



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
Sandusky Community Schools
 Rates Effective 01/01/2019 through 12/31/2019

Quote #: 342447
 MESSA Field Rep: Matt Zimmerman
 Date Created: 08/17/2018

PAK A - 869H Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 8	\$624.16	\$633.77
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 6	\$1,402.47	\$1,424.10
IN Coinsurance:	N/A	Family: 18	\$1,744.93	\$1,771.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6292-0002	Single: 7	\$34.97	\$34.97
Class I:	100%	2-Person: 6	\$67.86	\$67.86
Class II:	90%	Family: 19	\$145.09	\$145.09
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	90%			
Lifetime Max:	\$5,000			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3 Plus P	Single: 8	\$11.70	\$11.81
		2-Person: 6	\$25.12	\$25.36
		Family: 18	\$37.79	\$38.15
Life Insurance:	\$40,000	32		\$0.12
Rate/\$1000				\$1,280,000.00
Volume				\$4.80
Composite:				\$0.03
AD&D Coverage:	\$40,000	32		\$1,280,000.00
Rate/\$1000				\$1.20
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	32		\$0.45
Max Monthly Salary:	\$5,250			\$152,622.00
Waiting Period:	90 CDMF			\$21.46
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				\$0.45
Composite:				\$152,622.00
				\$21.46
Total Monthly Rate per Member - Single				\$708.01
Total Monthly Rate per Member - 2-Person				\$1,544.78
Total Monthly Rate per Member - Family				\$1,982.55

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$622.66	\$1,400.97	\$1,743.43
	\$632.27	\$1,422.60	\$1,770.35

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 - 869H Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6292-0003	Single: 0	\$26.14	\$26.14
Class I:	80%	2-Person: 2	\$48.12	\$48.12
Class II:	80%	Family: 4	\$95.32	\$95.32
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
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Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 2	\$14.49	\$14.63
		Family: 4	\$21.79	\$22.00
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Life Insurance:	\$50,000	6		\$0.12
Rate/\$1000				\$300,000.00
Volume				\$6.00
Composite:				\$0.03
AD&D Coverage:	\$50,000	6		\$300,000.00
Rate/\$1000				\$1.50
Volume				\$0.23
Composite:				\$12,000.00
Dependent Life:		6		\$0.46
Rate/\$1000				
Volume				
Composite:				
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LTD Benefit	66 2/3% Max \$3,500	6		\$0.45
Max Monthly Salary:	\$5,250			\$28,617.00
Waiting Period:	90 CDMF			\$21.46
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$62.36
Total Monthly Rate per Member - 2-Person				\$92.17
Total Monthly Rate per Member - Family				\$146.74

PAK B COBRA RATES:

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PAK C - 869H Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 4	\$616.51	\$626.01
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,385.27	\$1,406.64
IN Coinsurance:	N/A	Family: 6	\$1,723.52	\$1,750.11
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			
Dental:	6292-0002	Single: 4	\$34.97	\$34.97
Class I:	100%	2-Person: 1	\$67.86	\$67.86
Class II:	90%	Family: 6	\$145.09	\$145.09
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	90%			
Lifetime Max:	\$5,000			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3 Plus P	Single: 4	\$11.70	\$11.81
		2-Person: 1	\$25.12	\$25.36
		Family: 6	\$37.79	\$38.15
Life Insurance:	\$40,000	11		
Rate/\$1000				\$0.12
Volume				\$440,000.00
Composite:				\$4.80
AD&D Coverage:	\$40,000	11		
Rate/\$1000				\$0.03
Volume				\$440,000.00
Composite:				\$1.20
LTD Benefit	66 2/3% Max \$3,500	11		
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.45
Covered Salary				\$52,464.00
Composite:				\$21.46
Total Monthly Rate per Member - Single				\$700.25
Total Monthly Rate per Member - 2-Person				\$1,527.32
Total Monthly Rate per Member - Family				\$1,960.81

PAK C COBRA RATES:

Medical	Single	\$615.01	\$624.51
	2-Person	\$1,383.77	\$1,405.14
	Family	\$1,722.02	\$1,748.61

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PAK D - 869H Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$558.83	\$567.44
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,255.50	\$1,274.86
IN Coinsurance:	20%	Family: 5	\$1,562.03	\$1,586.12
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			
Dental:	6292-0002	Single: 1	\$34.97	\$34.97
Class I:	100%	2-Person: 1	\$67.86	\$67.86
Class II:	90%	Family: 5	\$145.09	\$145.09
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	90%			
Lifetime Max:	\$5,000			
Riders:	2 Cleanings, Sealants			
Vision:	VSP 3 Plus P	Single: 1	\$11.70	\$11.81
		2-Person: 1	\$25.12	\$25.36
		Family: 5	\$37.79	\$38.15
Life Insurance:	\$40,000	7		\$0.12
Rate/\$1000				\$280,000.00
Volume				\$4.80
Composite:				\$0.03
AD&D Coverage:	\$40,000	7		\$280,000.00
Rate/\$1000				\$1.20
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$3,500	7		\$0.45
Max Monthly Salary:	\$5,250			\$33,386.00
Waiting Period:	90 CDMF			\$21.46
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$641.68
Total Monthly Rate per Member - 2-Person				\$1,395.54
Total Monthly Rate per Member - Family				\$1,796.82

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$557.33	\$565.94
	2-Person	\$1,254.00	\$1,273.36
	Family	\$1,560.53	\$1,584.62

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