



Health. Good business. Great schools.
 Kendale Boulevard, PO Box 2560
 Lansing, MI 48826-2560
 92.4910

**2019 Rate Renewal Exclusively for
 North Dickinson Co Schools**

Quote #: 342294
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

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

| A - 480E Teachers & Administration | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|----------------|-------------------|-------------------------------------|----------------------------------|
| Plan: | MESSA Choices | Single: 2 | \$658.91 | \$669.06 |
| Contribution: | \$1000/\$2000 | 2-Person: 0 | \$1,480.67 | \$1,503.51 |
| Insurance: | 10% | Family: 4 | \$1,842.26 | \$1,870.68 |
| Out-of-Pocket (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Coverage: | Saver Rx | | | |
| Services Included: | None | | | |
| Plan: | 0485-0001 | Single: 2 | \$26.33 | \$26.33 |
| Rate I: | 80% | 2-Person: 0 | \$49.81 | \$49.81 |
| Rate II: | 80% | Family: 4 | \$106.13 | \$106.13 |
| Rate III: | 80% | | | |
| Rate IV: | 80% | | | |
| Out-of-Pocket Max: | \$1,000 | | | |
| Rate V: | 80% | | | |
| Out-of-Pocket Max: | \$2,000 | | | |
| Services: | 2 Cleanings | | | |
| Plan: | VSP 3 Plus | Single: 2 | \$10.61 | \$10.71 |
| | | 2-Person: 0 | \$22.79 | \$23.01 |
| | | Family: 4 | \$34.32 | \$34.65 |
| Insurance: | \$35,000 | 6 | | \$0.19 |
| Out-of-Pocket Max: | \$1000 | | | \$210,000.00 |
| Services: | | | | \$6.65 |
| Out-of-Pocket Coverage: | \$35,000 | 6 | | \$0.03 |
| Out-of-Pocket Max: | \$1000 | | | \$210,000.00 |
| Services: | | | | \$1.05 |
| Monthly Rate per Member - Single | | | | \$713.80 |
| Monthly Rate per Member - 2-Person | | | | \$1,584.03 |
| Monthly Rate per Member - Family | | | | \$2,019.16 |

PAK A COBRA RATES:

| Medical | Single | \$657.41 | \$667.56 | |
|---------|----------|------------|------------|--|
| | 2-Person | \$1,479.17 | \$1,502.01 | |
| | Family | \$1,840.76 | \$1,869.18 | |

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

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, RaeAnn Loy, at 800.292.4910.



od health. Good business. Great schools.
 5 Kendale Boulevard, PO Box 2560
 t Lansing, MI 48826-2560
 .292.4910

2019 Rate Renewal Exclusively for

North Dickinson Co Schools

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

Quote #: 342294
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

| V-PAK - 480E Teachers & Administration | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---|---------|-------------------|-------------------------------------|----------------------------------|
| Insurance: | \$5,000 | 14 | | |
| per \$1000 | | | | \$0.19 |
| time | | | | \$70,000.00 |
| Medical Coverage: | \$5,000 | 14 | | |
| per \$1000 | | | | \$0.03 |
| time | | | | \$70,000.00 |

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, RaeAnn Loy, at 800.292.4910.



MESSA
 of health. Good business. Great schools.
 Kendale Boulevard, PO Box 2560
 Lansing, MI 48826-2560
 92.4910

2019 Rate Renewal Exclusively for

North Dickinson Co Schools

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

Quote #: 342294
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

| C - 480E Teachers & Administration | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|------------------------------------|-------------------------|-------------|--------------------------|-----------------------|
| Plan: | MESSA ABC Plan 1 | Single: 0 | \$626.72 | \$636.37 |
| Deductible: | \$1350 1P; \$2700 2P&FF | 2-Person: 0 | \$1,408.23 | \$1,429.95 |
| Coinsurance: | 10% | Family: 5 | \$1,752.09 | \$1,779.12 |
| Out-of-Pocket (OV/UC/ER): | N/A | | | |
| Coverage: | ABC Rx | | | |
| Services Included: | None | | | |
| Plan: | 0485-0001 | Single: 0 | \$26.33 | \$26.33 |
| Class I: | 80% | 2-Person: 0 | \$49.81 | \$49.81 |
| Class II: | 80% | Family: 5 | \$106.13 | \$106.13 |
| Class III: | 80% | | | |
| Class IV: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Annual Max: | \$2,000 | | | |
| Services: | 2 Cleanings | | | |
| Plan: | VSP 3 Plus | Single: 0 | \$10.61 | \$10.71 |
| | | 2-Person: 0 | \$22.79 | \$23.01 |
| | | Family: 5 | \$34.32 | \$34.65 |
| Insurance: | \$35,000 | 5 | | \$0.19 |
| Annual Max: | | | | \$175,000.00 |
| Out-of-Pocket Coverage: | \$35,000 | 5 | | \$6.65 |
| Annual Max: | | | | \$0.03 |
| Out-of-Pocket Coverage: | | | | \$175,000.00 |
| | | | | \$1.05 |
| Monthly Rate per Member - Single | | | | \$681.11 |
| Monthly Rate per Member - 2-Person | | | | \$1,510.47 |
| Monthly Rate per Member - Family | | | | \$1,927.60 |

