



Good health. Good business. Great schools.

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

**2019 Rate Renewal Exclusively for
 Climax-Scotts Community Sch**

Rates Effective 01/01/2019 through 12/31/2019

Quote #: 342054
 MESSA Field Rep: Jacqueline Mast
 Date Created: 08/17/2018

PAK A - 046A Adm, Tchrs, Sup Staff & Bus Dr		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 11	\$794.16	\$806.40
IN Deductible:	\$500/\$1000	2-Person: 6	\$1,785.01	\$1,812.54
IN Coinsurance:	N/A	Family: 10	\$2,220.95	\$2,255.21
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6123-0007	Single: 11	\$35.28	\$35.28
Class I:	90%	2-Person: 7	\$68.75	\$68.75
Class II:	80%	Family: 9	\$136.65	\$136.65
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 11	\$11.70	\$11.81
		2-Person: 7	\$25.12	\$25.36
		Family: 9	\$37.79	\$38.15
Life Insurance:	\$10,000	27		\$0.18
Rate/\$1000				\$270,000.00
Volume				\$1.80
Composite:				\$0.03
AD&D Coverage:	\$10,000	27		\$0.30
Rate/\$1000				\$270,000.00
Volume				\$0.30
Composite:				
LTD Benefit	66 2/3% Max \$5,000	27		\$0.67
Max Monthly Salary:	\$7,500			\$95,491.00
Waiting Period:	90 CDMF			\$23.70
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$879.29
Total Monthly Rate per Member - 2-Person				\$1,932.45
Total Monthly Rate per Member - Family				\$2,455.81

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$792.66	\$1,783.51	\$2,219.45
	\$804.90	\$1,811.04	\$2,253.71

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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PAK B - 046A Adm, Tchrs, Sup Staff & Bus Dr		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6123-0008	Single: 14	\$32.96	\$32.96
Class I:	90%	2-Person: 1	\$63.31	\$63.31
Class II:	80%	Family: 3	\$128.98	\$128.98
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
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Vision:	VSP 3 Plus P	Single: 14	\$11.70	\$11.81
		2-Person: 1	\$25.12	\$25.36
		Family: 3	\$37.79	\$38.15
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Life Insurance:	\$10,000	18		
Rate/\$1000				\$0.18
Volume				\$180,000.00
Composite:				\$1.80
AD&D Coverage:	\$10,000	18		
Rate/\$1000				\$0.03
Volume				\$180,000.00
Composite:				\$0.30
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LTD Benefit	66 2/3% Max \$5,000	18		
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.67
Covered Salary				\$63,661.00
Composite:				\$23.70
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Total Monthly Rate per Member - Single				\$70.57
Total Monthly Rate per Member - 2-Person				\$114.47
Total Monthly Rate per Member - Family				\$192.93

PAK B COBRA RATES:

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PAK C - 046A Adm, Tchrs, Sup Staff & Bus Dr		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 2	\$709.19	\$720.12
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,593.83	\$1,618.41
IN Coinsurance:	N/A	Family: 2	\$1,983.04	\$2,013.63
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6123-0007	Single: 2	\$35.28	\$35.28
Class I:	90%	2-Person: 0	\$68.75	\$68.75
Class II:	80%	Family: 2	\$136.65	\$136.65
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 2	\$11.70	\$11.81
		2-Person: 0	\$25.12	\$25.36
		Family: 2	\$37.79	\$38.15
Life Insurance:	\$10,000	4		\$0.18
Rate/\$1000				\$40,000.00
Volume				\$1.80
Composite:				\$0.03
AD&D Coverage:	\$10,000	4		\$0.30
Rate/\$1000				\$40,000.00
Volume				\$0.30
Composite:				
LTD Benefit	66 2/3% Max \$5,000	4		\$0.67
Max Monthly Salary:	\$7,500			\$14,147.00
Waiting Period:	90 CDMF			\$23.70
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.67
Covered Salary				\$14,147.00
Composite:				\$23.70
Total Monthly Rate per Member - Single				\$793.01
Total Monthly Rate per Member - 2-Person				\$1,738.32
Total Monthly Rate per Member - Family				\$2,214.23

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$707.69	\$1,592.33	\$1,981.54
	\$718.62	\$1,616.91	\$2,012.13

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