



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

**2010 Rate Renewal Exclusively for
 Athens Area Schools
 Renewal Effective 07/01/2010**

Quote #: 307503
 MESSA Field Rep: Bonnie Brooks
 Date Created: 03/31/2010

PAK A - 007E Office Personnel		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 0	\$653.19
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 1	\$1,467.79
RX Drug Copay:	\$10		Family: 2	\$1,630.72
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,403.46		
Dental:			Single: 0	
Class I:	100%		2-Person: 1	
Class II:	90%		Family: 2	
Class III:	90%			
Annual Max:	\$1,000			
Class IV:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Composite:		\$107.30		\$114.21
Vision:	VSP 3		Single: 0	
			2-Person: 1	
			Family: 2	
Composite:		\$20.93		\$21.21
Life Insurance:	\$5,000		3	
Rate/\$1000				\$0.24
Volume				\$15,000.00
Composite:		\$1.15		\$1.20
AD&D Coverage:	\$5,000		3	
Rate/\$1000				\$0.03
Volume				\$15,000.00
Composite:		\$0.15		\$0.15
Total Composite Rate per Member		\$1,532.99		
Total Monthly Rate per Member - Single				\$789.96
Total Monthly Rate per Member - 2-Person				\$1,604.56
Total Monthly Rate per Member - Family				\$1,767.49

PAK A COBRA RATES:

Medical	Single	\$651.69
	2-Person	\$1,466.29
	Family	\$1,629.22
Dental	Single	\$114.21
	2-Person	\$114.21
	Family	\$114.21
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

The above rates are based on plans and enrollment as of 03/24/2010. 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.