



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

**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

**PAK A - 946E Instructional Staff**

		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$571.11	Single: 59	\$601.31
IN Deductible:	\$500/\$1000	\$1,283.14	2-Person: 38	\$1,351.10
IN Coinsurance:	N/A	\$1,596.41	Family: 181	\$1,680.97
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
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Dental:		\$38.81	Single: 56	\$38.63
Class I:	80%	\$73.25	2-Person: 35	\$77.14
Class II:	80%	\$134.29	Family: 158	\$142.29
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
<hr/>				
Dental - Coordination of Benefits:		\$23.11	Single: 0	\$22.99
Class I:	50%	\$43.94	2-Person: 6	\$46.16
Class II:	50%	\$82.99	Family: 23	\$88.08
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
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Vision:	VSP 2	\$4.86	Single: 56	\$4.90
		\$10.46	2-Person: 41	\$10.55
		\$15.73	Family: 181	\$15.86
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Life Insurance:	\$50,000		278	
Rate/\$1000				\$0.10
Volume				\$13,900,000.00
Composite:		\$4.50		\$5.00
AD&D Coverage:	\$50,000		278	
Rate/\$1000				\$0.03
Volume				\$13,900,000.00
Composite:		\$1.50		\$1.50
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LTD Benefit	66 2/3% Max \$4,500		278	
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				\$0.26
Covered Salary				\$1,479,178.00
Composite:		\$14.01		\$13.83
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Total Monthly Rate per Member - Single		\$634.79		\$665.17
Total Monthly Rate per Member - 2-Person		\$1,386.86		\$1,459.12
Total Monthly Rate per Member - Family		\$1,766.44		\$1,859.45
<hr/>				
<u>Totals for Dental - Coordination of Benefits</u>				
Total Monthly Rate per Member - Single		\$619.09		\$649.53
Total Monthly Rate per Member - 2-Person		\$1,357.55		\$1,428.14
Total Monthly Rate per Member - Family		\$1,715.14		\$1,805.24

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.**



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PAK A COBRA RATES:

Medical	Single	\$599.81
	2-Person	\$1,349.60
	Family	\$1,679.47

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

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PAK B - 946E Instructional Staff	2014-15 Rates	Enrollment	2015-16 Rates
Dental:			
Class I: 80%	\$29.09	Single: 7	\$29.20 ✓
Class II: 80%	\$55.27	2-Person: 2	\$59.38 ✓
Class III: 80%	\$109.94	Family: 14	\$115.60 ✓
Annual Max: \$1,500			
Class IV: 60%			
Lifetime Max: \$2,000			
Riders: 2 Cleanings			
Dental - Coordination of Benefits:			
Class I: 50%	\$19.77	Single: 2	\$19.51 ✓
Class II: 50%	\$37.79	2-Person: 5	\$39.50 ✓
Class III: 50%	\$75.32	Family: 30	\$78.35 ✓
Annual Max: \$1,500			
Class IV: 50%			
Lifetime Max: \$2,000			
Riders: 2 Cleanings			
Vision:	VSP 3 Plus		
	\$9.51	Single: 9	\$9.58 ✓
	\$20.43	2-Person: 7	\$20.59 ✓
	\$30.76	Family: 44	\$31.01 ✓
Life Insurance:	\$50,000	60	
Rate/\$1000			\$0.10
Volume			\$3,000,000.00
Composite:	\$4.50		\$5.00
AD&D Coverage:	\$50,000	60	
Rate/\$1000			\$0.03
Volume			\$3,000,000.00
Composite:	\$1.50		\$1.50
LTD Benefit	66 2/3% Max \$4,500	60	
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			\$0.26
Covered Salary			\$319,247.00
Composite:	\$14.01		\$13.83
Total Monthly Rate per Member - Single	\$58.61		\$59.11
Total Monthly Rate per Member - 2-Person	\$95.71		\$100.30
Total Monthly Rate per Member - Family	\$160.71		\$166.94
<u>Totals for Dental - Coordination of Benefits</u>			
Total Monthly Rate per Member - Single	\$49.29		\$49.42
Total Monthly Rate per Member - 2-Person	\$78.23		\$80.42
Total Monthly Rate per Member - Family	\$126.09		\$129.69

**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		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1	\$516.73	Single: 2	\$544.05
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,160.79	2-Person: 4	\$1,222.25
IN Coinsurance:	N/A	\$1,444.15	Family: 17	\$1,520.64
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$38.81	Single: 2	\$38.63
Class I:	80%	\$73.25	2-Person: 3	\$77.14
Class II:	80%	\$134.29	Family: 16	\$142.29
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Dental - Coordination of Benefits:		\$23.11	Single: 0	\$22.99
Class I:	50%	\$43.94	2-Person: 1	\$46.16
Class II:	50%	\$82.99	Family: 1	\$88.08
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 2	\$4.86	Single: 2	\$4.90
		\$10.46	2-Person: 4	\$10.55
		\$15.73	Family: 17	\$15.86
Life Insurance:	\$50,000		23	
Rate/\$1000				\$0.10
Volume				\$1,150,000.00
Composite:		\$4.50		\$5.00
AD&D Coverage:	\$50,000		23	
Rate/\$1000				\$0.03
Volume				\$1,150,000.00
Composite:		\$1.50		\$1.50
LTD Benefit	66 2/3% Max \$4,500		23	
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				\$0.26
Covered Salary				\$122,378.00
Composite:		\$14.01		\$13.83
Total Monthly Rate per Member - Single		\$580.41		\$607.91
Total Monthly Rate per Member - 2-Person		\$1,264.51		\$1,330.27
Total Monthly Rate per Member - Family		\$1,614.18		\$1,699.12
<u>Totals for Dental - Coordination of Benefits</u>				
Total Monthly Rate per Member - Single		\$564.71		\$592.27
Total Monthly Rate per Member - 2-Person		\$1,235.20		\$1,299.29
Total Monthly Rate per Member - Family		\$1,562.88		\$1,644.91

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PAK C COBRA RATES:

Medical	Single	\$542.55
	2-Person	\$1,220.75
	Family	\$1,519.14

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