



Good health. Good business. Great schools.  
 1475 Kendale Boulevard, PO Box 2560  
 East Lansing, MI 48826-2560  
 800.292.4910

**2017 Rate Renewal Exclusively for  
 North Adams Public Schools  
 Renewal Effective 07/01/2017**

Quote #: 337378  
 MESSA Field Rep: Tara Wilbur  
 Date Created: 03/17/2017

NON-PAK - 759A Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$54.46	Single: 2	\$48.39	\$49.26
Class I:	100%	\$105.79	2-Person: 0	\$94.03	\$95.71
Class II:	100%	\$174.45	Family: 0	\$155.30	\$158.08
Class III:	90%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
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Vision:	VSP 3	\$6.88	Single: 2	\$6.10	\$6.23
		\$14.80	2-Person: 0	\$13.11	\$13.39
		\$22.26	Family: 0	\$19.72	\$20.14
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Life Insurance:	\$50,000	\$0.32	2		\$0.24
Rate/\$1000					\$100,000.00
Volume					
<hr/>					
AD&D Coverage:	\$50,000	\$0.03	2		\$0.03
Rate/\$1000					\$100,000.00
Volume					
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LTD Benefit	66 2/3% Max \$2,500	\$1.79	2		\$1.47
Max Monthly Salary:	\$3,750				\$3,682.00
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					
Covered Salary					

NON-PAK COBRA RATES:

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/17/2017. Rates will be effective for 18 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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NON-PAK - 759C Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$24.42	Single: 5	\$21.91	\$22.30
Class I:	60%	\$48.35	2-Person: 5	\$44.43	\$45.22
Class II:	60%	\$87.97	Family: 7	\$85.60	\$87.13
Class III:	50%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
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Vision:	VSP 3	\$6.88	Single: 5	\$6.10	\$6.23
		\$14.80	2-Person: 5	\$13.11	\$13.39
		\$22.26	Family: 7	\$19.72	\$20.14
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Life Insurance:	\$15,000	\$0.27	17		\$0.24
Rate/\$1000					\$255,000.00
Volume					
<hr/>					
AD&D Coverage:	\$15,000	\$0.03	17		\$0.03
Rate/\$1000					\$255,000.00
Volume					
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LTD Benefit	66 2/3% Max \$2,500	\$0.72	17		\$0.75
Max Monthly Salary:	\$3,750				\$53,022.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.75
Covered Salary					\$53,022.00

NON-PAK COBRA RATES:

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

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