



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

**2011 Rate Renewal Exclusively for
 South Lyon Community**

Renewal Effective 07/01/2011

Quote #: 314301
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 05/06/2011

PAK A - 143D School Yr Admin Non Union		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$586.23	Single: 3	\$642.21
OV/UC/ER Copay:	\$5/\$10/\$25	\$1,317.15	2-Person: 3	\$1,443.10
RX Drug Copay:	\$10/\$20	\$1,463.33	Family: 6	\$1,603.28
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
Dental:			Single: 3	\$28.42
Class I:	75%		2-Person: 3	\$53.07
Class II:	75%		Family: 6	\$100.93
Class III:	75%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$69.10		
Vision:	VSP 3		Single: 3	\$6.70
			2-Person: 3	\$14.40
			Family: 6	\$21.66
Composite:		\$14.85		
Life Insurance:	\$45,000		12	
Rate/\$1000				\$0.09
Volume				\$540,000.00
Composite:		\$4.50		\$4.05
AD&D Coverage:	\$45,000		12	
Rate/\$1000				\$0.03
Volume				\$540,000.00
Composite:		\$1.35		\$1.35
LTD Benefit	50% Max \$5,000		12	
Max Monthly Salary:	\$10,000			
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				\$0.25
Covered Salary				\$98,755.00
Composite:		\$19.89		\$20.57
Total Monthly Rate per Member - Single		\$695.92		\$703.30
Total Monthly Rate per Member - 2-Person		\$1,426.84		\$1,536.54
Total Monthly Rate per Member - Family		\$1,573.02		\$1,751.84

PAK A COBRA RATES:

Medical	Single	\$640.71
	2-Person	\$1,441.60
	Family	\$1,601.78

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 04/29/2011. 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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PAK B - 143D School Yr Admin Non Union	2010-11 Rates	Enrollment	2011-12 Rates
Dental:		Single: 0	\$34.93
Class I:	75%	2-Person: 1	\$64.86
Class II:	75%	Family: 2	\$112.72
Class III:	75%		
Annual Max:	\$1,000		
Class IV:	75%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Composite:	\$99.47		
Vision:	VSP 3	Single: 0	\$6.70
		2-Person: 1	\$14.40
		Family: 2	\$21.66
Composite:	\$19.02		
Life Insurance:	\$50,000	3	
Rate/\$1000			\$0.09
Volume			\$150,000.00
Composite:	\$5.00		\$4.50
AD&D Coverage:	\$50,000	3	
Rate/\$1000			\$0.03
Volume			\$150,000.00
Composite:	\$1.50		\$1.50
LTD Benefit	50% Max \$5,000	3	
Max Monthly Salary:	\$10,000		
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			\$0.25
Covered Salary			\$21,845.00
Composite:	\$17.48		\$18.20
Total Composite Rate per Member	\$142.47		
Total Monthly Rate per Member - Single			\$65.83
Total Monthly Rate per Member - 2-Person			\$103.46
Total Monthly Rate per Member - Family			\$158.58

PAK B COBRA RATES:

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 04/29/2011. 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.

Section I
Schedule of Benefits

ELIGIBLE CLASSES

Employee Life and Accidental Death & Dismemberment Insurance

All Full-Time United States Employees working in the United States scheduled to work at least 20 hours per week.

Long Term Disability Insurance

All Full-Time United States Grant Preschool & SLESPA Union Employees working in the United States scheduled to work at least 20 hours per week.

WAITING PERIOD

Until the first of the month following the date of employment

EMPLOYEE LIFE AND ACCIDENTAL DEATH AND DISMEMBERMENT INSURANCE

CLASSIFICATION

- 1 - Administrative Employees
- 2 - Grant Preschool & SLESPA Union Employees
- 3 - Superintendents

CLASS	LIFE	AD&D
1	2 times the Employee's Basic Annual Earnings minus \$50,000*	An amount equal to the Employee's amount of Life Insurance in force
2	\$20,000	\$20,000
3	3 times the Employee's Basic Annual Earnings minus \$50,000*	An amount equal to the Employee's amount of Life Insurance in force

* rounded to the next higher \$1,000, if not already a multiple of \$1,000

The **Maximum Benefit** for Class 1 is \$250,000.

The **Maximum Benefit** for Class 3 is \$500,000.

An Employee's amount of Life and Accidental Death and Dismemberment Insurance shown in the Schedule will reduce to 65% when he attains age 70 and to 50% when he attains age 75.

An Employee's Life Insurance terminates at the Employee's retirement, unless the Employee is eligible for Retiree Life Insurance. An Employee's Accidental Death and Dismemberment Insurance terminates at the Employee's retirement.