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

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

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

Quote #: 342135
 MESSA Field Rep: Jacqueline Mast
 Date Created: 08/17/2018

PAK A - 177A Teacher, Counselor		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 6	\$734.71	\$746.03
IN Deductible:	\$1000/\$2000	2-Person: 9	\$1,651.22	\$1,676.69
IN Coinsurance:	N/A	Family: 6	\$2,054.48	\$2,086.17
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	SRX Mail			
Riders Included:	EA1			
Dental:	6016-0001	Single: 7	\$34.21	\$34.21
Class I:	100%	2-Person: 8	\$64.28	\$64.28
Class II:	90%	Family: 6	\$121.26	\$121.26
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 7	\$6.74	\$6.80
		2-Person: 8	\$14.49	\$14.63
		Family: 6	\$21.79	\$22.00
Life Insurance:	\$10,000	21		\$0.16
Rate/\$1000				\$210,000.00
Volume				\$1.60
Composite:				\$0.03
AD&D Coverage:	\$10,000	21		\$210,000.00
Rate/\$1000				\$0.30
Volume				
Composite:				
LTD Benefit	60% Max \$3,000	21		\$0.32
Max Monthly Salary:	\$5,000			\$96,235.00
Waiting Period:	90 CDMF			\$14.66
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				\$803.60
Total Monthly Rate per Member - 2-Person				\$1,772.16
Total Monthly Rate per Member - Family				\$2,245.99

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$733.21	\$1,649.72	\$2,052.98
	\$744.53	\$1,675.19	\$2,084.67

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 - 177A Teacher, Counselor		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6016-0002	Single: 0	\$38.14	\$38.14
Class I:	100%	2-Person: 5	\$71.87	\$71.87
Class II:	90%	Family: 13	\$138.51	\$138.51
Class III:	90%			
Annual Max:	\$1,500			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus	Single: 0	\$10.61	\$10.71
		2-Person: 5	\$22.79	\$23.01
		Family: 13	\$34.32	\$34.65
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Life Insurance:	\$50,000	18		
Rate/\$1000				\$0.16
Volume				\$900,000.00
Composite:				\$8.00
AD&D Coverage:	\$50,000	18		
Rate/\$1000				\$0.03
Volume				\$900,000.00
Composite:				\$1.50
<hr/>				
LTD Benefit	66 2/3% Max \$3,000	18		
Max Monthly Salary:	\$4,500			
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				\$0.49
Covered Salary				\$82,487.00
Composite:				\$22.45
<hr/>				
Total Monthly Rate per Member - Single				\$80.80
Total Monthly Rate per Member - 2-Person				\$126.83
Total Monthly Rate per Member - Family				\$205.11

PAK B COBRA RATES:

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

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 Date Created: 08/17/2018

PAK C - 177A Teacher, Counselor		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 3	\$696.42	\$707.15
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 3	\$1,565.10	\$1,589.24
IN Coinsurance:	N/A	Family: 9	\$1,947.29	\$1,977.33
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	EA1			
Dental:	6016-0001	Single: 3	\$34.21	\$34.21
Class I:	100%	2-Person: 3	\$64.28	\$64.28
Class II:	90%	Family: 9	\$121.26	\$121.26
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 3	\$6.74	\$6.80
		2-Person: 3	\$14.49	\$14.63
		Family: 9	\$21.79	\$22.00
Life Insurance:	\$10,000	15		\$0.16
Rate/\$1000				\$150,000.00
Volume				\$1.60
Composite:				\$0.03
AD&D Coverage:	\$10,000	15		\$150,000.00
Rate/\$1000				\$0.30
Volume				\$68,739.00
Composite:				\$14.66
LTD Benefit	60% Max \$3,000	15		\$0.32
Max Monthly Salary:	\$5,000			\$68,739.00
Waiting Period:	90 CDMF			\$14.66
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.32
Covered Salary				\$68,739.00
Composite:				\$14.66
Total Monthly Rate per Member - Single				\$764.72
Total Monthly Rate per Member - 2-Person				\$1,684.71
Total Monthly Rate per Member - Family				\$2,137.15

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$694.92	\$1,563.60	\$1,945.79
	\$705.65	\$1,587.74	\$1,975.83

