



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

**2011 Rate Renewal Exclusively for
 Holton Public Schools
 Renewal Effective 07/01/2011**

Quote #: 314023
 MESSA Field Rep: Grace Romzick
 Date Created: 04/29/2011

NON-PAK - 105B Administration		2010-11 Rates	Enrollment	2011-12 Rates
Vision:	VSP 3 Plus Platinum	\$34.04 \$34.04 \$34.04	Single: 0 2-Person: 3 Family: 7	\$11.74 \$25.23 \$37.96
Life Insurance: Rate/\$1000 Volume	2X Salary	\$0.14	10	\$0.14 \$1,147,000.00
AD&D Coverage: Rate/\$1000 Volume	2X Salary	\$0.03	10	\$0.03 \$1,147,000.00
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	\$1.23	10	\$1.15 \$47,488.00

NON-PAK COBRA RATES:

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

The above rates are based on plans and enrollment as of 04/21/2011. 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 - 105C Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$574.67	Single: 8	\$642.75
OV/UC/ER Copay:	\$5/\$10/\$25	\$1,291.13	2-Person: 14	\$1,444.31
RX Drug Copay:	\$10/\$20	\$1,434.43	Family: 28	\$1,604.62
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
Dental:			Single: 8	\$37.35
Class I:	80%		2-Person: 14	\$70.02
Class II:	80%		Family: 28	\$133.05
Class III:	80%			
Annual Max:	UCR			
Class IV:	80%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Composite:		\$92.66		
Vision:	VSP 2		Single: 8	\$5.45
			2-Person: 14	\$11.72
			Family: 28	\$17.63
Composite:		\$14.43		
Life Insurance:	\$25,000		50	
Rate/\$1000				\$0.14
Volume				\$1,250,000.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$25,000		50	
Rate/\$1000				\$0.03
Volume				\$1,250,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$5,000		50	
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				\$0.72
Covered Salary				\$211,061.00
Composite:		\$33.79		\$30.39
Total Monthly Rate per Member - Single		\$719.80		\$720.19
Total Monthly Rate per Member - 2-Person		\$1,436.26		\$1,560.69
Total Monthly Rate per Member - Family		\$1,579.56		\$1,789.94

PAK A COBRA RATES:

Medical	Single	\$641.25
	2-Person	\$1,442.81
	Family	\$1,603.12

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PAK B - 105C Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 0	\$41.43
Class I:	80%		2-Person: 4	\$77.41
Class II:	80%		Family: 6	\$140.96
Class III:	80%			
Annual Max:	UCR			
Class IV:	80%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Composite:		\$108.23		
Vision:	VSP 2		Single: 0	\$5.45
			2-Person: 4	\$11.72
			Family: 6	\$17.63
Composite:		\$15.83		
Life Insurance:	\$25,000		10	
Rate/\$1000				\$0.14
Volume				\$250,000.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$25,000		10	
Rate/\$1000				\$0.03
Volume				\$250,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$5,000		10	
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				\$0.72
Covered Salary				\$37,608.00
Composite:		\$29.31		\$27.08
Total Composite Rate per Member		\$157.62		
Total Monthly Rate per Member - Single				\$78.21
Total Monthly Rate per Member - 2-Person				\$120.46
Total Monthly Rate per Member - Family				\$189.92

PAK B COBRA RATES:

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NON-PAK - 105D Support Staff Full Time		2010-11 Rates	Enrollment	2011-12 Rates
Vision:	VSP 2	\$14.53 \$14.53 \$14.53	Single: 2 2-Person: 3 Family: 5	\$5.45 \$11.72 \$17.63
Life Insurance: Rate/\$1000 Volume	\$25,000	\$0.14	10	\$0.14 \$250,000.00
AD&D Coverage: Rate/\$1000 Volume	\$25,000	\$0.03	10	\$0.03 \$250,000.00
LTD Benefit Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA: Rate/\$100 Covered Salary	66 2/3% Max \$5,000 \$7,500 90 CDMF Same as any other illness Same as any other illness Family Waived No	\$2.64	10	\$2.32 \$14,357.00

NON-PAK COBRA RATES:

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

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