



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

### Eau Claire Public Schools

Renewal Effective 07/01/2016

Quote #: 333358  
MESSA Field Rep: Renee Szurna  
Date Created: 03/23/2016

NON-PAK - 473B Bus Driver, Trans Super		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$555.74	Single: 0	\$613.57
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,248.53	2-Person: 0	\$1,378.67
IN Coinsurance:	N/A	\$1,553.37	Family: 0	\$1,715.31
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Medical:	MESSA Choices	\$687.90	Single: 0	\$763.32
IN Deductible:	\$100/\$200	\$1,545.89	2-Person: 0	\$1,715.62
IN Coinsurance:	N/A	\$1,923.40	Family: 0	\$2,134.62
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Life Insurance:	\$10,000	\$0.12	11	
Rate/\$1000				\$0.14
Volume				\$110,000.00

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$612.07
	2-Person	\$1,377.17
	Family	\$1,713.81
MESSA Choices	Single	\$761.82
	2-Person	\$1,714.12
	Family	\$2,133.12

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/23/2016. 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 A - 473CIJ OffPerFdSvAdmSupt,CM,Princ		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$674.17	Single: 2	\$748.09
IN Deductible:	\$100/\$200	\$1,515.00	2-Person: 0	\$1,681.34
IN Coinsurance:	N/A	\$1,884.95	Family: 3	\$2,091.96
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$26.61	Single: 2	\$27.70
Class I:	70%	\$49.96	2-Person: 0	\$53.13
Class II:	70%	\$91.62	Family: 3	\$99.23
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 2	\$10.02
		\$21.54	2-Person: 0	\$21.54
		\$32.43	Family: 3	\$32.43
Life Insurance:	\$25,000		5	
Rate/\$1000				\$0.14
Volume				\$125,000.00
Composite:		\$3.00		\$3.50
AD&D Coverage:	\$25,000		5	
Rate/\$1000				\$0.03
Volume				\$125,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$3,000		5	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.76
Covered Salary				\$16,410.00
Composite:		\$27.10		\$24.94
Total Monthly Rate per Member - Single		\$741.65		\$815.00
Total Monthly Rate per Member - 2-Person		\$1,617.35		\$1,785.20
Total Monthly Rate per Member - Family		\$2,039.85		\$2,252.81

PAK A COBRA RATES:

Medical	Single	\$746.59
	2-Person	\$1,679.84
	Family	\$2,090.46

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



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 Date Created: 03/23/2016

PAK B - 473CIJ OffPerFdSvAdmSupt,CM,Princ		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$35.01	Single: 0	\$33.46
Class I:	80%	\$67.57	2-Person: 1	\$64.79
Class II:	80%	\$118.51	Family: 4	\$115.32
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 1	\$21.54
		\$32.43	Family: 4	\$32.43
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Life Insurance:	\$50,000		5	
Rate/\$1000				\$0.14
Volume				\$250,000.00
Composite:		\$6.00		\$7.00
AD&D Coverage:	\$50,000		5	
Rate/\$1000				\$0.03
Volume				\$250,000.00
Composite:		\$1.50		\$1.50
<hr/>				
LTD Benefit	66 2/3% Max \$3,000		5	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.76
Covered Salary				\$16,410.00
Composite:		\$27.10		\$24.94
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Total Monthly Rate per Member - Single		\$79.63		\$76.92
Total Monthly Rate per Member - 2-Person		\$123.71		\$119.77
Total Monthly Rate per Member - Family		\$185.54		\$181.19

PAK B COBRA RATES:

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PAK C - 473CIJ OffPerFdSvAdmSupt,CM,Princ		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$544.65	Single: 0	\$601.33
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,223.59	2-Person: 0	\$1,351.13
IN Coinsurance:	N/A	\$1,522.32	Family: 2	\$1,681.04
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$26.61	Single: 0	\$27.70
Class I:	70%	\$49.96	2-Person: 0	\$53.13
Class II:	70%	\$91.62	Family: 2	\$99.23
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 0	\$21.54
		\$32.43	Family: 2	\$32.43
Life Insurance:	\$25,000		2	
Rate/\$1000				\$0.14
Volume				\$50,000.00
Composite:		\$3.00		\$3.50
AD&D Coverage:	\$25,000		2	
Rate/\$1000				\$0.03
Volume				\$50,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$3,000		2	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.76
Covered Salary				\$6,564.00
Composite:		\$27.10		\$24.94
Total Monthly Rate per Member - Single		\$612.13		\$668.24
Total Monthly Rate per Member - 2-Person		\$1,325.94		\$1,454.99
Total Monthly Rate per Member - Family		\$1,677.22		\$1,841.89

