



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

NON-PAK - 105D Support Staff Full Time

		2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 2	\$13.71 \$13.71 \$13.71	Single: 3 2-Person: 8 Family: 13	\$14.53 \$14.53 \$14.53
Life Insurance:	\$25,000	\$0.16	24	\$0.14 \$600,000.00
AD&D Coverage:	\$25,000	\$0.03	24	\$0.03 \$600,000.00
LTD Benefit	66 2/3% Max \$5,000	\$1.05 *	24	
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:	No			
Rate/\$100				\$2.64
Covered Salary				\$37,536.00

* 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 \$2.32.

NON-PAK COBRA RATES:

Vision	Single	\$14.53
	2-Person	\$14.53
	Family	\$14.53

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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NON-PAK - 105B Administration		2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 3 Plus Platinum	\$33.59 \$33.59 \$33.59	Single: 0 2-Person: 2 Family: 8	\$34.04 \$34.04 \$34.04
Life Insurance: Rate/\$1000 Volume	2X Salary	\$0.16	10	\$0.14 \$1,210,000.00
AD&D Coverage: Rate/\$1000 Volume	2X Salary	\$0.03	10	\$0.03 \$1,210,000.00
LTD Benefit Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA: Rate/\$100 Covered Salary	70% Max \$5,000 \$7,143 30 CDMF Same as any other illness Same as any other illness Family Waived No	\$1.09 *	10	\$1.23 \$50,096.00

* 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 \$1.11.

NON-PAK COBRA RATES:

Vision	Single	\$34.04
	2-Person	\$34.04
	Family	\$34.04

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