



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**

**Posen Consolidated Schools**

**Renewal Effective 07/01/2017**

Quote #: 337394  
 MESSA Field Rep: Robert Kwiatkoski  
 Date Created: 03/15/2017

<b>NON-PAK - 798A Teachers</b>		<b>2016-17 Rates without Taxes</b>	<b>Enrollment</b>	<b>2017-18 Rates without Taxes</b>	<b>2017-18 Rates with Taxes</b>
Medical:	MESSA Choices	\$669.77	Single: 2	\$682.23	\$696.94
IN Deductible:	\$500/\$1000	\$1,505.11	2-Person: 1	\$1,533.16	\$1,566.24
IN Coinsurance:	N/A	\$1,872.65	Family: 5	\$1,907.56	\$1,948.73
IN Copay (OV/UC/ER):	\$5/\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Vision:	VSP 2	\$5.13	Single: 2	\$4.39	\$4.48
		\$11.03	2-Person: 1	\$9.43	\$9.63
		\$16.59	Family: 8	\$14.18	\$14.48
Life Insurance:	\$50,000	\$0.12	11		\$0.13
Rate/\$1000					\$550,000.00
Volume					
AD&D Coverage:	\$50,000	\$0.03	11		\$0.03
Rate/\$1000					\$550,000.00
Volume					

**NON-PAK COBRA RATES:**

Medical	Single	\$680.73	\$695.44
	2-Person	\$1,531.66	\$1,564.74
	Family	\$1,906.06	\$1,947.23

The COBRA rates for 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 03/15/2017. 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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Table with 5 columns: Description, 2016-17 Rates without Taxes, Enrollment, 2017-18 Rates without Taxes, 2017-18 Rates with Taxes. Rows include Medical, Life Insurance, AD&D Coverage, and NON-PAK COBRA RATES.

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NON-PAK - 798E Support Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$613.64	Single: 1	\$625.07	\$638.54
IN Deductible:	\$1000/\$2000	\$1,378.82	2-Person: 0	\$1,404.52	\$1,434.82
IN Coinsurance:	N/A	\$1,715.50	Family: 1	\$1,747.48	\$1,785.19
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Life Insurance:	\$10,000	\$0.12	2		\$0.13
Rate/\$1000					\$20,000.00
Volume					
AD&D Coverage:	\$10,000	\$0.03	2		\$0.03
Rate/\$1000					\$20,000.00
Volume					
NON-PAK COBRA RATES:					
	Medical		Single	\$623.57	\$637.04
			2-Person	\$1,403.02	\$1,433.32
			Family	\$1,745.98	\$1,783.69

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