



**2011 Rate Renewal Exclusively for  
Elk Rapids Public Schools  
Renewal Effective 07/01/2011**

Quote #: 313892  
MESSA Field Rep: Carol Barrett  
Date Created: 04/29/2011

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

<b>PAK A - 474A Teacher</b>		<b>2010-11 Rates</b>	<b>Enrollment</b>	<b>2011-12 Rates</b>
Medical:	MESSA Choices II	\$612.90	Single: 14	\$681.37
OV/UC/ER Copay:	\$5/\$10/\$25	\$1,377.16	2-Person: 11	\$1,531.21
RX Drug Copay:	\$10/\$20	\$1,530.00	Family: 44	\$1,701.18
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
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Dental:			Single: 14	\$21.85
Class I:	60%		2-Person: 11	\$41.06
Class II:	60%		Family: 44	\$78.98
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Composite:		\$54.56		
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Vision:	VSP 2 Silver		Single: 14	\$6.12
			2-Person: 11	\$13.16
			Family: 44	\$19.82
Composite:		\$15.57		
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Life Insurance:	\$15,000		69	
Rate/\$1000				\$0.14
Volume				\$1,035,000.00
Composite:		\$2.10		\$2.10
AD&D Coverage:	\$15,000		69	
Rate/\$1000				\$0.03
Volume				\$1,035,000.00
Composite:		\$0.45		\$0.45
Dependent Life:	\$7,500		69	
Rate/\$1000				\$0.29
Volume				\$552,000.00
Composite:		\$2.32		\$2.32
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LTD Benefit	66 2/3% Max \$3,000		69	
Max Monthly Salary:	\$4,500			
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				\$0.57
Covered Salary				\$286,213.00
Composite:		\$24.14		\$23.64
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Total Monthly Rate per Member - Single		\$712.04		\$737.85
Total Monthly Rate per Member - 2-Person		\$1,476.30		\$1,613.94
Total Monthly Rate per Member - Family		\$1,629.14		\$1,828.49

**PAK A COBRA RATES:**

Medical	Single	\$679.87
	2-Person	\$1,529.71
	Family	\$1,699.68

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 04/21/2011. 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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<b>PAK B - 474A Teacher</b>		<b>2010-11 Rates</b>	<b>Enrollment</b>	<b>2011-12 Rates</b>
Dental:			Single: 0	\$21.60
Class I:	60%		2-Person: 5	\$40.60
Class II:	60%		Family: 8	\$78.53
Class III:	60%			
Annual Max:	\$1,000			
Class IV:	60%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Composite:		\$51.10		
Vision:	VSP 3 Gold		Single: 0	\$8.20
			2-Person: 5	\$17.62
			Family: 8	\$26.50
Composite:		\$21.29		
Life Insurance:	\$15,000		13	
Rate/\$1000				\$0.14
Volume				\$195,000.00
Composite:		\$2.10		\$2.10
AD&D Coverage:	\$15,000		13	
Rate/\$1000				\$0.03
Volume				\$195,000.00
Composite:		\$0.45		\$0.45
Dependent Life:	\$7,500		13	
Rate/\$1000				\$0.29
Volume				\$104,000.00
Composite:		\$2.32		\$2.32
LTD Benefit	66 2/3% Max \$3,000		13	
Max Monthly Salary:	\$4,500			
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				\$0.57
Covered Salary				\$52,331.00
Composite:		\$22.24		\$22.95
Total Composite Rate per Member		\$99.50		
Total Monthly Rate per Member - Single				\$57.62
Total Monthly Rate per Member - 2-Person				\$86.04
Total Monthly Rate per Member - Family				\$132.85

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