



**2011 Rate Renewal Exclusively for
Harbor Springs Public Schools
Renewal Effective 07/01/2011**

Quote #: 314731
MESSA Field Rep: Carol Barrett
Date Created: 05/25/2011

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

PAK A - 101AF Administration, Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$569.48	Single: 10	\$632.99
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,279.46	2-Person: 11	\$1,422.36
RX Drug Copay:	\$10/\$20	\$1,421.46	Family: 49	\$1,580.24
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
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Dental:			Single: 10	\$38.20
Class I:	100%		2-Person: 11	\$70.96
Class II:	90%		Family: 49	\$126.67
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$104.19		
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Vision:	VSP 3 Plus		Single: 10	\$10.65
			2-Person: 11	\$22.90
			Family: 49	\$34.47
Composite:		\$27.59		
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Life Insurance:	\$30,000		70	
Rate/\$1000				\$0.15
Volume				\$2,100,000.00
Composite:		\$4.80		\$4.50
AD&D Coverage:	\$30,000		70	
Rate/\$1000				\$0.03
Volume				\$2,100,000.00
Composite:		\$0.90		\$0.90
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LTD Benefit	70% Max \$5,000		70	
Max Monthly Salary:	\$7,143			
Waiting Period:	120 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				\$0.69
Covered Salary				\$378,412.00
Composite:		\$39.20		\$37.30
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Total Monthly Rate per Member - Single		\$746.16		\$724.54
Total Monthly Rate per Member - 2-Person		\$1,456.14		\$1,558.92
Total Monthly Rate per Member - Family		\$1,598.14		\$1,784.08

PAK A COBRA RATES:

Medical	Single	\$631.49
	2-Person	\$1,420.86
	Family	\$1,578.74

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 05/24/2011. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates.



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PAK B - 101AF Administration, Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 0	\$36.75
Class I:	100%		2-Person: 0	\$68.35
Class II:	90%		Family: 4	\$124.46
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$123.83		
Vision:	VSP 3 Plus		Single: 0	\$10.65
			2-Person: 0	\$22.90
			Family: 4	\$34.47
Composite:		\$30.89		
Life Insurance:	\$50,000		4	
Rate/\$1000				\$0.15
Volume				\$200,000.00
Composite:		\$8.00		\$7.50
AD&D Coverage:	\$50,000		4	
Rate/\$1000				\$0.03
Volume				\$200,000.00
Composite:		\$1.50		\$1.50
Dependent Life:	\$2,000		4	
Rate/\$1000				\$0.29
Volume				\$8,000.00
Composite:		\$0.58		\$0.58
LTD Benefit	70% Max \$5,000		4	
Max Monthly Salary:	\$7,143			
Waiting Period:	120 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	Yes			
Rate/\$100				\$0.69
Covered Salary				\$21,583.00
Composite:		\$49.04		\$37.23
Total Composite Rate per Member		\$213.84		
Total Monthly Rate per Member - Single				\$94.21
Total Monthly Rate per Member - 2-Person				\$138.06
Total Monthly Rate per Member - Family				\$205.74

PAK B COBRA RATES:

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NON-PAK - 101B SuperintendentLifeOutsidePak		2010-11 Rates	Enrollment	2011-12 Rates
Life Insurance:	\$130,000	\$0.16	1	
Rate/\$1000				\$0.15
Volume				\$130,000.00
AD&D Coverage:	\$130,000	\$0.03	1	
Rate/\$1000				\$0.03
Volume				\$130,000.00

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NON-PAK - 101H PT Teacher/ Wkg2DaysWk Or More		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$581.07	Single: 1	\$645.88
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,305.54	2-Person: 0	\$1,451.36
RX Drug Copay:	\$10/\$20	\$1,450.43	Family: 0	\$1,612.45
Deductible:	In-\$200/\$400, Out-\$400/\$800			
Riders Included:	Adult Immunizations			
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NON-PAK COBRA RATES:				
	Medical		Single	\$644.38
			2-Person	\$1,449.86
			Family	\$1,610.95

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NON-PAK - 101P PT Teach Wkg 2/5 Time NoHealth		2010-11 Rates	Enrollment	2011-12 Rates
Vision:	VSP 3 Plus	\$30.89 \$30.89 \$30.89	Single: 0 2-Person: 0 Family: 1	\$10.65 \$22.90 \$34.47
Life Insurance: Rate/\$1000 Volume	\$50,000	\$0.16	1	\$0.15 \$50,000.00
AD&D Coverage: Rate/\$1000 Volume	\$50,000	\$0.03	1	\$0.03 \$50,000.00
Dependent Life: Rate/\$1000 Volume	\$2,000	\$0.29	1	\$0.29 \$2,000.00
LTD Benefit Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Pre-Exist Cond.: COLA: Rate/\$100 Covered Salary	70% Max \$5,000 \$7,143 120 CDMF Same as any other illness Same as any other illness Family Waived Yes	\$3.18	1	\$2.92 \$2,827.00

NON-PAK COBRA RATES:

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

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