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 1475 Kendale Boulevard, PO Box 2560
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2018 Rate Renewal Exclusively for
North Adams Public Schools
 Renewal Effective 01/01/2018

Quote #: 340174
 MESSA Field Rep: Tara Wilbur
 Date Created: 09/13/2017

NON-PAK - 759C Teachers		Enrollment	2018 Rates without Taxes	2018 Rates with Taxes
Dental:	6159-0011	Single: 3	\$21.91	\$22.30
Class I:	60%	2-Person: 5	\$44.43	\$45.22
Class II:	60%	Family: 6	\$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	Single: 3	\$6.10	\$6.23
		2-Person: 5	\$13.11	\$13.39
		Family: 6	\$19.72	\$20.14
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Life Insurance:	\$15,000	14		\$0.24
Rate/\$1000				\$210,000.00
Volume				
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AD&D Coverage:	\$15,000	14		\$0.03
Rate/\$1000				\$210,000.00
Volume				
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LTD Benefit	66 2/3% Max \$2,500	14		
Max Monthly Salary:	\$3,750			
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				\$44,695.00

NON-PAK COBRA RATES:

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

The above rates are effective 01/01/2018 through 12/31/2018 and based on plans and enrollment as of 09/13/2017. Rates will be effective 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.