



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 - 018B OfficePersMaintSpecEdBusDr	2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II	Single: 1	\$592.99
OV/UC/ER Copay:	\$5/\$10/\$25	2-Person: 11	\$1,332.36
RX Drug Copay:	\$10/\$20	Family: 14	\$1,480.23
Deductible:	In-\$0, Out-\$250/\$500		
Riders Included:	XVA2		
Composite:	\$1,219.50		
Dental:		Single: 1	
Class I:	80%	2-Person: 11	
Class II:	80%	Family: 14	
Class III:	80%		
Annual Max:	\$1,000		
Class IV:	80%		
Lifetime Max:	\$600		
Riders:	2 Cleanings, Adult Ortho		
Composite:	\$83.17		\$86.24
Vision:	VSP 3	Single: 1	
		2-Person: 11	
		Family: 14	
Composite:	\$19.91		\$20.67
Life Insurance:	\$10,000	26	
Rate/\$1000			\$0.14
Volume			\$260,000.00
Composite:	\$1.40		\$1.40
AD&D Coverage:	\$10,000	26	
Rate/\$1000			\$0.03
Volume			\$260,000.00
Composite:	\$0.30		\$0.30
Total Composite Rate per Member	\$1,324.28		
Total Monthly Rate per Member - Single			\$701.60
Total Monthly Rate per Member - 2-Person			\$1,440.97
Total Monthly Rate per Member - Family			\$1,588.84

PAK A COBRA RATES:

Medical	Single	\$591.49
	2-Person	\$1,330.86
	Family	\$1,478.73
Dental	Single	\$86.24
	2-Person	\$86.24
	Family	\$86.24
Vision	Single	\$20.67
	2-Person	\$20.67
	Family	\$20.67

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 - 018B OfficePersMaintSpecEdBusDr 2009-10 Rates Enrollment 2010-11 Rates

Dental:			Single: 0	
Class I:	80%		2-Person: 1	
Class II:	80%		Family: 3	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$600			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$87.32		\$97.49

Vision:	VSP 3		Single: 0	
			2-Person: 1	
			Family: 3	
Composite:		\$20.93		\$21.21

Life Insurance:	\$10,000		4	
Rate/\$1000				\$0.14
Volume				\$40,000.00
Composite:		\$1.40		\$1.40
AD&D Coverage:	\$10,000		4	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.30		\$0.30

Total Composite Rate per Member \$109.95 \$120.40

PAK B COBRA RATES:

Dental	Single	\$97.49
	2-Person	\$97.49
	Family	\$97.49
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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