



**2011 Rate Renewal Exclusively for
Mecosta-Osceola ISD
Renewal Effective 07/01/2011**

Quote #: 313833
MESSA Field Rep: Grace Romzick
Date Created: 05/02/2011

1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
292.4910

PAK A - 685K Union Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$538.07	Single: 8	\$601.75
OV/UC/ER Copay:	\$20/\$25/\$50	\$1,208.79	2-Person: 11	\$1,352.07
RX Drug Copay:	\$10/\$20	\$1,342.93	Family: 52	\$1,502.14
Deductible:	In-\$100/\$200, Out-\$250/\$500			
Riders Included:	XVA2, Adult Immunizations			
Dental:			Single: 8	\$35.59
Class I:	80%		2-Person: 11	\$65.94
Class II:	80%		Family: 52	\$113.78
Class III:	80%			
Annual Max:	\$3,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Composite:		\$88.92		
Vision:	VSP 3 Gold		Single: 8	\$8.20
			2-Person: 11	\$17.62
			Family: 52	\$26.50
Composite:		\$22.09		
Life Insurance:	\$30,000		71	
Rate/\$1000				\$0.14
Volume				\$2,130,000.00
Composite:		\$4.20		\$4.20
AD&D Coverage:	\$30,000		71	
Rate/\$1000				\$0.03
Volume				\$2,130,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$5,000		71	
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				\$0.65
Covered Salary				\$360,008.00
Composite:		\$33.14		\$32.96
Total Monthly Rate per Member - Single		\$687.32		\$683.60
Total Monthly Rate per Member - 2-Person		\$1,358.04		\$1,473.69
Total Monthly Rate per Member - Family		\$1,492.18		\$1,680.48

PAK A COBRA RATES:

Medical	Single	\$600.25
	2-Person	\$1,350.57
	Family	\$1,500.64

The COBRA rates for Dental and 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 B - 685K Union Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 0	\$34.90
Class I:	80%		2-Person: 1	\$64.71
Class II:	80%		Family: 4	\$112.72
Class III:	80%			
Annual Max:	\$3,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Composite:		\$96.79		
Vision:	VSP 3 Gold		Single: 0	\$8.20
			2-Person: 1	\$17.62
			Family: 4	\$26.50
Composite:		\$23.76		
Life Insurance:	\$30,000		5	
Rate/\$1000				\$0.14
Volume				\$150,000.00
Composite:		\$4.20		\$4.20
AD&D Coverage:	\$30,000		5	
Rate/\$1000				\$0.03
Volume				\$150,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$5,000		5	
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				\$0.65
Covered Salary				\$21,519.00
Composite:		\$26.96		\$27.97
Total Composite Rate per Member		\$152.61		
Total Monthly Rate per Member - Single				\$76.17
Total Monthly Rate per Member - 2-Person				\$115.40
Total Monthly Rate per Member - Family				\$172.29

PAK B COBRA RATES:

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