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## 2015 Rate Renewal Exclusively for Fremont Public Schools

Renewal Effective 07/01/2015

Quote #: 330344 MESSA Field Rep: Grace Romzick Date Created: 03/27/2015

Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:  Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 None 80% 80% 80% \$1,000 80% \$1,300 2 Cleanings	\$571.72 \$1,284.50 \$1,598.12 \$30.90 \$58.22 \$104.06	Single: 4 2-Person: 5 Family: 10  Single: 5 2-Person: 4 Family: 10	\$626.64 \$1,408.07 \$1,751.89 \$29.56 \$58.15 \$105.35
IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:  Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	\$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 None 80% 80% 80% \$1,000 80% \$1,300	\$1,284.50 \$1,598.12 \$30.90 \$58.22	2-Person: 5 Family: 10 Single: 5 2-Person: 4	\$1,408.07 \$1,751.89 \$29.56 \$58.15
IN Copay (OV/UC/ER): Rx Coverage: Riders Included:  Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	N/A \$20/\$25/\$50 \$10/\$20 None 80% 80% 80% \$1,000 80% \$1,300	\$1,598.12 \$30.90 \$58.22	Family: 10 Single: 5 2-Person: 4	\$1,751.89 \$29.56 \$58.15
Rx Coverage: Riders Included:  Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	\$10/\$20 None 80% 80% 80% \$1,000 80% \$1,300	\$30.90 \$58.22	Single: 5 2-Person: 4	\$29.56 \$58.15
Riders Included:  Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% 80% \$1,000 80% \$1,300	\$58.22	2-Person: 4	\$58.15
Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% 80% \$1,000 80% \$1,300	\$58.22	2-Person: 4	\$58.15
Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000 80% \$1,300	\$58.22	2-Person: 4	\$58.15
Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000 80% \$1,300	\$58.22	2-Person: 4	\$58.15
Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000 80% \$1,300			
Annual Max: Class IV: Lifetime Max:	80% \$1,000 80% \$1,300	Ψ104.00	railiiy. 10	\$105.35
Annual Max: Class IV: Lifetime Max:	\$1,000 80% \$1,300			
Class IV: Lifetime Max:	80% \$1,300			
Lifetime Max:	\$1,300			
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Vision:	VSP 3	h7 47		
	¥01 U	\$7.17	Single: 5	\$6.88
		\$15.42	2-Person: 4	\$14.80
		\$23.19	Family: 10	\$22.26
Life Insurance:	\$40,000			
Rate/\$1000	ψ.5,000		19	
Volume				\$0.12
Composite:				\$760,000.00
	<b>#40.000</b>	\$4.80		\$4.80
AD&D Coverage:	\$40,000		19	
Rate/\$1000				\$0.03
Volume				\$760,000.00
Composite:		\$1.20		\$1.20
LTD Benefit	70% Max \$5,000		19	
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	. ==			<b>.</b>
Covered Salary				\$0.69
Composite:		<b></b>		\$100,994.00
		\$38.41		\$36.68
otal Monthly Rate per Mem		\$654.20	Print a destruit de crimente, pri (1,50% destruit destruit hands many manuscript per destruit sisse institution de l'administration con del	\$705.76
Total Monthly Rate per Mem		\$1,402.55		\$1,523.70
Total Monthly Rate per Member - Family		\$1,769.78		\$1,922.18
		, ,,,		Ψ1,522.10
	PAK C COBRA RATES:			
	0 000, 01, 01, 10, 10, 10, 10, 10, 10,	Medical	Cinale	0005.44
		wedical	Single	\$625.14
			2-Person	\$1,406.57
			Family	\$1,750.39

The above rates are effective 07/01/2015 and based on plans and enrollment as of 03/27/2015. 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.