



MESSA
www.messa.org

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

**2011 Rate Renewal Exclusively for
West Iron County Public
Renewal Effective 07/01/2011**

Quote #: 314020
MESSA Field Rep: Barbara Frisk
Date Created: 04/30/2011

PAK A - 116H Adm, Sup Staff, Com Sch Pers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices II	\$613.30	Single: 4	\$681.76
OV/UC/ER Copay:	\$5/\$10/\$25	\$1,378.04	2-Person: 15	\$1,532.09
RX Drug Copay:	\$10/\$20	\$1,530.99	Family: 12	\$1,702.15
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
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Dental:			Single: 4	\$47.06
Class I:	100%		2-Person: 15	\$87.02
Class II:	90%		Family: 12	\$145.31
Class III:	90%			
Annual Max:	\$1,500			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$104.65		
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Vision:	VSP 3 Plus		Single: 4	\$10.65
			2-Person: 15	\$22.90
			Family: 12	\$34.47
Composite:		\$29.10		
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Life Insurance:	\$35,000		31	
Rate/\$1000				\$0.16
Volume				\$1,085,000.00
Composite:		\$6.30		\$5.60
AD&D Coverage:	\$35,000		31	
Rate/\$1000				\$0.03
Volume				\$1,085,000.00
Composite:		\$1.05		\$1.05
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Total Monthly Rate per Member - Single		\$754.40		\$746.12
Total Monthly Rate per Member - 2-Person		\$1,519.14		\$1,648.66
Total Monthly Rate per Member - Family		\$1,672.09		\$1,888.58

PAK A COBRA RATES:

Medical	Single	\$680.26
	2-Person	\$1,530.59
	Family	\$1,700.65

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 04/21/2011. 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: 04/30/2011

PAK B - 116H Adm, Sup Staff, Com Sch Pers		2010-11 Rates	Enrollment	2011-12 Rates
Dental:				
Class I:	100%		Single: 1	\$45.92
Class II:	90%		2-Person: 1	\$84.98
Class III:	90%		Family: 3	\$143.38
Annual Max:	\$1,500			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$110.55		
Vision:	VSP 3 Plus			
			Single: 1	\$10.65
			2-Person: 1	\$22.90
			Family: 3	\$34.47
Composite:		\$30.89		
Life Insurance:	\$35,000		5	
Rate/\$1000				\$0.16
Volume				\$175,000.00
Composite:		\$6.30		\$5.60
AD&D Coverage:	\$35,000		5	
Rate/\$1000				\$0.03
Volume				\$175,000.00
Composite:		\$1.05		\$1.05
Total Composite Rate per Member		\$148.79		
Total Monthly Rate per Member - Single				\$63.22
Total Monthly Rate per Member - 2-Person				\$114.53
Total Monthly Rate per Member - Family				\$184.50

PAK B COBRA RATES:

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