



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

**2019 Rate Renewal Exclusively for
 Bellevue Public Schools**

Quote #: 342039
 MESSA Field Rep: Tara Wilbur
 Date Created: 08/17/2018

Rates Effective 01/01/2019 through 12/31/2019

PAK A - 019B Teachers/Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 4	\$810.31	\$822.80
IN Deductible:	\$500/\$1000	2-Person: 3	\$1,821.33	\$1,849.43
IN Coinsurance:	N/A	Family: 7	\$2,266.17	\$2,301.14
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6083-0002	Single: 4	\$35.27	\$35.27
Class I:	80%	2-Person: 3	\$68.18	\$68.18
Class II:	80%	Family: 7	\$130.78	\$130.78
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 4	\$5.55	\$5.60
		2-Person: 3	\$11.92	\$12.03
		Family: 7	\$17.95	\$18.12
Life Insurance:	\$45,000	14		\$0.09
Rate/\$1000				\$630,000.00
Volume				\$4.05
Composite:				\$0.03
AD&D Coverage:	\$45,000	14		\$0.03
Rate/\$1000				\$630,000.00
Volume				\$1.35
Composite:				
LTD Benefit	66 2/3% Max \$2,500	14		\$0.51
Max Monthly Salary:	\$3,750			\$47,360.00
Waiting Period:	90 CDMF			\$17.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.51
Covered Salary				\$47,360.00
Composite:				\$17.25
Total Monthly Rate per Member - Single				\$886.32
Total Monthly Rate per Member - 2-Person				\$1,952.29
Total Monthly Rate per Member - Family				\$2,472.69

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$808.81	\$821.30
	2-Person	\$1,819.83	\$1,847.93
	Family	\$2,264.67	\$2,299.64

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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PAK B - 019B Teachers/Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6083-0003	Single: 1	\$14.22	\$14.22
Class I:	50%	2-Person: 2	\$27.67	\$27.67
Class II:	50%	Family: 11	\$55.64	\$55.64
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
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Vision:	VSP 2 S	Single: 1	\$5.55	\$5.60
		2-Person: 2	\$11.92	\$12.03
		Family: 11	\$17.95	\$18.12
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Life Insurance:	\$50,000	14		
Rate/\$1000				\$0.09
Volume				\$700,000.00
Composite:				\$4.50
AD&D Coverage:	\$50,000	14		
Rate/\$1000				\$0.03
Volume				\$700,000.00
Composite:				\$1.50
<hr/>				
LTD Benefit	66 2/3% Max \$2,500	14		
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.51
Covered Salary				\$47,360.00
Composite:				\$17.25
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Total Monthly Rate per Member - Single				\$43.07
Total Monthly Rate per Member - 2-Person				\$62.95
Total Monthly Rate per Member - Family				\$97.01

PAK B COBRA RATES:

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PAK C - 019B Teachers/Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$723.61	\$734.76
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,626.23	\$1,651.32
IN Coinsurance:	N/A	Family: 2	\$2,023.38	\$2,054.60
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6083-0002	Single: 1	\$35.27	\$35.27
Class I:	80%	2-Person: 0	\$68.18	\$68.18
Class II:	80%	Family: 2	\$130.78	\$130.78
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$5.55	\$5.60
		2-Person: 0	\$11.92	\$12.03
		Family: 2	\$17.95	\$18.12
Life Insurance:	\$45,000	3		\$0.09
Rate/\$1000				\$135,000.00
Volume				\$4.05
Composite:				\$0.03
AD&D Coverage:	\$45,000	3		\$135,000.00
Rate/\$1000				\$1.35
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$2,500	3		\$0.51
Max Monthly Salary:	\$3,750			\$10,149.00
Waiting Period:	90 CDMF			\$17.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$798.28
Total Monthly Rate per Member - 2-Person				\$1,754.18
Total Monthly Rate per Member - Family				\$2,226.15

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$722.11	\$733.26
	2-Person	\$1,624.73	\$1,649.82
	Family	\$2,021.88	\$2,053.10

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PAK D - 019B Teachers/Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 2	Single: 3	\$677.30	\$687.73
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,522.03	\$1,545.51
IN Coinsurance:	N/A	Family: 2	\$1,893.73	\$1,922.95
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6083-0002	Single: 3	\$35.27	\$35.27
Class I:	80%	2-Person: 0	\$68.18	\$68.18
Class II:	80%	Family: 2	\$130.78	\$130.78
Class III:	80%			
Annual Max:	\$1,500			
Class IV:	80%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 3	\$5.55	\$5.60
		2-Person: 0	\$11.92	\$12.03
		Family: 2	\$17.95	\$18.12
Life Insurance:	\$45,000	5		\$0.09
Rate/\$1000				\$225,000.00
Volume				\$4.05
Composite:				\$0.03
AD&D Coverage:	\$45,000	5		\$225,000.00
Rate/\$1000				\$1.35
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$2,500	5		\$0.51
Max Monthly Salary:	\$3,750			\$16,914.00
Waiting Period:	90 CDMF			\$17.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$751.25
Total Monthly Rate per Member - 2-Person				\$1,648.37
Total Monthly Rate per Member - Family				\$2,094.50

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$675.80	\$686.23
	2-Person	\$1,520.53	\$1,544.01
	Family	\$1,892.23	\$1,921.45

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