



1475 Kendale Boulevard, PO Box 2560  
 East Lansing, MI 48826-2560  
 392.4910

**2010 Rate Renewal Exclusively for  
 Harbor Springs Public Schools  
 Renewal Effective 07/01/2010**

Quote #: 307537  
 MESSA Field Rep: Carol Barrett  
 Date Created: 04/01/2010

PAK A - 101AF Administration, Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 12	\$650.47
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 14	\$1,461.69
RX Drug Copay:	\$10		Family: 48	\$1,623.93
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,299.44		
Dental:			Single: 12	
Class I:	100%		2-Person: 14	
Class II:	90%		Family: 48	
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$99.04		\$104.19
Vision:	VSP 3 Plus		Single: 12	
			2-Person: 14	
			Family: 48	
Composite:		\$27.35		\$27.59
Life Insurance:	\$30,000		74	
Rate/\$1000				\$0.16
Volume				\$2,220,000.00
Composite:		\$4.20		\$4.80
AD&D Coverage:	\$30,000		74	
Rate/\$1000				\$0.03
Composite:		\$0.90		\$0.90
LTD Benefit	70% Max \$5,000		74	
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				\$0.73
Covered Salary				\$397,372.00
Composite:		\$38.01		\$39.20
Total Composite Rate per Member		\$1,468.94		
Total Monthly Rate per Member - Single				\$827.15
Total Monthly Rate per Member - 2-Person				\$1,638.37
Total Monthly Rate per Member - Family				\$1,800.61

Above rates are based on plans and enrollment as of 03/24/2010. 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 A COBRA RATES:

Medical	Single	\$648.97
	2-Person	\$1,460.19
	Family	\$1,622.43
Dental	Single	\$104.19
	2-Person	\$104.19
	Family	\$104.19
Vision	Single	\$27.59
	2-Person	\$27.59
	Family	\$27.59

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PAK B - 101AF Administration, Teachers		2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 0	
Class I:	100%		2-Person: 0	
Class II:	90%		Family: 2	
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$110.33		\$123.83
Vision:	VSP 3 Plus		Single: 0	
			2-Person: 0	
			Family: 2	
Composite:		\$30.48		\$30.89
Life Insurance:	\$50,000		2	
Rate/\$1000				\$0.16
Volume				\$100,000.00
Composite:		\$7.00		\$8.00
AD&D Coverage:	\$50,000		2	
Rate/\$1000				\$0.03
Volume				\$100,000.00
Composite:		\$1.50		\$1.50
Dependent Life:	\$2,000		2	
Rate/\$1000				\$0.29
Volume				\$4,000.00
Composite:		\$0.58		\$0.58
Benefit	70% Max \$5,000		2	
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				\$0.73
Covered Salary				\$13,435.00
Composite:		\$40.42		\$49.04
<b>Total Composite Rate per Member</b>		<b>\$190.31</b>		<b>\$213.84</b>

**PAK B COBRA RATES:**

Dental	Single	\$123.83
	2-Person	\$123.83
	Family	\$123.83
Vision	Single	\$30.89
	2-Person	\$30.89
	Family	\$30.89

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NON-PAK - 101B SuperintendentLifeOutsidePak	2009-10 Rates	Enrollment	2010-11 Rates
Life Insurance: Rate/\$1000 Volume	\$130,000 \$0.14	1	\$0.16 \$130,000.00
AD&D Coverage: Rate/\$1000 Volume	\$130,000 \$0.03	1	\$0.03 \$130,000.00

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NON-PAK - 101H PT Teacher/ Wkg2DaysWk Or More		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II	\$598.75	Single: 2	\$663.71
OV/UC/ER Copay:	\$5/\$10/\$25	\$1,345.32	2-Person: 0	\$1,491.48
RX Drug Copay:	\$10	\$1,494.64	Family: 0	\$1,657.04
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			

NON-PAK COBRA RATES:

Medical	Single	\$662.21
	2-Person	\$1,489.98
	Family	\$1,655.54

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NON-PAK - 101P PT Teach Wkg 2/5 Time NoHealth		2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 3 Plus	\$30.48	Single: 0	\$30.89
		\$30.48	2-Person: 0	\$30.89
		\$30.48	Family: 2	\$30.89
Life Insurance:	\$50,000	\$0.14	2	\$0.16
Rate/\$1000				\$100,000.00
Volume				
AD&D Coverage:	\$50,000	\$0.03	2	\$0.03
Rate/\$1000				\$100,000.00
Volume				
Dependent Life:	\$2,000	\$0.29	2	\$0.29
Rate/\$1000				\$4,000.00
Volume				
LTD Benefit	70% Max \$5,000	\$1.50 *	2	
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				\$3.18
Covered Salary				\$4,416.00

\* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$5.00.

NON-PAK COBRA RATES:

Vision	Single	\$30.89
	2-Person	\$30.89
	Family	\$30.89

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## 2010 PAK Medical Rate Summary Harbor Springs Public Schools

Effective 07/01/2010

Thank you for being a valued MESSA customer. Effective with the July 2010 invoice, we will begin billing PAK plans using tiered rates (single, 2-person, family). To help you with the transition to the new tiered rates in a PAK, we are providing this supplement to help you compare your current **PAK medical rates** to the new renewal rates. Below is a summary of the PAK medical rates by coverage and as a composite rate for your reference. The Composite Rate is calculated based on enrollment census. Your 2010 Rate Renewal Report provides the total monthly PAK benefit rate per coverage for all benefit plans in the PAK.

PAK A - 101AF Administration, Teachers		MESSA Choices II		
Coverage Level	Current 2009-10		Renewal 2010-11	
	Enrollment	Rates	Enrollment	Rates
Single	12	\$586.81	12	\$650.47
2-Person	15	\$1,318.44	14	\$1,461.69
Family	50	\$1,464.77	48	\$1,623.93
Composite Rate		\$1,299.44		\$1,435.38

PAK A - 101C Support Staff wking30+hrs		MESSA Choices II		
Coverage Level	Current 2009-10		Renewal 2010-11	
	Enrollment	Rates	Enrollment	Rates
Single	7	\$586.81	4	\$650.47
2-Person	3	\$1,318.44	4	\$1,461.69
Family	9	\$1,464.77	9	\$1,623.93
Composite Rate		\$1,118.20		\$1,356.71