



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 - 143C Teacher**

	<b>2010-11 Rates</b>	<b>Enrollment</b>	<b>2011-12 Rates</b>
Medical:	MESSA Choices II		
OV/UC/ER Copay:	\$5/\$10/\$25	Single: 64	\$642.58
RX Drug Copay:	\$10/\$20	2-Person: 77	\$1,443.93
Deductible:	In-\$0, Out-\$250/\$500	Family: 186	\$1,604.19
Riders Included:	None		
Dental:		Single: 64	\$30.41
Class I:	75%	2-Person: 77	\$56.63
Class II:	75%	Family: 186	\$103.48
Class III:	75%		
Annual Max:	\$1,000		
Class IV:	75%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Composite:	\$73.76		
Vision:	VSP 3	Single: 64	\$6.70
		2-Person: 77	\$14.40
		Family: 186	\$21.66
Composite:	\$16.56		
Life Insurance:	\$30,000	327	
Rate/\$1000			\$0.09
Volume			\$9,810,000.00
Composite:	\$3.00		\$2.70
AD&D Coverage:	\$30,000	327	
Rate/\$1000			\$0.03
Volume			\$9,810,000.00
Composite:	\$0.90		\$0.90
LTD Benefit	50% Max \$5,000	327	
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:	Primary		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			\$0.28
Covered Salary			\$1,608,672.00
Composite:	\$15.40		\$13.77
Total Monthly Rate per Member - Single	\$696.23		\$697.06
Total Monthly Rate per Member - 2-Person	\$1,427.61		\$1,532.33
Total Monthly Rate per Member - Family	\$1,573.89		\$1,746.70

**PAK A COBRA RATES:**

Medical	Single	\$641.08
	2-Person	\$1,442.43
	Family	\$1,602.69

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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 Date Created: 05/06/2011

PAK B - 143C Teacher	2010-11 Rates	Enrollment	2011-12 Rates
Dental:		Single: 4	\$29.58
Class I:	75%	2-Person: 11	\$55.15
Class II:	75%	Family: 29	\$102.40
Class III:	75%		
Annual Max:	\$1,000		
Class IV:	75%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Composite:	\$88.60		
Vision:	VSP 3	Single: 4	\$6.70
		2-Person: 11	\$14.40
		Family: 29	\$21.66
Composite:	\$18.28		
Life Insurance:	\$35,000	44	
Rate/\$1000			\$0.09
Volume			\$1,540,000.00
Composite:	\$3.50		\$3.15
AD&D Coverage:	\$35,000	44	
Rate/\$1000			\$0.03
Volume			\$1,540,000.00
Composite:	\$1.05		\$1.05
LTD Benefit	50% Max \$5,000	44	
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:	Primary		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			\$0.28
Covered Salary			\$197,285.00
Composite:	\$13.26		\$12.55
Total Composite Rate per Member	\$124.69		
Total Monthly Rate per Member - Single			\$53.03
Total Monthly Rate per Member - 2-Person			\$86.30
Total Monthly Rate per Member - Family			\$140.81

**PAK B COBRA RATES:**

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