PAK C COBRA RATES:

Medical	Single	\$599.83
	2-Person	\$1,349.63
	Family	\$1,679.54

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PAK A - 473D Teacher, Counselor		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$653.85	Single: 9	\$725.54
IN Deductible:	\$200/\$400	\$1,469.28	2-Person: 3	\$1,630.59
IN Coinsurance:	N/A	\$1,828.06	Family: 11	\$2,028.81
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$26.73	Single: 9	\$26.18
Class I:	70%	\$52.98	2-Person: 3	\$52.00
Class II:	70%	\$95.30	Family: 11	\$94.67
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 9	\$10.02
		\$21.54	2-Person: 3	\$21.54
		\$32.43	Family: 11	\$32.43
Life Insurance:	\$25,000		23	
Rate/\$1000				\$0.14
Volume				\$575,000.00
Composite:		\$3.00		\$3.50
AD&D Coverage:	\$25,000		23	
Rate/\$1000				\$0.03
Volume				\$575,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$3,000		23	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$91,511.00
Composite:		\$15.51		\$16.31
Total Monthly Rate per Member - Single		\$709.86		\$782.30
Total Monthly Rate per Member - 2-Person		\$1,563.06		\$1,724.69
Total Monthly Rate per Member - Family		\$1,975.05		\$2,176.47

PAK A COBRA RATES:

Medical	Single	\$724.04
	2-Person	\$1,629.09
	Family	\$2,027.31

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Dental:		\$30.31	Single: 2	\$29.61
Class I:	80%	\$60.98	2-Person: 0	\$59.28
Class II:	80%	\$111.22	Family: 5	\$111.60
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus	\$10.02	Single: 2	\$10.02
		\$21.54	2-Person: 0	\$21.54
		\$32.43	Family: 5	\$32.43
<hr/>				
Life Insurance:	\$50,000		7	
Rate/\$1000				\$0.14
Volume				\$350,000.00
Composite:		\$6.00		\$7.00
AD&D Coverage:	\$50,000		7	
Rate/\$1000				\$0.03
Volume				\$350,000.00
Composite:		\$1.50		\$1.50
<hr/>				
LTD Benefit	66 2/3% Max \$3,000		7	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$27,851.00
Composite:		\$15.51		\$16.31
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Total Monthly Rate per Member - Single		\$63.34		\$64.44
Total Monthly Rate per Member - 2-Person		\$105.53		\$105.63
Total Monthly Rate per Member - Family		\$166.66		\$168.84

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Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$26.73	Single: 5	\$26.18
Class I:	70%	\$52.98	2-Person: 9	\$52.00
Class II:	70%	\$95.30	Family: 14	\$94.67
Class III:	70%			
Annual Max:	\$1,200			
Class IV:	70%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 5	\$10.02
		\$21.54	2-Person: 9	\$21.54
		\$32.43	Family: 14	\$32.43
Life Insurance:	\$25,000		28	
Rate/\$1000				\$0.14
Volume				\$700,000.00
Composite:		\$3.00		\$3.50
AD&D Coverage:	\$25,000		28	
Rate/\$1000				\$0.03
Volume				\$700,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	66 2/3% Max \$3,000		28	
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.41
Covered Salary				\$111,404.00
Composite:		\$15.51		\$16.31
Total Monthly Rate per Member - Single		\$600.66		\$658.09
Total Monthly Rate per Member - 2-Person		\$1,317.37		\$1,445.23
Total Monthly Rate per Member - Family		\$1,669.31		\$1,828.70

PAK C COBRA RATES:

Medical	Single	\$599.83
	2-Person	\$1,349.63
	Family	\$1,679.54

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