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

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PAK D - 177A Teacher, Counselor		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 2	Single: 6	\$616.44	\$625.93
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 1	\$1,385.11	\$1,406.47
IN Coinsurance:	10%	Family: 11	\$1,723.31	\$1,749.89
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6016-0001	Single: 6	\$34.21	\$34.21
Class I:	100%	2-Person: 1	\$64.28	\$64.28
Class II:	90%	Family: 11	\$121.26	\$121.26
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 6	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 11	\$21.79	\$22.00
Life Insurance:	\$10,000	18		\$0.16
Rate/\$1000				\$180,000.00
Volume				\$1.60
Composite:				\$0.03
AD&D Coverage:	\$10,000	18		\$180,000.00
Rate/\$1000				\$0.30
Volume				\$180,000.00
Composite:				\$0.30
LTD Benefit	60% Max \$3,000	18		\$0.32
Max Monthly Salary:	\$5,000			\$82,487.00
Waiting Period:	90 CDMF			\$14.66
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.32
Covered Salary				\$82,487.00
Composite:				\$14.66
Total Monthly Rate per Member - Single				\$683.50
Total Monthly Rate per Member - 2-Person				\$1,501.94
Total Monthly Rate per Member - Family				\$1,909.71

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$614.94	\$624.43
	2-Person	\$1,383.61	\$1,404.97
	Family	\$1,721.81	\$1,748.39

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

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NON-PAK - 177B Maintenance		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$710.60	\$721.55
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,597.01	\$1,621.64
IN Coinsurance:	N/A	Family: 0	\$1,986.99	\$2,017.64
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 1	\$749.67	\$761.22
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,684.89	\$1,710.88
IN Coinsurance:	N/A	Family: 0	\$2,096.37	\$2,128.71
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	SRX Mail			
Riders Included:	EA1			
Medical:	MESSA ABC Plan 2	Single: 0	\$628.98	\$638.67
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,413.34	\$1,435.14
IN Coinsurance:	10%	Family: 0	\$1,758.44	\$1,785.56
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6016-0005	Single: 1	\$43.59	\$43.59
Class I:	100%	2-Person: 0	\$77.12	\$77.12
Class II:	90%	Family: 1	\$149.17	\$149.17
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 1	\$4.94	\$4.99
		2-Person: 0	\$10.62	\$10.72
		Family: 1	\$15.98	\$16.13

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$709.10	\$720.05
	2-Person	\$1,595.51	\$1,620.14
	Family	\$1,985.49	\$2,016.14
MESSA Choices	Single	\$748.17	\$759.72
	2-Person	\$1,683.39	\$1,709.38
	Family	\$2,094.87	\$2,127.21
MESSA ABC Plan 2	Single	\$627.48	\$637.17
	2-Person	\$1,411.84	\$1,433.64
	Family	\$1,756.94	\$1,784.06

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PAK A - 177D Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 1	\$734.71	\$746.03
IN Deductible:	\$1000/\$2000	2-Person: 1	\$1,651.22	\$1,676.69
IN Coinsurance:	N/A	Family: 3	\$2,054.48	\$2,086.17
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	SRX Mail			
Riders Included:	EA1			
Dental:	6016-0003	Single: 1	\$39.82	\$39.82
Class I:	100%	2-Person: 1	\$77.82	\$77.82
Class II:	90%	Family: 3	\$151.48	\$151.48
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 1	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 3	\$21.79	\$22.00
Life Insurance:	\$50,000	5		\$0.16
Rate/\$1000				\$250,000.00
Volume				\$8.00
Composite:				\$0.03
AD&D Coverage:	\$50,000	5		\$250,000.00
Rate/\$1000				\$1.50
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$5,000	5		\$0.47
Max Monthly Salary:	\$7,500			\$33,703.00
Waiting Period:	90 CDMF			\$31.68
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				\$833.83
Total Monthly Rate per Member - 2-Person				\$1,810.32
Total Monthly Rate per Member - Family				\$2,300.83

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$733.21	\$744.53
	2-Person	\$1,649.72	\$1,675.19
	Family	\$2,052.98	\$2,084.67

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PAK B - 177D Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6016-0004	Single: 0	\$34.48	\$34.48
Class I:	100%	2-Person: 0	\$68.44	\$68.44
Class II:	90%	Family: 3	\$143.33	\$143.33
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 3	\$21.79	\$22.00
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Life Insurance:	\$50,000	3		
Rate/\$1000				\$0.16
Volume				\$150,000.00
Composite:				\$8.00
AD&D Coverage:	\$50,000	3		
Rate/\$1000				\$0.03
Volume				\$150,000.00
Composite:				\$1.50
<hr/>				
LTD Benefit	66 2/3% Max \$5,000	3		
Max Monthly Salary:	\$7,500			
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				\$0.47
Covered Salary				\$20,222.00
Composite:				\$31.68
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Total Monthly Rate per Member - Single				\$82.46
Total Monthly Rate per Member - 2-Person				\$124.25
Total Monthly Rate per Member - Family				\$206.51

