



**2011 Rate Renewal Exclusively for  
Gwinn Area Community Schools  
Renewal Effective 07/01/2011**

Quote #: 313880  
MESSA Field Rep: Barbara Frisk  
Date Created: 04/27/2011

75 Kendale Boulevard, PO Box 2560  
1st Lansing, MI 48826-2560  
0.292.4910

PAK A - 520A AdminCentralOffTech Assist	2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices	Single: 1	\$621.39
UC/ER Copay:	\$10/\$25/\$50	2-Person: 4	\$1,396.24
Drug Copay:	\$10/\$20	Family: 7	\$1,551.22
eductible:	In-\$300/\$600, Out-\$600/\$1200		
Services Included:	XVA2, Adult Immunizations		
Dental:		Single: 1	\$39.53
Class I:	100%	2-Person: 4	\$73.28
Class II:	90%	Family: 7	\$125.27
Class III:	90%		
Annual Max:	\$1,000		
Class IV:	90%		
Lifetime Max:	\$1,500		
Services:	2 Cleanings		
Composite:	\$101.61		
Vision:	VSP 3 Plus	Single: 1	\$10.65
		2-Person: 4	\$22.90
		Family: 7	\$34.47
Composite:	\$29.20		
Life Insurance:	\$50,000	12	\$0.11
Rate/\$1000			\$600,000.00
Volume			\$5.50
Composite:	\$6.00		
W&D Coverage:	\$50,000	12	\$0.03
Rate/\$1000			\$600,000.00
Volume			\$1.50
Composite:	\$1.50		
Dependent Life:	\$5,000	12	\$0.29
Rate/\$1000			\$60,000.00
Volume			\$1.45
Composite:	\$1.45		
Disability Benefit	66 2/3% Max \$7,500	12	
Max Monthly Salary:	\$11,250		
Waiting Period:	60 CDSW		
Alcohol/Drug:	Same as any other illness		
Mental/Nervous:	Same as any other illness		
Acc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COBRA:	No		
Rate/\$100			\$1.13
Covered Salary			\$51,902.00
Composite:	\$48.01		\$48.87
Final Monthly Rate per Member - Single	\$746.79		\$728.89
Final Monthly Rate per Member - 2-Person	\$1,443.68		\$1,549.74
Final Monthly Rate per Member - Family	\$1,583.07		\$1,768.28

**PAK A COBRA RATES:**

Medical	Single	\$619.89
	2-Person	\$1,394.74
	Family	\$1,549.72

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 plan may require re-calculation of rates.



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PAK B - 520A AdminCentralOffTech Assist	2010-11 Rates	Enrollment	2011-12 Rates
Dental:		Single: 0	\$39.53
Class I:	100%	2-Person: 0	\$73.28
Class II:	90%	Family: 2	\$125.27
Class III:	90%		
Annual Max:	\$1,000		
Class IV:	90%		
Lifetime Max:	\$1,500		
Cleanings:	2 Cleanings		
Composite:	\$106.63		
Vision:	VSP 3 Plus	Single: 0	\$10.65
		2-Person: 0	\$22.90
		Family: 2	\$34.47
Composite:	\$30.89		
Life Insurance:	\$60,000	2	
Rate/\$1000			\$0.11
Volume			\$120,000.00
Composite:	\$7.20		\$6.60
W&D Coverage:	\$60,000	2	
Rate/\$1000			\$0.03
Volume			\$120,000.00
Composite:	\$1.80		\$1.80
Accident Life:	\$2,000	2	
Rate/\$1000			\$0.29
Volume			\$4,000.00
Composite:	\$0.58		\$0.58
Disability Benefit	66 2/3% Max \$7,500	2	
Max Monthly Salary:	\$11,250		
Waiting Period:	60 CDSW		
Alcohol/Drug:	Same as any other illness		
Dental/Nervous:	Same as any other illness		
Acc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
DLA:	No		
Rate/\$100			\$1.13
Covered Salary			\$10,762.00
Composite:	\$59.73		\$60.81
Total Composite Rate per Member	\$206.83		
Total Monthly Rate per Member - Single			\$119.97
Total Monthly Rate per Member - 2-Person			\$165.97
Total Monthly Rate per Member - Family			\$229.53

PAK B COBRA RATES:

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