



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

**2010 Rate Renewal Exclusively for  
 Holton Public Schools**

**Renewal Effective 07/01/2010**

Quote #: 307539  
 MESSA Field Rep: Grace Romzick  
 Date Created: 04/01/2010

**PAK A - 105C Teachers**

|  |                           | 2009-10 Rates | Enrollment   | 2010-11 Rates  |
|--|---------------------------|---------------|--------------|----------------|
| Medical:                                 | MESSA Choices II          |               | Single: 7    | \$574.67       |
| OV/UC/ER Copay:                          | \$5/\$10/\$25             |               | 2-Person: 18 | \$1,291.13     |
| RX Drug Copay:                           | \$10/\$20                 |               | Family: 27   | \$1,434.43     |
| Deductible:                              | In-\$0, Out-\$250/\$500   |               |              |                |
| Riders Included:                         | XVA2                      |               |              |                |
| Composite:                               |                           | \$1,075.71    |              |                |
| Dental:                                  |                           |               | Single: 7    |                |
| Class I:                                 | 80%                       |               | 2-Person: 18 |                |
| Class II:                                | 80%                       |               | Family: 27   |                |
| Class III:                               | 80%                       |               |              |                |
| Annual Max:                              | UCR                       |               |              |                |
| Class IV:                                | 80%                       |               |              |                |
| Lifetime Max:                            | UCR                       |               |              |                |
| Riders:                                  | 2 Cleanings               |               |              |                |
| Composite:                               |                           | \$92.30       |              | \$92.66        |
| Vision:                                  | VSP 2                     |               | Single: 7    |                |
|  |                           |               | 2-Person: 18 |                |
|  |                           |               | Family: 27   |                |
| Composite:                               |                           | \$13.75       |              | \$14.43        |
| Life Insurance:                          | \$25,000                  |               | 52           |                |
| Rate/\$1000                              |                           |               |              | \$0.14         |
| Volume                                   |                           |               |              | \$1,300,000.00 |
| Composite:                               |                           | \$4.00        |              | \$3.50         |
| AD&D Coverage:                           | \$25,000                  |               | 52           |                |
| Rate/\$1000                              |                           |               |              | \$0.03         |
| Volume                                   |                           |               |              | \$1,300,000.00 |
| Composite:                               |                           | \$0.75        |              | \$0.75         |
| LTD Benefit                              | 66 2/3% Max \$5,000       |               | 52           |                |
| Max Monthly Salary:                      | \$7,500                   |               |              |                |
| Waiting Period:                          | 90 CDMF                   |               |              |                |
| Alcohol/Drug:                            | Same as any other illness |               |              |                |
| Mental/Nervous:                          | Same as any other illness |               |              |                |
| Soc. Sec. Offset:                        | Family                    |               |              |                |
| Pre-Exist Cond.:                         | Waived                    |               |              |                |
| COLA:                                    | Yes                       |               |              |                |
| Rate/\$100                               |                           |               |              | \$0.77         |
| Covered Salary                           |                           |               |              | \$228,196.00   |
| Composite:                               |                           | \$30.98 *     |              | \$33.79        |
| Total Composite Rate per Member          |                           | \$1,217.49    |              |                |
| Total Monthly Rate per Member - Single   |                           |               |              | \$719.80       |
| Total Monthly Rate per Member - 2-Person |                           |               |              | \$1,436.26     |
| Total Monthly Rate per Member - Family   |                           |               |              | \$1,579.56     |

\* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$33.13.

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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PAK A COBRA RATES:

|         |          |            |
|---------|----------|------------|
| Medical | Single   | \$573.17   |
|         | 2-Person | \$1,289.63 |
|         | Family   | \$1,432.93 |
| Dental  | Single   | \$92.66    |
|         | 2-Person | \$92.66    |
|         | Family   | \$92.66    |
| Vision  | Single   | \$14.43    |
|         | 2-Person | \$14.43    |
|         | Family   | \$14.43    |

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**PAK B - 105C Teachers**

|  | 2009-10 Rates             | Enrollment  | 2010-11 Rates   |
|--|---------------------------|-------------|-----------------|
| Dental:                                |                           | Single: 0   |                 |
| Class I:                               | 80%                       | 2-Person: 3 |                 |
| Class II:                              | 80%                       | Family: 6   |                 |
| Class III:                             | 80%                       |             |                 |
| Annual Max:                            | UCR                       |             |                 |
| Class IV:                              | 80%                       |             |                 |
| Lifetime Max:                          | UCR                       |             |                 |
| Riders:                                | 2 Cleanings               |             |                 |
| Composite:                             | \$105.51                  |             | \$108.23        |
| Vision:                                | VSP 2                     | Single: 0   |                 |
|  |                           | 2-Person: 3 |                 |
|  |                           | Family: 6   |                 |
| Composite:                             | \$15.62                   |             | \$15.83         |
| Life Insurance:                        | \$25,000                  | 9           |                 |
| Rate/\$1000                            |                           |             | \$0.14          |
| Volume                                 |                           |             | \$225,000.00    |
| Composite:                             | \$4.00                    |             | \$3.50          |
| AD&D Coverage:                         | \$25,000                  | 9           |                 |
| Rate/\$1000                            |                           |             | \$0.03          |
| Volume                                 |                           |             | \$225,000.00    |
| Composite:                             | \$0.75                    |             | \$0.75          |
| LTD Benefit                            | 66 2/3% Max \$5,000       | 9           |                 |
| Max Monthly Salary:                    | \$7,500                   |             |                 |
| Waiting Period:                        | 90 CDMF                   |             |                 |
| Alcohol/Drug:                          | Same as any other illness |             |                 |
| Mental/Nervous:                        | Same as any other illness |             |                 |
| Soc. Sec. Offset:                      | Family                    |             |                 |
| Pre-Exist Cond.:                       | Waived                    |             |                 |
| COLA:                                  | Yes                       |             |                 |
| Rate/\$100                             |                           |             | \$0.77          |
| Covered Salary                         |                           |             | \$34,260.00     |
| Composite:                             | \$27.02 *                 |             | \$29.31         |
| <b>Total Composite Rate per Member</b> | <b>\$152.90</b>           |             | <b>\$157.62</b> |

\* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$28.90.

**PAK B COBRA RATES:**

|        |          |          |
|--------|----------|----------|
| Dental | Single   | \$108.23 |
|        | 2-Person | \$108.23 |
|        | Family   | \$108.23 |
| Vision | Single   | \$15.83  |
|        | 2-Person | \$15.83  |
|        | Family   | \$15.83  |

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