



Good health. Good business. Great schools.

1475 Kendale Boulevard, PO Box 2560

East Lansing, MI 48826-2560

800.292.4910

2017 Rate Renewal Exclusively for

Decatur Public Schools (056)

(Part of Van Buren County Consortium)

Renewal Effective 07/01/2017

Quote #: 337447

MESSA Field Rep: Jacqueline Mast

Date Created: 03/25/2017

NON-PAK - VBCC ACA ELIGIBLE VBCC ACA Eligible		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$583.04	Single: 0	\$623.84	\$637.28
IN Deductible:	\$1000/\$2000	\$1,309.96	2-Person: 0	\$1,401.77	\$1,432.00
IN Coinsurance:	20%	\$1,629.79	Family: 0	\$1,744.05	\$1,781.67
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 3	\$513.79	Single: 0	\$545.35	\$557.09
IN Deductible:	\$3500 1P; \$7000 2P&FF	\$1,154.17	2-Person: 0	\$1,225.17	\$1,251.59
IN Coinsurance:	10%	\$1,435.91	Family: 0	\$1,524.27	\$1,557.16
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$616.51	Single: 0	\$654.40	\$668.49
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,385.30	2-Person: 0	\$1,470.53	\$1,502.26
IN Coinsurance:	N/A	\$1,723.54	Family: 0	\$1,829.62	\$1,869.09
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$697.13	Single: 0	\$745.94	\$762.02
IN Deductible:	\$500/\$1000	\$1,566.68	2-Person: 0	\$1,676.51	\$1,712.68
IN Coinsurance:	N/A	\$1,949.27	Family: 0	\$2,085.93	\$2,130.94
IN Copay (OV/UC/ER):	\$10/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices	Single	\$622.34	\$635.78	
		2-Person	\$1,400.27	\$1,430.50	
		Family	\$1,742.55	\$1,780.17	
	MESSA ABC Plan 3	Single	\$543.85	\$555.59	
		2-Person	\$1,223.67	\$1,250.09	
		Family	\$1,522.77	\$1,555.66	
	MESSA ABC Plan 1	Single	\$652.90	\$666.99	
		2-Person	\$1,469.03	\$1,500.76	
		Family	\$1,828.12	\$1,867.59	
	MESSA Choices	Single	\$744.44	\$760.52	
		2-Person	\$1,675.01	\$1,711.18	
		Family	\$2,084.43	\$2,129.44	

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/25/2017. Rates will be effective for 18 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.

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Quote #: 337447
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 Date Created: 03/25/2017

NON-PAK - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Life Insurance:	\$100,000	\$0.10	0		
Rate/\$1000					\$0.10
Volume					\$0.00
AD&D Coverage:	\$100,000	\$0.03	0		
Rate/\$1000					\$0.03
Volume					\$0.00

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Renewal Effective 07/01/2017

