



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 517.292.4910

**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 B - 101C Support Staff wking30+hrs	2009-10 Rates	Enrollment	2010-11 Rates
Dental:		Single: 0	
Class I:	90%	2-Person: 0	
Class II:	90%	Family: 3	
Class III:	90%		
Annual Max:	\$1,000		
Class IV:	90%		
Lifetime Max:	\$1,300		
Riders:	2 Cleanings		
Composite:	\$106.01		\$118.49
Vision:	VSP 3	Single: 0	
		2-Person: 0	
		Family: 3	
Composite:	\$20.93		\$21.21
Life Insurance:	\$10,000	3	
Rate/\$1000			\$0.16
Volume			\$30,000.00
Composite:	\$1.60		\$1.60
AD&D Coverage:	\$10,000	3	
Rate/\$1000			\$0.03
Volume			\$30,000.00
Composite:	\$0.30		\$0.30
LTD Benefit	66 2/3% Max \$2,500	3	
Max Monthly Salary:	\$3,750		
Waiting Period:	90 CDMF		
Alcohol/Drug:	2 Year Limitation		
Medical/Nervous:	2 Year Limitation		
Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			\$1.80
Covered Salary			\$7,792.00
Composite:	\$29.99 *		\$46.75
Total Composite Rate per Member	\$158.83		\$188.35

* 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 \$46.50.

PAK B COBRA RATES:

Dental	Single	\$118.49
	2-Person	\$118.49
	Family	\$118.49
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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 - 101C Support Staff wking30+hurs		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 4	\$650.47
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 4	\$1,461.69
RX Drug Copay:	\$10		Family: 9	\$1,623.93
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,118.20		
Dental:			Single: 4	
Class I:	90%		2-Person: 4	
Class II:	90%		Family: 9	
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Composite:		\$81.75		\$93.24
Vision:	VSP 3		Single: 4	
			2-Person: 4	
			Family: 9	
Composite:		\$15.85		\$17.93
Life Insurance:	\$30,000		17	
Rate/\$1000				\$0.16
Volume				\$510,000.00
Composite:		\$4.80		\$4.80
AD&D Coverage:	\$30,000		17	
Rate/\$1000				\$0.03
Volume				\$510,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$2,500		17	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.80
Covered Salary				\$40,615.00
Composite:		\$27.60 *		\$43.00
Total Composite Rate per Member		\$1,249.10		
Total Monthly Rate per Member - Single				\$810.34
Total Monthly Rate per Member - 2-Person				\$1,621.56
Total Monthly Rate per Member - Family				\$1,783.80

* 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 \$42.79.

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PAK A COBRA RATES:

Medical	Single	\$648.97
	2-Person	\$1,460.19
	Family	\$1,622.43
Dental	Single	\$93.24
	2-Person	\$93.24
	Family	\$93.24
Vision	Single	\$17.93
	2-Person	\$17.93
	Family	\$17.93

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NON-PAK - 101D PTSupStfwk<30hrsBefore6/97	2009-10 Rates	Enrollment	2010-11 Rates
Medical: <u>Limited</u>	\$423.25	Single: 1	\$469.11
OV/UC/ER Copay: N/A	\$950.43	2-Person: 0	\$1,053.63
RX Drug Copay: 50%	\$1,055.87	Family: 0	\$1,170.54
Deductible: \$250/\$500			
Riders Included: None			
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Vision: VSP 3	\$14.04	Single: 0	\$21.21
	\$14.04	2-Person: 1	\$21.21
	\$14.04	Family: 0	\$21.21
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LTD Benefit	66 2/3% Max \$2,500	\$1.10 *	1
Max Monthly Salary:	\$3,750		
Waiting Period:	90 CDMF		
Alcohol/Drug:	2 Year Limitation		
Mental/Nervous:	2 Year Limitation		
Soc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			\$2.50
Covered Salary			\$1,001.00

* 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 \$2.53.

NON-PAK COBRA RATES:

Medical	Single	\$467.61
	2-Person	\$1,052.13
	Family	\$1,169.04
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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NON-PAK - 101E PTSupStaff wk<30hrAftf6/30/97		2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 3	\$20.07 \$20.07 \$20.07	Single: 3 2-Person: 11 Family: 23	\$20.08 \$20.08 \$20.08
LTD Benefit	66 2/3% Max \$2,500	\$1.10 *	37	
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$2.04
Covered Salary				\$37,474.00

* 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 \$2.11.

NON-PAK COBRA RATES:

Vision	Single	\$20.08
	2-Person	\$20.08
	Family	\$20.08

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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		
<u>Coverage Level</u>	Current 2009-10		Renewal 2010-11	
	<u>Enrollment</u>	<u>Rates</u>	<u>Enrollment</u>	<u>Rates</u>
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		
<u>Coverage Level</u>	Current 2009-10		Renewal 2010-11	
	<u>Enrollment</u>	<u>Rates</u>	<u>Enrollment</u>	<u>Rates</u>
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