



Good health. Good business. Great schools.

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

2019 Rate Renewal Exclusively for

Caseville Public Schools

Rates Effective 01/01/2019 through 12/31/2019

Quote #: 342046
 MESSA Field Rep: Matt Zimmerman
 Date Created: 08/15/2018

PAK A - 033M All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$609.03	\$618.41
IN Deductible:	\$500/\$1000	2-Person: 3	\$1,368.45	\$1,389.56
IN Coinsurance:	N/A	Family: 3	\$1,702.60	\$1,728.86
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6509-0001	Single: 0	\$25.94	\$25.94
Class I:	75%	2-Person: 3	\$49.14	\$49.14
Class II:	75%	Family: 3	\$92.69	\$92.69
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 0	\$4.94	\$4.99
		2-Person: 3	\$10.62	\$10.72
		Family: 3	\$15.98	\$16.13
Life Insurance:	\$20,000	6		\$0.14
Rate/\$1000				\$120,000.00
Volume				\$2.80
Composite:				
AD&D Coverage:	\$20,000	6		\$0.03
Rate/\$1000				\$120,000.00
Volume				\$0.60
Composite:				
Total Monthly Rate per Member - Single				\$652.74
Total Monthly Rate per Member - 2-Person				\$1,452.82
Total Monthly Rate per Member - Family				\$1,841.08

PAK A COBRA RATES:

Medical	Single	\$607.53	\$616.91
	2-Person	\$1,366.95	\$1,388.06
	Family	\$1,701.10	\$1,727.36

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 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.
If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



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PAK B - 033M All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6509-0002	Single: 0	\$25.54	\$25.54
Class I:	75%	2-Person: 1	\$48.02	\$48.02
Class II:	75%	Family: 2	\$93.14	\$93.14
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 G	Single: 0	\$7.56	\$7.63
		2-Person: 1	\$16.23	\$16.39
		Family: 2	\$24.40	\$24.63
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Life Insurance:	\$20,000	3		\$0.14
Rate/\$1000				\$60,000.00
Volume				\$2.80
Composite:				
AD&D Coverage:	\$20,000	3		\$0.03
Rate/\$1000				\$60,000.00
Volume				\$0.60
Composite:				
Total Monthly Rate per Member - Single				\$36.57
Total Monthly Rate per Member - 2-Person				\$67.81
Total Monthly Rate per Member - Family				\$121.17

PAK B COBRA RATES:

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PAK C - 033M All Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 4	\$543.91	\$552.28
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,221.91	\$1,240.75
IN Coinsurance:	N/A	Family: 10	\$1,520.23	\$1,543.68
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6509-0001	Single: 3	\$25.94	\$25.94
Class I:	75%	2-Person: 1	\$49.14	\$49.14
Class II:	75%	Family: 10	\$92.69	\$92.69
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 3	\$4.94	\$4.99
		2-Person: 1	\$10.62	\$10.72
		Family: 10	\$15.98	\$16.13
Life Insurance:	\$20,000	14		\$0.14
Rate/\$1000				\$280,000.00
Volume				\$2.80
Composite:				
AD&D Coverage:	\$20,000	14		\$0.03
Rate/\$1000				\$280,000.00
Volume				\$0.60
Composite:				
Total Monthly Rate per Member - Single				\$586.61
Total Monthly Rate per Member - 2-Person				\$1,304.01
Total Monthly Rate per Member - Family				\$1,655.90

PAK C COBRA RATES:

Medical	Single	\$542.41	\$550.78
	2-Person	\$1,220.41	\$1,239.25
	Family	\$1,518.73	\$1,542.18

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