



Good health. Good business. Great schools.  
 1475 Kendale Boulevard, PO Box 2560  
 East Lansing, MI 48826-2560  
 92.4910

**Quote Summary Exclusively for  
 Lenawee County Consortium  
 Rates Effective 01/01/2019 through 12/31/2019**

Quote Request ID: 226410  
 MESSA Field Rep: Julie Berryman Adams

*Including / Adding  
 Hillsdale*

Quoted Group(s): 002A-LCC Teach/Admin/Cust/NonHeadst, 107C-Support Personnel, 107D-Teacher HealthProfessionals, 128A-Administration & Non-Union Emp, 128E-Teachers, 132I-LCC LIEA, LVEA Teach, NonUnion, 150C-LCC Teachers, 197A-Admin, Scty, Fd Srv, DeanStud, 197C-Teachers / Counselors, 197E-Custodians, 216A-LCC Admin, Food Service, Maint, 216C-LCC Teachers, 298M-LCC Teacher, Couns, Admin, 364A-LCC Teach, Principal, 377A-LCCTeacher/Cust/Admin, 411A-LCC Admin, Teach, Support Staf, 411I-LCC FT Trans hired before 1986, 579G-LCC Teach, Mech, Admin, Mtn, 592A-Teachers, 592C-Support Staff, 592E-Administration, 746A-LCC Teach/Admin/Support, 948A-Admin & Support Staff, 948C-Teachers, 948E-Principal

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 342753		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK A Choices			PAK A Choices		
IN Deductible:	\$500/\$1000	\$659.60	S: 260	\$500/\$1000	\$649.59	\$659.60
IN Coinsurance:	0%	\$1,482.24	2P: 162	0%	\$1,459.73	\$1,482.24
OL/OV/SV Copay:	\$20/\$20/\$20	\$1,844.18	F: 599	\$20/\$20/\$20	\$1,816.17	\$1,844.18
UC/ER Copay:	\$25/\$50			\$25/\$50		
Rx Coverage:	Saver Rx			Saver Rx		
Riders Included:	EA1			EA1		
Dental:						
Diag & Prev:	100%	\$35.14	S: 249	100%	\$34.11	\$ 34.11
Basic Services:	80% (X-Rays)	\$66.57	2P: 174	80% (X-Rays)	\$64.65	\$ 64.65
Major Services:	80%	\$127.49	F: 598	80%	\$123.79	\$123.79
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.79	S: 249		\$6.73	\$ 6.79
		\$14.59	2P: 174		\$14.45	\$14.59
		\$21.97	F: 598		\$21.76	\$21.97
Life Ins:	\$45,000		1021	\$45,000		
Volume:					45,945,000.00	
Rate/\$1,000:					\$ 0.10	
Composite Rate:	\$4.50				\$ 4.50	
AD&D Ins:	\$45,000		1021	\$45,000		
Volume:					45,945,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:	\$1.35				\$ 1.35	
LTD:	66 2/3% Max \$6,000		1021	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:					4,376,134.00	
Rate/\$100:					\$ 0.60	
Composite Rate:	\$26.76				\$ 25.72	
Total Monthly Rate/Member - S	\$ 734.14				\$ 732.07	
Total Monthly Rate/Member - 2P	\$1,596.01				\$1,593.05	
Total Monthly Rate/Member - F	\$2,026.25				\$2,021.51	

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

If you have any questions, please contact your MESSA Field Representative, Julie Berryman Adams, at 800.292.4910. Page 1



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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 342753		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>PAK B</b>				<b>PAK B</b>		
Dental:						
Diag & Prev:	100%	\$29.71	S: 81	100%	\$30.10	\$ 30.10
Basic Services:	80% (X-Rays)	\$56.95	2P: 67	80% (X-Rays)	\$57.78	\$ 57.78
Major Services:	80%	\$111.52	F: 260	80%	\$113.47	\$113.47
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.79	S: 81		\$6.73	\$ 6.79
		\$14.59	2P: 67		\$14.45	\$14.59
		\$21.97	F: 260		\$21.76	\$21.97
Life Ins:	\$50,000		408	\$50,000		
Volume:					20,400,000.00	
Rate/\$1,000:					\$ 0.10	
Composite Rate:		\$5.00			\$ 5.00	
AD&D Ins:	\$50,000		408	\$50,000		
Volume:					20,400,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:		\$1.50			\$ 1.50	
LTD:	66 2/3% Max \$6,000		408	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:					1,748,739.00	
Rate/\$100:					\$ 0.60	
Composite Rate:		\$26.76			\$ 25.72	

Total Monthly Rate/Member - S \$ 69.76 \$ 69.11  
 Total Monthly Rate/Member - 2P \$ 104.80 \$ 104.59  
 Total Monthly Rate/Member - F \$ 166.75 \$ 167.66

