



**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  
East Lansing, MI 48826-2560  
0.292.4910

PAK A - 520L Teachers		2010-11 Rates	Enrollment	2011-12 Rates
Medical:	MESSA Choices	\$559.40	Single: 10	\$621.78
Medical/UC/ER Copay:	\$10/\$25/\$50	\$1,256.78	2-Person: 14	\$1,397.13
Medical/Drug Copay:	\$10/\$20	\$1,396.26	Family: 49	\$1,552.21
Medical/Deductible:	In-\$300/\$600, Out-\$600/\$1200			
Medical/Services Included:	Adult Immunizations			
Medical/Assessment I:	100%		Single: 10	\$33.32
Medical/Assessment II:	90%		2-Person: 14	\$61.98
Medical/Assessment III:	90%		Family: 49	\$113.56
Medical/Annual Max:	\$1,000			
Medical/Assessment IV:	90%			
Medical/Lifetime Max:	\$1,500			
Medical/Services:	2 Cleanings			
Medical/Composite:		\$94.44		
Medical/Vision:	VSP 3 Plus		Single: 10	\$10.65
			2-Person: 14	\$22.90
			Family: 49	\$34.47
Medical/Composite:		\$27.87		
Medical/Dental Insurance:	\$42,000		73	
Medical/Rate/\$1000				\$0.11
Medical/Volume				\$3,066,000.00
Medical/Composite:		\$5.04		\$4.62
Medical/CO&D Coverage:	\$42,000		73	
Medical/Rate/\$1000				\$0.03
Medical/Volume				\$3,066,000.00
Medical/Composite:		\$1.26		\$1.26
Medical/Dependent Life:	\$2,000		73	
Medical/Rate/\$1000				\$0.29
Medical/Volume				\$146,000.00
Medical/Composite:		\$0.58		\$0.58
Medical/Disability Benefit:	66 2/3% Max \$2,500		73	
Medical/Max Monthly Salary:	\$3,750			
Medical/Pending Period:	180 CDSW			
Medical/Alcohol/Drug:	Same as any other illness			
Medical/Mental/Nervous:	Same as any other illness			
Medical/Inc. Sec. Offset:	Family			
Medical/Pre-Exist Cond.:	Waived			
Medical/COBRA:	No			
Medical/Rate/\$100				\$0.41
Medical/Uncovered Salary				\$256,288.00
Medical/Composite:		\$13.72		\$14.39
Medical/Total Monthly Rate per Member - Single		\$702.31		\$686.60
Medical/Total Monthly Rate per Member - 2-Person		\$1,399.69		\$1,502.86
Medical/Total Monthly Rate per Member - Family		\$1,539.17		\$1,721.09

PAK A COBRA RATES:

Medical	Single	\$620.28
	2-Person	\$1,395.63
	Family	\$1,550.71

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.



**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  
Ist Lansing, MI 48826-2560  
0.292.4910

PAK B - 520L Teachers	2010-11 Rates	Enrollment	2011-12 Rates
Annual:		Single: 0	\$34.43
Class I:	100%	2-Person: 0	\$64.00
Class II:	90%	Family: 11	\$115.64
Class III:	90%		
Annual Max:	\$1,000		
Class IV:	90%		
Setime Max:	\$1,500		
Members:	2 Cleanings		
Composite:	\$114.51		
Plan:	VSP 3 Plus	Single: 0	\$10.65
		2-Person: 0	\$22.90
		Family: 11	\$34.47
Composite:	\$30.89		
Life Insurance:	\$50,000	11	
Rate/\$1000			\$0.11
Volume			\$550,000.00
Composite:	\$6.00		\$5.50
Accident & Sickness Coverage:	\$50,000	11	
Rate/\$1000			\$0.03
Volume			\$550,000.00
Composite:	\$1.50		\$1.50
Accident Life:	\$2,000	11	
Rate/\$1000			\$0.29
Volume			\$22,000.00
Composite:	\$0.58		\$0.58
Disability Benefit	66 2/3% Max \$2,500	11	
Max Monthly Salary:	\$3,750		
Waiting Period:	180 CDSW		
Alcohol/Drug:	Same as any other illness		
Dental/Nervous:	Same as any other illness		
Acc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COBRA:	No		
Rate/\$100			\$0.41
Covered Salary			\$37,315.00
Composite:	\$13.36		\$13.91
Total Composite Rate per Member	\$166.84		
Total Monthly Rate per Member - Single			\$66.57
Total Monthly Rate per Member - 2-Person			\$108.39
Total Monthly Rate per Member - Family			\$171.60

**PAK B COBRA RATES:**

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.