PAK B COBRA RATES:

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PAK C - 177D Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$696.42	\$707.15
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,565.10	\$1,589.24
IN Coinsurance:	N/A	Family: 0	\$1,947.29	\$1,977.33
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	EA1			
Dental:	6016-0003	Single: 1	\$39.82	\$39.82
Class I:	100%	2-Person: 1	\$77.82	\$77.82
Class II:	90%	Family: 0	\$151.48	\$151.48
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 1	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 0	\$21.79	\$22.00
Life Insurance:	\$50,000	2		\$0.16
Rate/\$1000				\$100,000.00
Volume				\$8.00
Composite:				\$0.03
AD&D Coverage:	\$50,000	2		\$100,000.00
Rate/\$1000				\$1.50
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$5,000	2		\$0.47
Max Monthly Salary:	\$7,500			\$13,481.00
Waiting Period:	90 CDMF			\$31.68
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				\$794.95
Total Monthly Rate per Member - 2-Person				\$1,722.87
Total Monthly Rate per Member - Family				\$2,191.99

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$694.92	\$705.65
	2-Person	\$1,563.60	\$1,587.74
	Family	\$1,945.79	\$1,975.83

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Medical:	MESSA ABC Plan 2	Single: 0	\$616.44	\$625.93
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,385.11	\$1,406.47
IN Coinsurance:	10%	Family: 1	\$1,723.31	\$1,749.89
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6016-0003	Single: 0	\$39.82	\$39.82
Class I:	100%	2-Person: 0	\$77.82	\$77.82
Class II:	90%	Family: 1	\$151.48	\$151.48
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 1	\$21.79	\$22.00
Life Insurance:	\$50,000	1		\$0.16
Rate/\$1000				\$50,000.00
Volume				\$8.00
Composite:				\$0.03
AD&D Coverage:	\$50,000	1		\$50,000.00
Rate/\$1000				\$1.50
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$5,000	1		\$0.47
Max Monthly Salary:	\$7,500			\$6,741.00
Waiting Period:	90 CDMF			\$31.68
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				\$713.73
Total Monthly Rate per Member - 2-Person				\$1,540.10
Total Monthly Rate per Member - Family				\$1,964.55

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$614.94	\$1,383.61	\$1,721.81
	\$624.43	\$1,404.97	\$1,748.39

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

PAK A - 177G Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 1	\$734.71	\$746.03
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,651.22	\$1,676.69
IN Coinsurance:	N/A	Family: 0	\$2,054.48	\$2,086.17
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	SRX Mail			
Riders Included:	EA1			
Dental:	6016-0007	Single: 1	\$39.11	\$39.11
Class I:	100%	2-Person: 0	\$76.54	\$76.54
Class II:	90%	Family: 0	\$144.52	\$144.52
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 1	\$4.94	\$4.99
		2-Person: 0	\$10.62	\$10.72
		Family: 0	\$15.98	\$16.13
Life Insurance:	\$1,000	1		\$0.16
Rate/\$1000				\$1,000.00
Volume				\$0.16
Composite:				\$0.03
AD&D Coverage:	\$1,000	1		\$0.03
Rate/\$1000				\$1,000.00
Volume				\$0.03
Composite:				
Total Monthly Rate per Member - Single				\$790.32
Total Monthly Rate per Member - 2-Person				\$1,764.14
Total Monthly Rate per Member - Family				\$2,247.01

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$733.21	\$744.53
	2-Person	\$1,649.72	\$1,675.19
	Family	\$2,052.98	\$2,084.67

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

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

Quote #: 342135
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PAK B - 177G Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6016-0008	Single: 0	\$33.48	\$33.48
Class I:	100%	2-Person: 0	\$63.60	\$63.60
Class II:	90%	Family: 0	\$129.74	\$129.74
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2	Single: 0	\$4.94	\$4.99
		2-Person: 0	\$10.62	\$10.72
		Family: 0	\$15.98	\$16.13
<hr/>				
Life Insurance:	\$1,000	0		
Rate/\$1000				\$0.16
Volume				\$0.00
Composite:				\$0.16
AD&D Coverage:	\$1,000	0		
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:				\$0.03
<hr/>				
Total Monthly Rate per Member - Single				\$38.66
Total Monthly Rate per Member - 2-Person				\$74.51
Total Monthly Rate per Member - Family				\$146.06

