



**2018 Rate Renewal Exclusively for
Elk Rapids Public Schools
Renewal Effective 01/01/2018**

Quote #: 340051
MESSA Field Rep: Viola Collin
Date Created: 09/13/2017

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

PAK A - 474A Teacher		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 3	\$584.68	\$597.28
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 7	\$1,313.67	\$1,342.01
IN Coinsurance:	N/A	Family: 37	\$1,634.42	\$1,669.69
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0757-0002	Single: 3	\$20.36	\$20.72
Class I:	60%	2-Person: 8	\$41.22	\$41.96
Class II:	60%	Family: 36	\$82.29	\$83.76
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 3	\$4.93	\$5.04
		2-Person: 8	\$10.58	\$10.81
		Family: 36	\$15.93	\$16.27
Life Insurance:	\$15,000	47		\$0.13
Rate/\$1000				\$705,000.00
Volume				\$1.95
Composite:				\$0.03
AD&D Coverage:	\$15,000	47		\$0.03
Rate/\$1000				\$705,000.00
Volume				\$0.45
Composite:				\$0.23
Dependent Life:		47		\$0.23
Rate/\$1000				\$376,000.00
Volume				\$1.84
Composite:				
LTD Benefit	66 2/3% Max \$3,000	47		\$0.52
Max Monthly Salary:	\$4,500			\$189,499.00
Waiting Period:	90 CDMF			\$21.28
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				\$0.52
Covered Salary				\$189,499.00
Composite:				\$21.28
Total Monthly Rate per Member - Single				\$648.56
Total Monthly Rate per Member - 2-Person				\$1,420.30
Total Monthly Rate per Member - Family				\$1,795.24

PAK A COBRA RATES:

Medical	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
	Single	\$583.18	\$595.78
	2-Person	\$1,312.17	\$1,340.51
	Family	\$1,632.92	\$1,668.19

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.



**2018 Rate Renewal Exclusively for
Elk Rapids Public Schools
Renewal Effective 01/01/2018**

Quote #: 340051
MESSA Field Rep: Viola Collin
Date Created: 09/13/2017

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

PAK B - 474A Teacher		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Dental:	0757-0003	Single: 2	\$18.82	\$19.16
Class I:	60%	2-Person: 3	\$38.00	\$38.68
Class II:	60%	Family: 15	\$79.26	\$80.68
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 G	Single: 2	\$6.84	\$6.99
		2-Person: 3	\$14.69	\$15.01
		Family: 15	\$22.09	\$22.56
<hr/>				
Life Insurance:	\$15,000	20		
Rate/\$1000				\$0.13
Volume				\$300,000.00
Composite:				\$1.95
AD&D Coverage:	\$15,000	20		
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:				\$0.45
Dependent Life:		20		
Rate/\$1000				\$0.23
Volume				\$160,000.00
Composite:				\$1.84
<hr/>				
LTD Benefit	66 2/3% Max \$3,000	20		
Max Monthly Salary:	\$4,500			
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				\$0.52
Covered Salary				\$80,638.00
Composite:				\$21.28
<hr/>				
Total Monthly Rate per Member - Single				\$51.67
Total Monthly Rate per Member - 2-Person				\$79.21
Total Monthly Rate per Member - Family				\$128.76

PAK B COBRA RATES:

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.



**2018 Rate Renewal Exclusively for
Elk Rapids Public Schools
Renewal Effective 01/01/2018**

Quote #: 340051
MESSA Field Rep: Viola Collin
Date Created: 09/13/2017

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

PAK C - 474A Teacher		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$544.44	\$556.17
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,223.12	\$1,249.50
IN Coinsurance:	10%	Family: 1	\$1,521.74	\$1,554.57
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0757-0002	Single: 0	\$20.36	\$20.72
Class I:	60%	2-Person: 0	\$41.22	\$41.96
Class II:	60%	Family: 1	\$82.29	\$83.76
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$4.93	\$5.04
		2-Person: 0	\$10.58	\$10.81
		Family: 1	\$15.93	\$16.27
Life Insurance:	\$15,000	1		\$0.13
Rate/\$1000				\$15,000.00
Volume				\$1.95
Composite:				\$0.03
AD&D Coverage:	\$15,000	1		\$0.03
Rate/\$1000				\$15,000.00
Volume				\$0.45
Composite:				\$0.23
Dependent Life:		1		\$8,000.00
Rate/\$1000				\$1.84
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,000	1		\$0.52
Max Monthly Salary:	\$4,500			\$4,032.00
Waiting Period:	90 CDMF			\$21.28
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				\$0.52
Covered Salary				\$4,032.00
Composite:				\$21.28
Total Monthly Rate per Member - Single				\$607.45
Total Monthly Rate per Member - 2-Person				\$1,327.79
Total Monthly Rate per Member - Family				\$1,680.12

PAK C COBRA RATES:

Medical	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
	Single	\$542.94	\$554.67
	2-Person	\$1,221.62	\$1,248.00
	Family	\$1,520.24	\$1,553.07

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.



**2018 Rate Renewal Exclusively for
Elk Rapids Public Schools
Renewal Effective 01/01/2018**

Quote #: 340051
MESSA Field Rep: Viola Collin
Date Created: 09/13/2017

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

PAK D - 474A Teacher		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$530.45	\$541.88
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,191.64	\$1,217.35
IN Coinsurance:	20%	Family: 0	\$1,482.56	\$1,514.55
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0757-0002	Single: 1	\$20.36	\$20.72
Class I:	60%	2-Person: 0	\$41.22	\$41.96
Class II:	60%	Family: 0	\$82.29	\$83.76
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$4.93	\$5.04
		2-Person: 0	\$10.58	\$10.81
		Family: 0	\$15.93	\$16.27
Life Insurance:	\$15,000	1		\$0.13
Rate/\$1000				\$15,000.00
Volume				\$1.95
Composite:				\$0.03
AD&D Coverage:	\$15,000	1		\$0.03
Rate/\$1000				\$15,000.00
Volume				\$0.45
Composite:				\$0.23
Dependent Life:		1		\$8,000.00
Rate/\$1000				\$1.84
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,000	1		\$0.52
Max Monthly Salary:	\$4,500			\$4,032.00
Waiting Period:	90 CDMF			\$21.28
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				\$0.52
Covered Salary				\$4,032.00
Composite:				\$21.28
Total Monthly Rate per Member - Single				\$593.16
Total Monthly Rate per Member - 2-Person				\$1,295.64
Total Monthly Rate per Member - Family				\$1,640.10

PAK D COBRA RATES:

Medical	Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
	Single	\$528.95	\$540.38
	2-Person	\$1,190.14	\$1,215.85
	Family	\$1,481.06	\$1,513.05

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.