



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 - 869M Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$624.16	\$633.77
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,402.47	\$1,424.10
IN Coinsurance:	N/A	Family: 0	\$1,744.93	\$1,771.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6292-0012	Single: 0	\$37.38	\$37.38
Class I:	90%	2-Person: 0	\$69.31	\$69.31
Class II:	90%	Family: 0	\$119.50	\$119.50
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 0	\$11.70	\$11.81
		2-Person: 0	\$25.12	\$25.36
		Family: 0	\$37.79	\$38.15
Life Insurance:	\$100,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$12.00
Composite:				\$0.03
AD&D Coverage:	\$100,000	0		\$0.00
Rate/\$1000				\$3.00
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		
Max Monthly Salary:	\$3,750			
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				\$0.46
Covered Salary				\$0.00
Composite:				\$21.56
Total Monthly Rate per Member - Single				\$719.52
Total Monthly Rate per Member - 2-Person				\$1,555.33
Total Monthly Rate per Member - Family				\$1,966.06

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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



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 B - 869M Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6292-0013	Single: 0	\$33.74	\$33.74
Class I:	90%	2-Person: 1	\$61.99	\$61.99
Class II:	90%	Family: 3	\$109.71	\$109.71
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus P	Single: 0	\$11.70	\$11.81
		2-Person: 1	\$25.12	\$25.36
		Family: 3	\$37.79	\$38.15
<hr/>				
Life Insurance:	\$100,000	4		
Rate/\$1000				\$0.12
Volume				\$400,000.00
Composite:				\$12.00
AD&D Coverage:	\$100,000	4		
Rate/\$1000				\$0.03
Volume				\$400,000.00
Composite:				\$3.00
<hr/>				
LTD Benefit	66 2/3% Max \$2,500	4		
Max Monthly Salary:	\$3,750			
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				\$0.46
Covered Salary				\$18,750.00
Composite:				\$21.56
<hr/>				
Total Monthly Rate per Member - Single				\$82.11
Total Monthly Rate per Member - 2-Person				\$123.91
Total Monthly Rate per Member - Family				\$184.42

PAK B COBRA RATES:

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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



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 C - 869M Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$616.51	\$626.01
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,385.27	\$1,406.64
IN Coinsurance:	N/A	Family: 1	\$1,723.52	\$1,750.11
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			
Dental:	6292-0012	Single: 0	\$37.38	\$37.38
Class I:	90%	2-Person: 0	\$69.31	\$69.31
Class II:	90%	Family: 1	\$119.50	\$119.50
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 0	\$11.70	\$11.81
		2-Person: 0	\$25.12	\$25.36
		Family: 1	\$37.79	\$38.15
Life Insurance:	\$100,000	1		\$0.12
Rate/\$1000				\$100,000.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	1		\$0.03
Rate/\$1000				\$100,000.00
Volume				\$3.00
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		
Max Monthly Salary:	\$3,750			
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				\$0.46
Covered Salary				\$0.00
Composite:				\$21.56
Total Monthly Rate per Member - Single				\$711.76
Total Monthly Rate per Member - 2-Person				\$1,537.87
Total Monthly Rate per Member - Family				\$1,944.32

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$615.01	\$624.51
	2-Person	\$1,383.77	\$1,405.14
	Family	\$1,722.02	\$1,748.61

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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



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 D - 869M Administrators		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$558.83	\$567.44
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,255.50	\$1,274.86
IN Coinsurance:	20%	Family: 0	\$1,562.03	\$1,586.12
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			
Dental:	6292-0012	Single: 0	\$37.38	\$37.38
Class I:	90%	2-Person: 0	\$69.31	\$69.31
Class II:	90%	Family: 0	\$119.50	\$119.50
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 0	\$11.70	\$11.81
		2-Person: 0	\$25.12	\$25.36
		Family: 0	\$37.79	\$38.15
Life Insurance:	\$100,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$12.00
Composite:				\$0.03
AD&D Coverage:	\$100,000	0		\$0.00
Rate/\$1000				\$3.00
Volume				
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		
Max Monthly Salary:	\$3,750			
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				\$0.46
Covered Salary				\$0.00
Composite:				\$21.56
Total Monthly Rate per Member - Single				\$653.19
Total Monthly Rate per Member - 2-Person				\$1,406.09
Total Monthly Rate per Member - Family				\$1,780.33

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$557.33	\$1,254.00	\$1,560.53
	\$565.94	\$1,273.36	\$1,584.62

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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.