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 342753		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK C ABC Plan 1			PAK C ABC Plan 1		
IN Deductible:	\$1350/\$2700	\$589.06	S: 0	\$1350/\$2700	\$580.13	\$589.06
IN Coinsurance:	0%	\$1,323.52	2P: 0	0%	\$1,303.42	\$1,323.52
OL/OV/SV Copay:	N/A	\$1,646.66	F: 0	N/A	\$1,621.65	\$1,646.66
UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	EA1, HEQ			EA1, HEQ		
Dental:						
Diag & Prev:	100%	\$35.14	S: 0	100%	\$34.11	\$ 34.11
Basic Services:	80% (X-Rays)	\$66.57	2P: 0	80% (X-Rays)	\$64.65	\$ 64.65
Major Services:	80%	\$127.49	F: 0	80%	\$123.79	\$123.79
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.79	S: 0		\$6.73	\$ 6.79
		\$14.59	2P: 0		\$14.45	\$14.59
		\$21.97	F: 0		\$21.76	\$21.97
Life Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.10
Composite Rate:	\$4.50					\$ 4.50
AD&D Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:	\$1.35					\$ 1.35
LTD:	66 2/3% Max \$6,000		0	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:						0.00
Rate/\$100:						\$ 0.60
Composite Rate:	\$26.76					\$ 25.72
Total Monthly Rate/Member - S		\$ 663.60				\$ 661.53
Total Monthly Rate/Member - 2P		\$1,437.29				\$1,434.33
Total Monthly Rate/Member - F		\$1,828.73				\$1,823.99

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 342753		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK D ABC Plan 2			PAK D ABC Plan 2		
IN Deductible:	\$2000/\$4000	\$515.05	S: 0	\$2000/\$4000	\$507.24	\$515.05
IN Coinsurance:	10%	\$1,156.99	2P: 0	10%	\$1,139.42	\$1,156.99
OL/OV/SV Copay:	N/A	\$1,439.42	F: 0	N/A	\$1,417.56	\$1,439.42
UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	EA1, HEQ			EA1, HEQ		
Dental:						
Diag & Prev:	100%	\$35.14	S: 0	100%	\$34.11	\$ 34.11
Basic Services:	80% (X-Rays)	\$66.57	2P: 0	80% (X-Rays)	\$64.65	\$ 64.65
Major Services:	80%	\$127.49	F: 0	80%	\$123.79	\$123.79
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.79	S: 0		\$6.73	\$ 6.79
		\$14.59	2P: 0		\$14.45	\$14.59
		\$21.97	F: 0		\$21.76	\$21.97
Life Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.10
Composite Rate:	\$4.50					\$ 4.50
AD&D Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:	\$1.35					\$ 1.35
LTD:	66 2/3% Max \$6,000		0	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:						0.00
Rate/\$100:						\$ 0.60
Composite Rate:	\$26.76					\$ 25.72

Total Monthly Rate/Member - S \$ 589.59

\$ 587.52

Total Monthly Rate/Member - 2P \$1,270.76

\$1,267.80

Total Monthly Rate/Member - F \$1,621.49

\$1,616.75

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 342753		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK E Choices			PAK E Choices		
IN Deductible:	\$500/\$1000	\$582.23	S: 0	\$500/\$1000	\$573.40	\$582.23
IN Coinsurance:	20%	\$1,308.15	2P: 0	20%	\$1,288.29	\$1,308.15
OL/OV/SV Copay:	\$20/\$20/\$20	\$1,627.54	F: 0	\$20/\$20/\$20	\$1,602.82	\$1,627.54
UC/ER Copay:	\$25/\$50			\$25/\$50		
Rx Coverage:	SRX Mail			SRX Mail		
Riders Included:	EA1			EA1		
Dental:						
Diag & Prev:	100%	\$35.14	S: 0	100%	\$34.11	\$ 34.11
Basic Services:	80% (X-Rays)	\$66.57	2P: 0	80% (X-Rays)	\$64.65	\$ 64.65
Major Services:	80%	\$127.49	F: 0	80%	\$123.79	\$123.79
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$1500			\$1500		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.79	S: 0		\$6.73	\$ 6.79
		\$14.59	2P: 0		\$14.45	\$14.59
		\$21.97	F: 0		\$21.76	\$21.97
Life Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.10
Composite Rate:		\$4.50				\$ 4.50
AD&D Ins:	\$45,000		0	\$45,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$1.35				\$ 1.35
LTD:	66 2/3% Max \$6,000		0	66 2/3% Max \$6,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Primary			Primary		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	No			No		
SS Freeze:	Yes			Yes		
Volume:						0.00
Rate/\$100:						\$ 0.60
Composite Rate:		\$26.76				\$ 25.72

Total Monthly Rate/Member - S \$ 656.77 \$ 654.70  
 Total Monthly Rate/Member - 2P \$1,421.92 \$1,418.96  
 Total Monthly Rate/Member - F \$1,809.61 \$1,804.87

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