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

**2013 Rate Renewal Exclusively for
 Fremont Public Schools
 Renewal Effective 07/01/2013**

Quote #: 322658
 MESSA Field Rep: Grace Romzick
 Date Created: 04/09/2013

PAK C - 070A Adult Ed/Office/Teachers		2012-13 Rates	Enrollment	2013-14 Rates
Medical:	MESSA Choices II	\$605.05	Single: 12	\$597.47
IN Deductible:	\$100/\$200	\$1,359.49	2-Person: 16	\$1,342.42
IN Coinsurance:	N/A	\$1,510.38	Family: 67	\$1,670.21
IN Copay (OV/UC/ER):	\$10/\$25/\$50			
Rx Coverage:	\$10/\$20			
Voluntary Abortion:	Excluded			
Dental:		\$33.14	Single: 12	\$31.63
Class I:	80%	\$61.48	2-Person: 17	\$59.32
Class II:	80%	\$109.83	Family: 66	\$107.37
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Vision:	VSP 3	\$7.32	Single: 12	\$7.32
		\$15.73	2-Person: 17	\$15.73
		\$23.66	Family: 66	\$23.66
Life Insurance:	\$40,000		95	\$0.12
Rate/\$1000				\$3,800,000.00
Volume				\$4.80
Composite:		\$4.80		\$0.03
AD&D Coverage:	\$40,000		95	\$3,800,000.00
Rate/\$1000				\$1.20
Volume				
Composite:		\$1.20		
LTD Benefit	70% Max \$5,000		95	\$0.83
Max Monthly Salary:	\$7,143			\$507,592.00
Waiting Period:	90 CDMF			\$44.35
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				
Covered Salary				
Composite:		\$45.99		
Total Monthly Rate per Member - Single		\$697.50		\$686.77
Total Monthly Rate per Member - 2-Person		\$1,488.69		\$1,467.82
Total Monthly Rate per Member - Family		\$1,695.86		\$1,851.59

PAK C COBRA RATES:

Medical	Single	\$595.97
	2-Person	\$1,340.92
	Family	\$1,668.71

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 04/02/2013. 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 or other Federal Taxes under consideration that may be included on your invoice.