	2-Person	\$1,410.58	\$1,441.04
	Family	\$1,755.38	\$1,793.28

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

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 West Bloomfield Schools
 Renewal Effective 07/01/2017**

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NON-PAK - 946T CommEd Childcare		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$594.39	Single: 0	\$641.21	\$655.03
IN Deductible:	\$1000/\$2000	\$1,335.52	2-Person: 0	\$1,440.86	\$1,471.95
IN Coinsurance:	20%	\$1,661.59	Family: 0	\$1,792.69	\$1,831.38
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$658.47	Single: 9	\$710.36	\$725.68
IN Deductible:	\$1000/\$2000	\$1,479.71	2-Person: 0	\$1,596.45	\$1,630.90
IN Coinsurance:	N/A	\$1,841.04	Family: 0	\$1,986.31	\$2,029.18
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$628.52	Single: 0	\$672.62	\$687.12
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,412.32	2-Person: 0	\$1,511.55	\$1,544.16
IN Coinsurance:	N/A	\$1,757.17	Family: 0	\$1,880.65	\$1,921.24
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$698.19	Single: 13	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 1	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 0	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices		Single	\$639.71	\$653.53
			2-Person	\$1,439.36	\$1,470.45
			Family	\$1,791.19	\$1,829.88
	MESSA Choices		Single	\$708.86	\$724.18
			2-Person	\$1,594.95	\$1,629.40
			Family	\$1,984.81	\$2,027.68
	MESSA ABC Plan 1		Single	\$671.12	\$685.62
			2-Person	\$1,510.05	\$1,542.66
			Family	\$1,879.15	\$1,919.74
	MESSA Choices		Single	\$751.71	\$767.94
			2-Person	\$1,691.35	\$1,727.88
			Family	\$2,104.77	\$2,150.23

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. 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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NON-PAK - 946V Private Teacher		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$658.47	Single: 1	\$710.36	\$725.68
IN Deductible:	\$1000/\$2000	\$1,479.71	2-Person: 0	\$1,596.45	\$1,630.90
IN Coinsurance:	N/A	\$1,841.04	Family: 0	\$1,986.31	\$2,029.18
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$628.52	Single: 0	\$672.62	\$687.12
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,412.32	2-Person: 0	\$1,511.55	\$1,544.16
IN Coinsurance:	N/A	\$1,757.17	Family: 0	\$1,880.65	\$1,921.24
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$698.19	Single: 2	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 0	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 0	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices		Single	\$708.86	\$724.18
			2-Person	\$1,594.95	\$1,629.40
			Family	\$1,984.81	\$2,027.68
	MESSA ABC Plan 1		Single	\$671.12	\$685.62
			2-Person	\$1,510.05	\$1,542.66
			Family	\$1,879.15	\$1,919.74
	MESSA Choices		Single	\$751.71	\$767.94
			2-Person	\$1,691.35	\$1,727.88
			Family	\$2,104.77	\$2,150.23

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NON-PAK - 946X Bus Monitor/Crossing Guard		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$698.19	Single: 0	\$753.21	\$769.44
IN Deductible:	\$500/\$1000	\$1,569.06	2-Person: 0	\$1,692.85	\$1,729.38
IN Coinsurance:	N/A	\$1,952.22	Family: 0	\$2,106.27	\$2,151.73
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	Medical		Single	\$751.71	\$767.94
			2-Person	\$1,691.35	\$1,727.88
			Family	\$2,104.77	\$2,150.23

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