



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 B - 007E Office Personnel	2009-10 Rates	Enrollment	2010-11 Rates
Dental:		Single: 0	
Class I:	100%	2-Person: 0	
Class II:	90%	Family: 0	
Class III:	90%		
Annual Max:	\$1,000		
Class IV:	90%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Composite:	\$107.30		\$94.82
Vision:	VSP 3	Single: 0	
		2-Person: 0	
		Family: 0	
Composite:	\$20.93		\$21.21
Life Insurance:	\$5,000	0	
Rate/\$1000			\$0.24
Volume			\$0.00
Composite:	\$1.15		\$1.20
AD&D Coverage:	\$5,000	0	
Rate/\$1000			\$0.03
Volume			\$0.00
Composite:	\$0.15		\$0.15
<b>Total Composite Rate per Member</b>	<b>\$129.53</b>		<b>\$117.38</b>

PAK B COBRA RATES:

Dental	Single	\$94.82
	2-Person	\$94.82
	Family	\$94.82
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.