PAK C COBRA RATES:

| Medical | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|---------|------------|--------------------------|-----------------------|
| | Single | \$625.22 | \$634.87 |
| | 2-Person | \$1,406.73 | \$1,428.45 |
| | Family | \$1,750.59 | \$1,777.62 |

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

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, RaeAnn Loy, at 800.292.4910.



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

**2019 Rate Renewal Exclusively for
 North Dickinson Co Schools
 Rates Effective 01/01/2019 through 12/31/2019**

Quote #: 342294
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

| PAK B - 480E Teachers & Administration | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|--|-------------|-------------|-----------------------------|--------------------------|
| Dental: | 0485-0002 | Single: 0 | \$28.30 | \$28.30 |
| Class I: | 80% | 2-Person: 2 | \$53.28 | \$53.28 |
| Class II: | 80% | Family: 3 | \$108.44 | \$108.44 |
| Class III: | 80% | | | |
| Annual Max: | \$1,000 | | | |
| Class IV: | 80% | | | |
| Lifetime Max: | \$2,000 | | | |
| Cleanings: | 2 Cleanings | | | |
| <hr/> | | | | |
| Vision: | VSP 3 Plus | Single: 0 | \$10.61 | \$10.61 |
| | | 2-Person: 2 | \$22.79 | \$22.79 |
| | | Family: 3 | \$34.32 | \$34.32 |
| <hr/> | | | | |
| Dental Insurance: | \$50,000 | 5 | | \$0.1 |
| Rate/\$1000 | | | | \$250,000.0 |
| Volume | | | | \$9.5 |
| Composite: | | | | \$0.0 |
| CO&D Coverage: | \$50,000 | 5 | | \$250,000.0 |
| Rate/\$1000 | | | | \$1.5 |
| Volume | | | | \$0.2 |
| Composite: | | | | \$10,000.0 |
| Dependent Life: | | 5 | | \$0.4 |
| Rate/\$1000 | | | | |
| Volume | | | | |
| Composite: | | | | |
| <hr/> | | | | |
| Total Monthly Rate per Member - Single | | | | \$50.4 |
| Total Monthly Rate per Member - 2-Person | | | | \$87.7 |
| Total Monthly Rate per Member - Family | | | | \$154.4 |

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.

you have any questions, please contact your MESSA Field Representative, RaeAnn Loy, at 800.292.4910.



Good health. Good business. Great schools.
 75 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 517.292.4910

**2019 Rate Renewal Exclusively for
 North Dickinson Co Schools
 Rates Effective 01/01/2019 through 12/31/2019**

Quote #: 342294
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/15/2018

| DN-PAK - 480D Support Staff | | Enrollment | 2019 Rates without Taxes | 2019 Rates with Taxes |
|-----------------------------|-------------------------|-------------|-----------------------------|--------------------------|
| Medical: | MESSA Choices | Single: 0 | \$725.29 | \$736.40 |
| Deductible: | \$1000/\$2000 | 2-Person: 4 | \$1,630.04 | \$1,655.10 |
| Coinsurance: | N/A | Family: 0 | \$2,028.12 | \$2,059.40 |
| Copay (OV/UC/ER): | \$20/\$25/\$50 | | | |
| Coverage: | Saver Rx | | | |
| Dependents Included: | None | | | |
| Medical: | MESSA ABC Plan 1 | Single: 0 | \$686.76 | \$697.30 |
| Deductible: | \$1350 1P; \$2700 2P&FF | 2-Person: 0 | \$1,543.33 | \$1,567.10 |
| Coinsurance: | N/A | Family: 0 | \$1,920.22 | \$1,949.80 |
| Copay (OV/UC/ER): | N/A | | | |
| Coverage: | ABC Rx | | | |
| Dependents Included: | None | | | |
| NON-PAK COBRA RATES: | | | | |
| | MESSA Choices | Single | \$723.79 | \$734.90 |
| | | 2-Person | \$1,628.54 | \$1,653.60 |
| | | Family | \$2,026.62 | \$2,057.90 |
| | MESSA ABC Plan 1 | Single | \$685.26 | \$695.80 |
| | | 2-Person | \$1,541.83 | \$1,565.60 |
| | | Family | \$1,918.72 | \$1,948.30 |

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.
you have any questions, please contact your MESSA Field Representative, RaeAnn Loy, at 800.292.4910.