PAK B COBRA RATES:

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

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PAK C - 177G Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$696.42	\$707.15
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,565.10	\$1,589.24
IN Coinsurance:	N/A	Family: 0	\$1,947.29	\$1,977.33
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	EA1			
Dental:	6016-0007	Single: 0	\$39.11	\$39.11
Class I:	100%	2-Person: 0	\$76.54	\$76.54
Class II:	90%	Family: 0	\$144.52	\$144.52
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 0	\$4.94	\$4.99
		2-Person: 0	\$10.62	\$10.72
		Family: 0	\$15.98	\$16.13
Life Insurance:	\$1,000	0		\$0.16
Rate/\$1000				\$0.00
Volume				\$0.16
Composite:				\$0.03
AD&D Coverage:	\$1,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.00
Composite:				\$0.03
Total Monthly Rate per Member - Single				\$751.44
Total Monthly Rate per Member - 2-Person				\$1,676.69
Total Monthly Rate per Member - Family				\$2,138.17

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$694.92	\$1,563.60	\$1,945.79
	\$705.65	\$1,587.74	\$1,975.83

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

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PAK D - 177G Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 2	Single: 0	\$616.44	\$625.93
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,385.11	\$1,406.47
IN Coinsurance:	10%	Family: 0	\$1,723.31	\$1,749.89
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6016-0007	Single: 0	\$39.11	\$39.11
Class I:	100%	2-Person: 0	\$76.54	\$76.54
Class II:	90%	Family: 0	\$144.52	\$144.52
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	UCR			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 0	\$4.94	\$4.99
		2-Person: 0	\$10.62	\$10.72
		Family: 0	\$15.98	\$16.13
Life Insurance:	\$1,000	0		\$0.16
Rate/\$1000				\$0.00
Volume				\$0.16
Composite:				\$0.03
AD&D Coverage:	\$1,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.00
Composite:				\$0.03
Total Monthly Rate per Member - Single				\$670.22
Total Monthly Rate per Member - 2-Person				\$1,493.92
Total Monthly Rate per Member - Family				\$1,910.73

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$614.94	\$1,383.61	\$1,721.81
	\$624.43	\$1,404.97	\$1,748.39

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NON-PAK - 177H Transportation, Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$710.60	\$721.55
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,597.01	\$1,621.64
IN Coinsurance:	N/A	Family: 0	\$1,986.99	\$2,017.64
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 2	\$749.67	\$761.22
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,684.89	\$1,710.88
IN Coinsurance:	N/A	Family: 0	\$2,096.37	\$2,128.71
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	SRX Mail			
Riders Included:	EA1			
Medical:	MESSA ABC Plan 2	Single: 1	\$628.98	\$638.67
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,413.34	\$1,435.14
IN Coinsurance:	10%	Family: 0	\$1,758.44	\$1,785.56
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6016-0006	Single: 2	\$36.71	\$36.71
Class I:	100%	2-Person: 0	\$68.15	\$68.15
Class II:	90%	Family: 0	\$118.18	\$118.18
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 2	\$4.94	\$4.99
		2-Person: 1	\$10.62	\$10.72
		Family: 0	\$15.98	\$16.13

NON-PAK COBRA RATES:

MESSA ABC Plan 1	Single	\$709.10	\$720.05
	2-Person	\$1,595.51	\$1,620.14
	Family	\$1,985.49	\$2,016.14
MESSA Choices	Single	\$748.17	\$759.72
	2-Person	\$1,683.39	\$1,709.38
	Family	\$2,094.87	\$2,127.21
MESSA ABC Plan 2	Single	\$627.48	\$637.17
	2-Person	\$1,411.84	\$1,433.64
	Family	\$1,756.94	\$1,784.06

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NON-PAK - 177J ACA Eligible Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 3	Single: 0	\$599.51	\$608.74
IN Deductible:	\$3500 1P; \$7000 2P&FF	2-Person: 0	\$1,347.03	\$1,367.80
IN Coinsurance:	10%	Family: 0	\$1,675.91	\$1,701.76
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	Medical	Single	\$598.01	\$607.24
		2-Person	\$1,345.53	\$1,366.30
		Family	\$1,674.41	\$1,700.26

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