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 1475 Kendale Boulevard, PO Box 2560  
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**2014 Rate Renewal Exclusively for  
 Fremont Public Schools  
 Renewal Effective 07/01/2014**

Quote #: 327256  
 MESSA Field Rep: Grace Romzick  
 Date Created: 04/07/2014

**PAK B - 070A Adult Ed/Office/Teachers**

		2013-14 Rates	Enrollment	2014-15 Rates
Dental:		\$32.26	Single: 4	\$30.61
Class I:	80%	\$60.48	2-Person: 7	\$57.68
Class II:	80%	\$109.01	Family: 16	\$104.04
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
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Vision:	VSP 3	\$7.32	Single: 3	\$7.17
		\$15.73	2-Person: 7	\$15.42
		\$23.66	Family: 17	\$23.19
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Life Insurance:	\$40,000		27	
Rate/\$1000				\$0.12
Volume				\$1,080,000.00
Composite:		\$4.80		\$4.80
AD&D Coverage:	\$40,000		27	
Rate/\$1000				\$0.03
Volume				\$1,080,000.00
Composite:		\$1.20		\$1.20
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LTD Benefit	70% Max \$5,000		27	
Max Monthly Salary:	\$7,143			
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:	Yes			
Rate/\$100				\$0.72
Covered Salary				\$144,040.00
Composite:		\$38.58		\$38.41
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Total Monthly Rate per Member - Single		\$84.16		\$82.19
Total Monthly Rate per Member - 2-Person		\$120.79		\$117.51
Total Monthly Rate per Member - Family		\$177.25		\$171.64

**PAK B COBRA RATES:**

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

The above rates are effective 07/01/2014 and based on plans and enrollment as of 04/07/2014. 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. These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.