



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  
 Sandusky Community Schools  
 Renewal Effective 07/01/2015**

Quote #: 330958  
 MESSA Field Rep: Heather Scott  
 Date Created: 04/13/2015

**PAK A - 869H Teachers**

	2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA ABC Plan 1		
IN Deductible:	\$1300 1P; \$2600 2P&FF	Single: 10	\$486.53
IN Coinsurance:	N/A	2-Person: 9	\$1,092.81
IN Copay (OV/UC/ER):	N/A	Family: 27	\$1,359.58
Rx Coverage:	ABC Rx		
Riders Included:	None		
Dental:			
Class I:	100%	Single: 10	\$36.21
Class II:	90%	2-Person: 9	\$72.88
Class III:	90%	Family: 27	\$143.82
Annual Max:	\$2,000		
Class IV:	90%		
Lifetime Max:	\$5,000		
Riders:	2 Cleanings, Sealants		
Vision:	VSP 3 Plus Platinum		
	\$11.51	Single: 10	\$11.05
	\$24.73	2-Person: 9	\$23.74
	\$37.20	Family: 27	\$35.71
Life Insurance:	\$40,000	46	
Rate/\$1000			\$0.12
Volume			\$1,840,000.00
Composite:	\$4.00		\$4.80
AD&D Coverage:	\$40,000	46	
Rate/\$1000			\$0.03
Volume			\$1,840,000.00
Composite:	\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$3,500	46	
Max Monthly Salary:	\$5,250		
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			\$0.45
Covered Salary			\$223,914.00
Composite:	\$22.63		\$21.90
Total Monthly Rate per Member - Single	\$539.54		\$561.69
Total Monthly Rate per Member - 2-Person	\$1,163.06		\$1,217.33
Total Monthly Rate per Member - Family	\$1,500.02		\$1,567.01

**PAK A COBRA RATES:**

Medical	Single	2-Person	Family
	\$485.03	\$1,091.31	\$1,358.08

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 04/13/2015. 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 - 869H Teachers**

		2014-15 Rates	Enrollment	2015-16 Rates
Dental:		\$28.65	Single: 0	\$28.22
Class I:	80%	\$54.05	2-Person: 2	\$54.53
Class II:	80%	\$97.93	Family: 4	\$102.58
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
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Vision:	VSP 3	\$7.17	Single: 0	\$6.88
		\$15.42	2-Person: 2	\$14.80
		\$23.19	Family: 4	\$22.26
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Life Insurance:	\$50,000		6	
Rate/\$1000				\$0.12
Volume				\$300,000.00
Composite:		\$5.00		\$6.00
AD&D Coverage:	\$50,000		6	
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:		\$1.50		\$1.50
Dependent Life:			6	
Rate/\$1000				\$0.23
Volume				\$12,000.00
Composite:		\$0.46		\$0.46
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LTD Benefit	66 2/3% Max \$3,500		6	
Max Monthly Salary:	\$5,250			
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				\$0.45
Covered Salary				\$29,206.00
Composite:		\$22.63		\$21.90
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Total Monthly Rate per Member - Single		\$65.41		\$64.96
Total Monthly Rate per Member - 2-Person		\$99.06		\$99.19
Total Monthly Rate per Member - Family		\$150.71		\$154.70

**PAK B COBRA RATES:**

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