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

## Benefit Program Cost Summary

Effective 01/01/2018

North Adams Public Schools  
 4555 Knowles Rd  
 North Adams, MI 49262-9709

Group: 759A-Administration, 759G-Superintendent  
 NOTE: Rates and Volumes given below are based on the combined enrollment from all of the groups listed above.

Employer ID: 759  
 MESSA Field Rep: Tara Wilbur

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Administrator - 110000	FT/PT 759A		

  

Plan	Brief Description	Census Used	Rate	Rate W/O Tax
Dental Dent100/100/90/50:1000/1000:2 6159-0010	Class I: 100% Class II: 100% Class III: 90% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 2 2-Person: 1 Family: 1	49.26 95.71 158.08	48.39 94.03 155.30
Vision VSP 3	Plan year July to July	Single: 2 2-Person: 1 Family: 1	6.23 13.39 20.14	6.10 13.11 19.72
Negotiated LTD Neg LTD 66 2/3% Max \$2,500	Replacement %: 66.67 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$3,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 4 Volume: 10,765 Rate per 100: 1.47	1.47	1.47
Negotiated Life \$50,000 Negotiated Life		Individuals: 4 Volume: 342,000 Rate per 1000: 0.27	0.27	0.27
Negotiated AD&D \$50,000 Negotiated AD&D		Individuals: 4 Volume: 342,000 Rate per 1000: 0.03	0.03	0.03

**COBRA RATES:**

The COBRA rates for this group are the same as the rates above.

Please refer to plan coverage booklets for a complete description of benefits.