



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

**2010 Rate Renewal Exclusively for
 Houghton-Portage Twp Schools
 Renewal Effective 07/01/2010**

Quote #: 308420
 MESSA Field Rep: Barbara Frisk
 Date Created: 04/15/2010

PAK A - 796C Teacher		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 11	\$569.48
OV/UC/ER Copay:	\$10/\$25/\$50		2-Person: 17	\$1,279.46
RX Drug Copay:	\$10/\$20		Family: 36	\$1,421.46
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
Composite:		\$1,117.50		
Dental:			Single: 11	
Class I:	80%		2-Person: 17	
Class II:	80%		Family: 36	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$78.31		\$76.77
Vision:	VSP 3 Plus		Single: 11	
			2-Person: 17	
			Family: 36	
Composite:		\$26.98		\$27.40
Life Insurance:	\$10,000		64	
Rate/\$1000				\$0.23
Volume				\$640,000.00
Composite:		\$2.10		\$2.30
AD&D Coverage:	\$10,000		64	
Rate/\$1000				\$0.03
Volume				\$640,000.00
Composite:		\$0.30		\$0.30
Total Composite Rate per Member		\$1,225.19		
Total Monthly Rate per Member - Single				\$676.25
Total Monthly Rate per Member - 2-Person				\$1,386.23
Total Monthly Rate per Member - Family				\$1,528.23

PAK A COBRA RATES:

Medical	Single	\$567.98
	2-Person	\$1,277.96
	Family	\$1,419.96
Dental	Single	\$76.77
	2-Person	\$76.77
	Family	\$76.77
Vision	Single	\$27.40
	2-Person	\$27.40
	Family	\$27.40

The above rates are based on plans and enrollment as of 04/13/2010. 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 A - 796B AFSCME

		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 2	\$595.14
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 9	\$1,337.20
RX Drug Copay:	\$10/\$20		Family: 7	\$1,485.61
Deductible:	In-\$100/\$200, Out-\$250/\$500			
Riders Included:	Adult Immunizations			
Composite:		\$1,206.18		
Dental:			Single: 2	
Class I:	80%		2-Person: 9	
Class II:	80%		Family: 7	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$83.58		\$79.36
Vision:	VSP 3 Plus		Single: 2	
			2-Person: 9	
			Family: 7	
Composite:		\$28.47		\$28.63
Life Insurance:	\$15,000		18	
Rate/\$1000				\$0.23
Volume				\$270,000.00
Composite:		\$3.15		\$3.45
AD&D Coverage:	\$15,000		18	
Rate/\$1000				\$0.03
Volume				\$270,000.00
Composite:		\$0.45		\$0.45
Total Composite Rate per Member		\$1,321.83		
Total Monthly Rate per Member - Single				\$707.03
Total Monthly Rate per Member - 2-Person				\$1,449.09
Total Monthly Rate per Member - Family				\$1,597.50

PAK A COBRA RATES:

Medical	Single	\$593.64
	2-Person	\$1,335.70
	Family	\$1,484.11
Dental	Single	\$79.36
	2-Person	\$79.36
	Family	\$79.36
Vision	Single	\$28.63
	2-Person	\$28.63
	Family	\$28.63

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Quote #: 308420
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 Date Created: 04/15/2010

PAK A - 796A Admin & NonUnion Support Staff		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 0	\$569.48
OV/UC/ER Copay:	\$10/\$25/\$50		2-Person: 2	\$1,279.46
RX Drug Copay:	\$10/\$20		Family: 2	\$1,421.46
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
Composite:		\$1,218.13		
Dental:			Single: 0	
Class I:	80%		2-Person: 2	
Class II:	80%		Family: 2	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$83.58		\$79.36
Vision:	VSP 3 Plus		Single: 0	
			2-Person: 2	
			Family: 2	
Composite:		\$30.48		\$30.89
Life Insurance:	\$15,000		4	
Rate/\$1000				\$0.23
Volume				\$60,000.00
Composite:		\$3.15		\$3.45
AD&D Coverage:	\$15,000		4	
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:		\$0.45		\$0.45
Total Composite Rate per Member		\$1,335.79		
Total Monthly Rate per Member - Single				\$683.63
Total Monthly Rate per Member - 2-Person				\$1,393.61
Total Monthly Rate per Member - Family				\$1,535.61

PAK A COBRA RATES:

Medical	Single	\$567.98
	2-Person	\$1,277.96
	Family	\$1,419.96
Dental	Single	\$79.36
	2-Person	\$79.36
	Family	\$79.36
Vision	Single	\$30.89
	2-Person	\$30.89
	Family	\$30.89

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