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**2015 Rate Renewal Exclusively for
 West Bloomfield Schools
 Renewal Effective 07/01/2015**

Quote #: 330760
 MESSA Field Rep: Matt Nyquist
 Date Created: 03/30/2015

NON-PAK - 946L Administrator		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1	\$527.24	Single: 0	\$555.13
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,184.45	2-Person: 0	\$1,247.16
IN Coinsurance:	N/A	\$1,473.60	Family: 0	\$1,551.64
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	\$582.74	Single: 3	\$613.56
IN Deductible:	\$500/\$1000	\$1,309.30	2-Person: 1	\$1,378.64
IN Coinsurance:	N/A	\$1,628.96	Family: 10	\$1,715.25
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	\$632.92	Single: 0	\$666.40
IN Deductible:	\$200/\$400	\$1,422.22	2-Person: 0	\$1,497.54
IN Coinsurance:	N/A	\$1,769.49	Family: 0	\$1,863.22
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1		Single	\$553.63
			2-Person	\$1,245.66
			Family	\$1,550.14
	MESSA Choices		Single	\$612.06
			2-Person	\$1,377.14
			Family	\$1,713.75
	MESSA Choices		Single	\$664.90
			2-Person	\$1,496.04
			Family	\$1,861.72

The above rates are effective 07/01/2015 and based on plans and enrollment as of 03/30/2015. 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.**