



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 - 946J Secretary		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$571.11	Single: 4	\$601.31 ✓
IN Deductible:	\$500/\$1000	\$1,283.14	2-Person: 7	\$1,351.10 ✓
IN Coinsurance:	N/A	\$1,596.41	Family: 17	\$1,680.97 ✓
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$47.39	Single: 3	\$47.59 ✓
Class I:	80%	\$88.97	2-Person: 9	\$95.29 ✓
Class II:	80%	\$151.61	Family: 14	\$164.54 ✓
Class III:	80%			
Annual Max:	\$2,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Dental - Coordination of Benefits:		\$27.85	Single: 0	\$28.52 ✓
Class I:	50%	\$52.66	2-Person: 0	\$57.21 ✓
Class II:	50%	\$94.51	Family: 2	\$102.10 ✓
Class III:	50%			
Annual Max:	\$2,000			
Class IV:	50%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 2	\$4.86	Single: 3	\$4.90 ✓
		\$10.46	2-Person: 9	\$10.55 ✓
		\$15.73	Family: 16	\$15.86 ✓
Life Insurance:	\$30,000		28	\$0.10
Rate/\$1000				\$840,000.00
Volume				\$3.00 ✓
Composite:		\$2.70		
AD&D Coverage:	\$30,000		28	\$0.03
Rate/\$1000				\$840,000.00
Volume				\$0.90 ✓
Composite:		\$0.90		
Total Monthly Rate per Member - Single		\$626.96		\$657.70
Total Monthly Rate per Member - 2-Person		\$1,386.17		\$1,460.84
Total Monthly Rate per Member - Family		\$1,767.35		\$1,865.27
<u>Totals for Dental - Coordination of Benefits</u>				
Total Monthly Rate per Member - Single		\$607.42		\$638.63
Total Monthly Rate per Member - 2-Person		\$1,349.86		\$1,422.76
Total Monthly Rate per Member - Family		\$1,710.25		\$1,802.83

**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.

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 B - 946J Secretary	2014-15 Rates	Enrollment	2015-16 Rates
Dental:			
Class I: 80%	\$47.75	Single: 0	\$43.45 ✓
Class II: 80%	\$89.69	2-Person: 1	\$88.12 ✓
Class III: 80%	\$155.98	Family: 3	\$155.06
Annual Max: \$2,000			
Class IV: 60%			
Lifetime Max: \$2,000			
Riders: 2 Cleanings			
Dental - Coordination of Benefits:	\$28.39	Single: 0	\$28.76 ✓
Class I: 50%	\$53.64	2-Person: 1	\$57.69 ✓
Class II: 50%	\$95.53	Family: 2	\$104.50
Class III: 50%			
Annual Max: \$2,000			
Class IV: 50%			
Lifetime Max: \$2,000			
Riders: 2 Cleanings			
Vision:	VSP 2		
	\$4.86	Single: 0	\$4.90
	\$10.46	2-Person: 2	\$10.55
	\$15.73	Family: 5	\$15.86
Life Insurance:	\$30,000	7	
Rate/\$1000			\$0.10
Volume			\$210,000.00
Composite:	\$2.70		\$3.00
AD&D Coverage:	\$30,000	7	
Rate/\$1000			\$0.03
Volume			\$210,000.00
Composite:	\$0.90		\$0.90
Total Monthly Rate per Member - Single	\$56.21		\$52.25
Total Monthly Rate per Member - 2-Person	\$103.75		\$102.57
Total Monthly Rate per Member - Family	\$175.31		\$174.82
<u>Totals for Dental - Coordination of Benefits</u>			
Total Monthly Rate per Member - Single	\$36.85		\$37.56
Total Monthly Rate per Member - 2-Person	\$67.70		\$72.14
Total Monthly Rate per Member - Family	\$114.86		\$124.26

PAK B COBRA RATES:

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Date Created: 03/30/2015

**PAK C - 946J Secretary**

	2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1		
IN Deductible:	\$1300 1P; \$2600 2P&FF	Single: 0	\$544.05
IN Coinsurance:	N/A	2-Person: 0	\$1,222.25
IN Copay (OV/UC/ER):	N/A	Family: 0	\$1,520.64
Rx Coverage:	ABC Rx		
Riders Included:	EA1		
Dental:			
Class I:	80%	Single: 0	\$47.59
Class II:	80%	2-Person: 0	\$95.29
Class III:	80%	Family: 0	\$164.54
Annual Max:	\$2,000		
Class IV:	60%		
Lifetime Max:	\$2,000		
Riders:	2 Cleanings		
Dental - Coordination of Benefits:			
Class I:	50%	Single: 0	\$27.85
Class II:	50%	2-Person: 0	\$52.66
Class III:	50%	Family: 0	\$94.51
Class IV:	50%		
Annual Max:	\$2,000		
Lifetime Max:	\$2,000		
Riders:	2 Cleanings		
Vision:	VSP 2		
	\$4.86	Single: 0	\$4.90
	\$10.46	2-Person: 0	\$10.55
	\$15.73	Family: 0	\$15.86
Life Insurance:	\$30,000	0	
Rate/\$1000			\$0.10
Volume			\$0.00
Composite:	\$2.70		\$3.00
AD&D Coverage:	\$30,000	0	
Rate/\$1000			\$0.03
Volume			\$0.00
Composite:	\$0.90		\$0.90
Total Monthly Rate per Member - Single	\$572.58		\$600.44
Total Monthly Rate per Member - 2-Person	\$1,263.82		\$1,331.99
Total Monthly Rate per Member - Family	\$1,615.09		\$1,704.94
<u>Totals for Dental - Coordination of Benefits</u>			
Total Monthly Rate per Member - Single	\$553.04		\$581.37
Total Monthly Rate per Member - 2-Person	\$1,227.51		\$1,293.91
Total Monthly Rate per Member - Family	\$1,557.99		\$1,642.50

**PAK C COBRA RATES:**

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

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