



Good health. Good business. Great schools.
1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800.292.4910

2013 Rate Renewal Exclusively for
Almont Community Schools
Renewal Effective 07/01/2013

Quote #: 322808
MESSA Field Rep: Monica McKay
Date Created: 04/22/2013

Bundle 1 - 322A Support St wk 6-7.99 hr per da		2012-13 Rates	Enrollment	2013-14 Rates
Medical:	MESSA Choices II	\$643.55	Single: 5	\$618.48
IN Deductible:	\$0		2-Person: 0	
IN Coinsurance:	N/A		Family: 0	
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Voluntary Abortion:	Included			
Life Insurance:	\$15,000	\$0.09	5	\$0.09
Rate/\$1000				\$75,000.00
Volume				
AD&D Coverage:	\$15,000	\$0.03	5	\$0.03
Rate/\$1000				\$75,000.00
Volume				
LTD Benefit	50% Max \$2,000	\$1.40	5	
Max Monthly Salary:	\$4,000			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.31
Covered Salary				\$5,870.00
Bundle 1 COBRA RATES:		Medical	Single	\$616.98

The above rates are based on plans and enrollment as of 04/02/2013. 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 or other Federal Taxes under consideration that may be included on your invoice.

**MESSA**

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Bundle 2 - 322A Support St wk 6-7.99 hr per da		2012-13 Rates	Enrollment	2013-14 Rates
Life Insurance:	\$20,000	\$0.09	14	
Rate/\$1000				\$0.09
Volume				\$280,000.00
AD&D Coverage:	\$20,000	\$0.03	14	
Rate/\$1000				\$0.03
Volume				\$280,000.00
LTD Benefit	50% Max \$2,000	\$1.40	14	
Max Monthly Salary:	\$4,000			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.31
Covered Salary				\$16,657.00

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NON-PAK - 322E Support St wk 0-5.99 hr per da

2012-13 Rates

Enrollment

2013-14 Rates

Life Insurance:	\$10,000	\$0.09	14	
Rate/\$1000				\$0.09
Volume				\$140,000.00

AD&D Coverage:	\$10,000	\$0.03	14	
Rate/\$1000				\$0.03
Volume				\$140,000.00

LTD Benefit	50% Max \$2,000	\$1.10	14	
Max Monthly Salary:	\$4,000			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.09
Covered Salary				\$7,151.00

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PAK A - 322R Support St wk 8 hrs per day		2012-13 Rates	Enrollment	2013-14 Rates
Medical:	MESSA Choices II	\$630.71	Single: 7	\$606.14
IN Deductible:	\$0		2-Person: 0	
IN Coinsurance:	N/A		Family: 0	
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Voluntary Abortion:	Included			
Dental:		\$38.86	Single: 7	\$37.92
Class I:	80%		2-Person: 0	
Class II:	80%		Family: 0	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3	\$7.32	Single: 7	\$7.32
			2-Person: 0	
			Family: 0	
Life Insurance:	\$25,000		7	
Rate/\$1000				\$0.09
Volume				\$175,000.00
Composite:		\$2.25		\$2.25
AD&D Coverage:	\$25,000		7	
Rate/\$1000				\$0.03
Volume				\$175,000.00
Composite:		\$0.75		\$0.75
LTD Benefit	50% Max \$2,000		7	
Max Monthly Salary:	\$4,000			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.22
Covered Salary				\$12,219.00
Composite:		\$21.07		\$21.30
Total Monthly Rate per Member - Single		\$700.96		\$675.68

PAK A COBRA RATES:

Medical Single \$604.64

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

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PAK B - 322R Support St wk 8 hrs per day

2012-13 Rates

Enrollment

2013-14 Rates

Dental:		\$38.88	Single: 2	\$40.59
Class I:	80%		2-Person: 0	
Class II:	80%		Family: 0	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			

Vision:	VSP 3	\$7.32	Single: 2	\$7.32
			2-Person: 0	
			Family: 0	

Life Insurance:	\$30,000		2	
Rate/\$1000				\$0.09
Volume				\$60,000.00
Composite:		\$2.70		\$2.70
AD&D Coverage:	\$30,000		2	
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:		\$0.90		\$0.90

LTD Benefit	50% Max \$2,000		2	
Max Monthly Salary:	\$4,000			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.22
Covered Salary				\$2,391.00
Composite:		\$14.24		\$14.59

Total Monthly Rate per Member - Single		\$64.04		\$66.10
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PAK B COBRA RATES:

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

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