



Good health. Good business. Great schools.

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

2016 Rate Renewal Exclusively for Sandusky Community Schools

Renewal Effective 07/01/2016

Quote #: 333523
MESSA Field Rep: Heather Scott
Date Created: 03/22/2016

NON-PAK - 869C PT Support Staff 20 hrs & less		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$496.43	Single: 2	\$548.59
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,115.09	2-Person: 0	\$1,232.45
IN Coinsurance:	N/A	\$1,387.30	Family: 0	\$1,533.35
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Medical:	MESSA Choices	\$635.38	Single: 0	\$705.71
IN Deductible:	\$0	\$1,427.73	2-Person: 0	\$1,585.95
IN Coinsurance:	N/A	\$1,776.37	Family: 0	\$1,973.27
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1		Single	\$547.09
			2-Person	\$1,230.95
			Family	\$1,531.85
	MESSA Choices		Single	\$704.21
			2-Person	\$1,584.45
			Family	\$1,971.77



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Quote #: 333523
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PAK A - 869H Teachers		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$486.53	Single: 11	\$537.64
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,092.81	2-Person: 8	\$1,207.82
IN Coinsurance:	N/A	\$1,359.58	Family: 28	\$1,502.70
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$36.21	Single: 11	\$33.99
Class I:	100%	\$72.88	2-Person: 8	\$69.36
Class II:	90%	\$143.82	Family: 28	\$141.03
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	90%			
Lifetime Max:	\$5,000			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3 Plus P	\$11.05	Single: 11	\$11.05
		\$23.74	2-Person: 8	\$23.74
		\$35.71	Family: 28	\$35.71
Life Insurance:	\$40,000		47	
Rate/\$1000				\$0.12
Volume				\$1,880,000.00
Composite:		\$4.80		\$4.80
AD&D Coverage:	\$40,000		47	
Rate/\$1000				\$0.03
Volume				\$1,880,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	66 2/3% Max \$3,500		47	
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				\$225,611.00
Composite:		\$21.90		\$21.60
Total Monthly Rate per Member - Single		\$561.69		\$610.28
Total Monthly Rate per Member - 2-Person		\$1,217.33		\$1,328.52
Total Monthly Rate per Member - Family		\$1,567.01		\$1,707.04

PAK A COBRA RATES:

Medical	Single	\$536.14
	2-Person	\$1,206.32
	Family	\$1,501.20

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



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 Date Created: 03/22/2016

PAK B - 869H Teachers		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$28.22	Single: 0	\$26.50
Class I:	80%	\$54.53	2-Person: 2	\$51.89
Class II:	80%	\$102.58	Family: 4	\$101.45
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3	\$6.88	Single: 0	\$6.88
		\$14.80	2-Person: 2	\$14.80
		\$22.26	Family: 4	\$22.26
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Life Insurance:	\$50,000		6	
Rate/\$1000				\$0.12
Volume				\$300,000.00
Composite:		\$6.00		\$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				\$28,801.00
Composite:		\$21.90		\$21.60
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Total Monthly Rate per Member - Single		\$64.96		\$62.94
Total Monthly Rate per Member - 2-Person		\$99.19		\$96.25
Total Monthly Rate per Member - Family		\$154.70		\$153.27

PAK B COBRA RATES:

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PAK A - 869M Administrators		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$486.53	Single: 1	\$537.64
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,092.81	2-Person: 1	\$1,207.82
IN Coinsurance:	N/A	\$1,359.58	Family: 0	\$1,502.70
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$45.90	Single: 1	\$43.12
Class I:	90%	\$85.36	2-Person: 1	\$90.13
Class II:	90%	\$137.87	Family: 0	\$144.56
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	\$11.05	Single: 1	\$11.05
		\$23.74	2-Person: 1	\$23.74
		\$35.71	Family: 0	\$35.71
Life Insurance:	\$100,000		2	
Rate/\$1000				\$0.12
Volume				\$200,000.00
Composite:		\$12.00		\$12.00
AD&D Coverage:	\$100,000		2	
Rate/\$1000				\$0.03
Volume				\$200,000.00
Composite:		\$3.00		\$3.00
LTD Benefit	66 2/3% Max \$2,500		2	
Max Monthly Salary:	\$3,750			
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				\$0.55
Covered Salary				\$7,500.00
Composite:		\$20.25		\$20.63
Total Monthly Rate per Member - Single		\$578.73		\$627.44
Total Monthly Rate per Member - 2-Person		\$1,237.16		\$1,357.32
Total Monthly Rate per Member - Family		\$1,568.41		\$1,718.60

