



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 - 869N FT Support Staff Wkg 20+ Hrs		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 4	\$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: 4	\$1,744.93	\$1,771.85
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6292-0010	Single: 4	\$40.34	\$40.34
Class I:	90%	2-Person: 7	\$74.96	\$74.96
Class II:	90%	Family: 3	\$127.06	\$127.06
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 4	\$11.70	\$11.81
		2-Person: 7	\$25.12	\$25.36
		Family: 3	\$37.79	\$38.15
Life Insurance:	\$20,000	14		
Rate/\$1000				\$0.12
Volume				\$280,000.00
Composite:				\$2.40
AD&D Coverage:	\$20,000	14		
Rate/\$1000				\$0.03
Volume				\$280,000.00
Composite:				\$0.60
LTD Benefit	66 2/3% Max \$2,500	14		
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				\$1.55
Covered Salary				\$32,381.00
Composite:				\$35.85
Total Monthly Rate per Member - Single				\$724.77
Total Monthly Rate per Member - 2-Person				\$1,563.27
Total Monthly Rate per Member - Family				\$1,975.91

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 - 869N FT Support Staff Wkg 20+ Hrs		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6292-0011	Single: 0	\$35.33	\$35.33
Class I:	90%	2-Person: 1	\$69.67	\$69.67
Class II:	90%	Family: 2	\$117.95	\$117.95
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
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Vision:	VSP 3 Plus P	Single: 0	\$11.70	\$11.81
		2-Person: 1	\$25.12	\$25.36
		Family: 2	\$37.79	\$38.15
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Life Insurance:	\$20,000	3		
Rate/\$1000				\$0.12
Volume				\$60,000.00
Composite:				\$2.40
AD&D Coverage:	\$20,000	3		
Rate/\$1000				\$0.03
Volume				\$60,000.00
Composite:				\$0.60
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LTD Benefit	66 2/3% Max \$2,500	3		
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				\$1.55
Covered Salary				\$6,939.00
Composite:				\$35.85
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Total Monthly Rate per Member - Single				\$85.99
Total Monthly Rate per Member - 2-Person				\$133.88
Total Monthly Rate per Member - Family				\$194.95

PAK B COBRA RATES:

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PAK C - 869N FT Support Staff Wkg 20+ Hrs		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$616.51	\$626.01
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 6	\$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:	6292-0010	Single: 1	\$40.34	\$40.34
Class I:	90%	2-Person: 6	\$74.96	\$74.96
Class II:	90%	Family: 1	\$127.06	\$127.06
Class III:	90%			
Annual Max:	\$2,000			
Class IV:	0%			
Lifetime Max:	\$ 0			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus P	Single: 1	\$11.70	\$11.81
		2-Person: 6	\$25.12	\$25.36
		Family: 1	\$37.79	\$38.15
Life Insurance:	\$20,000	8		
Rate/\$1000				\$0.12
Volume				\$160,000.00
Composite:				\$2.40
AD&D Coverage:	\$20,000	8		
Rate/\$1000				\$0.03
Volume				\$160,000.00
Composite:				\$0.60
LTD Benefit	66 2/3% Max \$2,500	8		
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				\$1.55
Covered Salary				\$18,504.00
Composite:				\$35.85
Total Monthly Rate per Member - Single				\$717.01
Total Monthly Rate per Member - 2-Person				\$1,545.81
Total Monthly Rate per Member - Family				\$1,954.17

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 - 869N FT Support Staff Wkg 20+ Hrs		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: 1	\$1,255.50	\$1,274.86
IN Coinsurance:	20%	Family: 1	\$1,562.03	\$1,586.12
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			
Dental:	6292-0010	Single: 0	\$40.34	\$40.34
Class I:	90%	2-Person: 1	\$74.96	\$74.96
Class II:	90%	Family: 1	\$127.06	\$127.06
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: 1	\$25.12	\$25.36
		Family: 1	\$37.79	\$38.15
Life Insurance:	\$20,000	2		
Rate/\$1000				\$0.12
Volume				\$40,000.00
Composite:				\$2.40
AD&D Coverage:	\$20,000	2		
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:				\$0.60
LTD Benefit	66 2/3% Max \$2,500	2		
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				\$1.55
Covered Salary				\$4,626.00
Composite:				\$35.85
Total Monthly Rate per Member - Single				\$658.44
Total Monthly Rate per Member - 2-Person				\$1,414.03
Total Monthly Rate per Member - Family				\$1,790.18

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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