



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

2017 Rate Renewal Exclusively for
Harper Woods School District
 Renewal Effective 07/01/2017

Quote #: 337305
 MESSA Field Rep: Heather Scott
 Date Created: 03/17/2017

PAK A - 591G TeacherCounselorCompTech		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$704.29	Single: 20	\$718.85	\$734.34
IN Deductible:	\$500/\$1000	\$1,582.77	2-Person: 18	\$1,615.53	\$1,650.39
IN Coinsurance:	N/A	\$1,969.30	Family: 42	\$2,010.06	\$2,053.45
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:		\$41.31	Single: 20	\$39.99	\$40.71
Class I:	100%	\$82.79	2-Person: 18	\$80.34	\$81.78
Class II:	90%	\$145.91	Family: 42	\$145.20	\$147.80
Class III:	90%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.76	Single: 20	\$4.93	\$5.04
		\$12.38	2-Person: 18	\$10.58	\$10.81
		\$18.64	Family: 42	\$15.93	\$16.27
Life Insurance:	\$55,000		80		
Rate/\$1000					\$0.12
Volume					\$4,400,000.00
Composite:		\$6.60			\$6.60
AD&D Coverage:	\$55,000		80		
Rate/\$1000					\$0.03
Volume					\$4,400,000.00
Composite:		\$1.65			\$1.65
LTD Benefit	66 2/3% Max \$10,000		80		
Max Monthly Salary:	\$15,000				
Waiting Period:	90 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.43
Covered Salary					\$407,512.00
Composite:		\$22.44			\$21.90
Total Monthly Rate per Member - Single		\$782.05			\$810.24
Total Monthly Rate per Member - 2-Person		\$1,708.63			\$1,773.13
Total Monthly Rate per Member - Family		\$2,164.54			\$2,247.67

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$717.35	\$1,614.03	\$2,008.56
	\$732.84	\$1,648.89	\$2,051.95

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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 - 591G TeacherCounselorCompTech		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$40.87	Single: 0	\$36.69	\$37.35
Class I:	100%	\$80.67	2-Person: 1	\$72.81	\$74.11
Class II:	90%	\$146.81	Family: 8	\$137.12	\$139.57
Class III:	90%				
Annual Max:	\$1,500				
Class IV:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
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Vision:	VSP 2 S	\$5.76	Single: 0	\$4.93	\$5.04
		\$12.38	2-Person: 1	\$10.58	\$10.81
		\$18.64	Family: 8	\$15.93	\$16.27
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Life Insurance:	\$60,000		9		\$0.12
Rate/\$1000					\$540,000.00
Volume					\$7.20
Composite:		\$7.20			\$0.03
AD&D Coverage:	\$60,000		9		\$540,000.00
Rate/\$1000					\$1.80
Volume					
Composite:		\$1.80			
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LTD Benefit	66 2/3% Max \$10,000		9		
Max Monthly Salary:	\$15,000				
Waiting Period:	90 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.43
Covered Salary					\$45,845.00
Composite:		\$22.44			\$21.90
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Total Monthly Rate per Member - Single		\$78.07			\$73.29
Total Monthly Rate per Member - 2-Person		\$124.49			\$115.82
Total Monthly Rate per Member - Family		\$196.89			\$186.74

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