PAK A COBRA RATES:

Medical	Single	\$536.14
	2-Person	\$1,206.32
	Family	\$1,501.20

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PAK B - 869M Administrators		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$33.37	Single: 0	\$29.78
Class I:	90%	\$62.37	2-Person: 1	\$57.30
Class II:	90%	\$109.54	Family: 1	\$99.99
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus P	\$11.05	Single: 0	\$11.05
		\$23.74	2-Person: 1	\$23.74
		\$35.71	Family: 1	\$35.71
<hr/>				
Life Insurance:	\$100,000		2	
Rate/\$1000				\$0.12
Volume				\$200,000.00
Composite:		\$12.00		\$12.00
AD&D Coverage:	\$100,000		2	
Rate/\$1000				\$0.03
Volume				\$200,000.00
Composite:		\$3.00		\$3.00
<hr/>				
LTD Benefit	66 2/3% Max \$2,500		2	
Max Monthly Salary:	\$3,750			
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				\$0.55
Covered Salary				\$7,500.00
Composite:		\$20.25		\$20.63
<hr/>				
Total Monthly Rate per Member - Single		\$79.67		\$76.46
Total Monthly Rate per Member - 2-Person		\$121.36		\$116.67
Total Monthly Rate per Member - Family		\$180.50		\$171.33

PAK B COBRA RATES:

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PAK A - 869N FT Support Staff > 20 hrs		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$486.53	Single: 3	\$537.64
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,092.81	2-Person: 11	\$1,207.82
IN Coinsurance:	N/A	\$1,359.58	Family: 9	\$1,502.70
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$44.79	Single: 3	\$38.02
Class I:	90%	\$83.21	2-Person: 13	\$74.13
Class II:	90%	\$131.23	Family: 7	\$121.58
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	\$11.05	Single: 3	\$11.05
		\$23.74	2-Person: 13	\$23.74
		\$35.71	Family: 7	\$35.71
Life Insurance:	\$20,000		23	
Rate/\$1000				\$0.12
Volume				\$460,000.00
Composite:		\$2.40		\$2.40
AD&D Coverage:	\$20,000		23	
Rate/\$1000				\$0.03
Volume				\$460,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$2,500		23	
Max Monthly Salary:	\$3,750			
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				\$1.88
Covered Salary				\$47,654.00
Composite:		\$37.67		\$38.95
Total Monthly Rate per Member - Single		\$583.04		\$628.66
Total Monthly Rate per Member - 2-Person		\$1,240.43		\$1,347.64
Total Monthly Rate per Member - Family		\$1,567.19		\$1,701.94

PAK A COBRA RATES:

Medical	Single	\$536.14
	2-Person	\$1,206.32
	Family	\$1,501.20

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PAK B - 869N FT Support Staff > 20 hrs		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$30.05	Single: 0	\$30.79
Class I:	90%	\$56.16	2-Person: 0	\$64.90
Class II:	90%	\$98.14	Family: 1	\$114.52
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus P	\$11.05	Single: 0	\$11.05
		\$23.74	2-Person: 0	\$23.74
		\$35.71	Family: 1	\$35.71
<hr/>				
Life Insurance:	\$20,000		1	
Rate/\$1000				\$0.12
Volume				\$20,000.00
Composite:		\$2.40		\$2.40
AD&D Coverage:	\$20,000		1	
Rate/\$1000				\$0.03
Volume				\$20,000.00
Composite:		\$0.60		\$0.60
<hr/>				
LTD Benefit	66 2/3% Max \$2,500		1	
Max Monthly Salary:	\$3,750			
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				\$1.88
Covered Salary				\$2,072.00
Composite:		\$37.67		\$38.95
<hr/>				
Total Monthly Rate per Member - Single		\$81.77		\$83.79
Total Monthly Rate per Member - 2-Person		\$120.57		\$130.59
Total Monthly Rate per Member - Family		\$174.52		\$192.18

PAK B COBRA RATES:

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