



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

**2010 Rate Renewal Exclusively for
 Belding Area Schools
 Renewal Effective 07/01/2010**

Quote #: 308104
 MESSA Field Rep: Larry Donston
 Date Created: 04/10/2010

PAK A - 018A Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 17	\$592.99
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 26	\$1,332.36
RX Drug Copay:	\$10/\$20		Family: 64	\$1,480.23
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
Composite:		\$1,157.23		
Dental:			Single: 16	
Class I:	80%		2-Person: 27	
Class II:	80%		Family: 64	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$85.69		\$93.74
Vision:	VSP 2		Single: 16	
			2-Person: 27	
			Family: 64	
Composite:		\$13.91		\$14.27
Life Insurance:	\$10,000		107	\$0.14
Rate/\$1000				\$1,070,000.00
Volume		\$1.40		\$1.40
Composite:			107	\$0.03
AD&D Coverage:	\$10,000			\$1,070,000.00
Rate/\$1000				\$0.30
Volume		\$0.30		
Composite:				
Total Composite Rate per Member		\$1,258.53		\$702.70
Total Monthly Rate per Member - Single				\$1,442.07
Total Monthly Rate per Member - 2-Person				\$1,589.94
Total Monthly Rate per Member - Family				

PAK A COBRA RATES:

Medical	Single	\$591.49
	2-Person	\$1,330.86
	Family	\$1,478.73
Dental	Single	\$93.74
	2-Person	\$93.74
	Family	\$93.74
Vision	Single	\$14.27
	2-Person	\$14.27
	Family	\$14.27

The above rates are based on plans and enrollment as of 04/07/2010. 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 B - 018A Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 0	
Class I:	80%		2-Person: 6	
Class II:	80%		Family: 19	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$91.26		\$98.92
Vision:	VSP 2		Single: 0	
			2-Person: 6	
			Family: 19	
Composite:		\$15.62		\$15.83
Life Insurance:	\$20,000		25	
Rate/\$1000				\$0.14
Volume				\$500,000.00
Composite:		\$2.80		\$2.80
AD&D Coverage:	\$20,000		25	
Rate/\$1000				\$0.03
Volume				\$500,000.00
Composite:		\$0.60		\$0.60
Total Composite Rate per Member		\$110.28		\$118.15
PAK B COBRA RATES:				
	Dental		Single	\$98.92
			2-Person	\$98.92
			Family	\$98.92
	Vision		Single	\$15.83
			2-Person	\$15.83
			Family	\$15.83

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