Quote #: 337447
MESSA Field Rep: Jacqueline Mast
Date Created: 03/25/2017

PAK A - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$571.41	Single: 0	\$611.39	\$624.56
IN Deductible:	\$1000/\$2000	\$1,283.80	2-Person: 1	\$1,373.77	\$1,403.40
IN Coinsurance:	20%	\$1,597.23	Family: 0	\$1,709.20	\$1,746.07
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$30.70	Single: 0	\$29.81	\$30.31
Class I:	80%	\$60.82	2-Person: 1	\$59.27	\$60.27
Class II:	80%	\$109.56	Family: 0	\$109.19	\$111.03
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,200				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 0	\$5.11	\$5.22
		\$12.84	2-Person: 1	\$10.98	\$11.22
		\$19.31	Family: 0	\$16.53	\$16.88
Life Insurance:	\$20,000		1		\$0.10
Rate/\$1000					\$20,000.00
Volume					\$2.29
Composite:		\$2.00	1		\$0.03
AD&D Coverage:	\$20,000				\$20,000.00
Rate/\$1000					\$0.69
Volume					
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$5,000		1		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$2,790.00
Composite:		\$23.11			\$23.80
Total Monthly Rate per Member - Single		\$633.79			\$686.87
Total Monthly Rate per Member - 2-Person		\$1,383.17			\$1,501.67
Total Monthly Rate per Member - Family		\$1,751.81			\$1,900.76
PAK A COBRA RATES:					
	Medical		Single	\$609.89	\$623.06
			2-Person	\$1,372.27	\$1,401.90
			Family	\$1,707.70	\$1,744.57
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$28.82	Single: 5	\$28.28	\$28.76
Class I:	80%	\$58.28	2-Person: 1	\$57.13	\$58.09
Class II:	80%	\$107.32	Family: 15	\$107.35	\$109.16
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,200				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 5	\$5.11	\$5.22
		\$12.84	2-Person: 1	\$10.98	\$11.22
		\$19.31	Family: 15	\$16.53	\$16.88
Life Insurance:	\$20,000		21		
Rate/\$1000					\$0.10
Volume					\$420,000.00
Composite:		\$2.00			\$2.29
AD&D Coverage:	\$20,000		21		
Rate/\$1000					\$0.03
Volume					\$420,000.00
Composite:		\$0.60			\$0.69
LTD Benefit	66 2/3% Max \$5,000		21		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$77,320.00
Composite:		\$23.11			\$23.80
Total Monthly Rate per Member - Single		\$60.50			\$60.76
Total Monthly Rate per Member - 2-Person		\$96.83			\$96.09
Total Monthly Rate per Member - Family		\$152.34			\$152.82

PAK B COBRA RATES:

The COBRA rates for Dental and Vision are the same as the rates above.

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PAK C - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 3	\$503.54	Single: 0	\$534.47	\$545.98
IN Deductible:	\$3500 1P; \$7000 2P&FF	\$1,131.12	2-Person: 1	\$1,200.70	\$1,226.59
IN Coinsurance:	10%	\$1,407.23	Family: 2	\$1,493.82	\$1,526.05
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$30.70	Single: 0	\$29.81	\$30.31
Class I:	80%	\$60.82	2-Person: 1	\$59.27	\$60.27
Class II:	80%	\$109.56	Family: 2	\$109.19	\$111.03
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,200				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 0	\$5.11	\$5.22
		\$12.84	2-Person: 1	\$10.98	\$11.22
		\$19.31	Family: 2	\$16.53	\$16.88
Life Insurance:	\$20,000		3		\$0.10
Rate/\$1000					\$60,000.00
Volume					\$2.29
Composite:		\$2.00	3		\$0.03
AD&D Coverage:	\$20,000				\$60,000.00
Rate/\$1000					\$0.69
Volume					
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$5,000		3		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$13,384.00
Composite:		\$23.11			\$23.80
Total Monthly Rate per Member - Single		\$565.92			\$608.29
Total Monthly Rate per Member - 2-Person		\$1,230.49			\$1,324.86
Total Monthly Rate per Member - Family		\$1,561.81			\$1,680.74
PAK C COBRA RATES:					
	Medical		Single	\$532.97	\$544.48
			2-Person	\$1,199.20	\$1,225.09
			Family	\$1,492.32	\$1,524.55
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PAK D - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$683.22	Single: 5	\$731.06	\$746.81
IN Deductible:	\$500/\$1000	\$1,535.38	2-Person: 4	\$1,643.01	\$1,678.46
IN Coinsurance:	N/A	\$1,910.32	Family: 9	\$2,044.25	\$2,088.36
IN Copay (OV/UC/ER):	\$10/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$30.70	Single: 5	\$29.81	\$30.31
Class I:	80%	\$60.82	2-Person: 4	\$59.27	\$60.27
Class II:	80%	\$109.56	Family: 9	\$109.19	\$111.03
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,200				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 5	\$5.11	\$5.22
		\$12.84	2-Person: 4	\$10.98	\$11.22
		\$19.31	Family: 9	\$16.53	\$16.88
Life Insurance:	\$20,000		18		\$0.10
Rate/\$1000					\$360,000.00
Volume					\$2.29
Composite:		\$2.00	18		\$0.03
AD&D Coverage:	\$20,000				\$360,000.00
Rate/\$1000					\$0.69
Volume					
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$5,000		18		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$75,080.00
Composite:		\$23.11			\$23.80
Total Monthly Rate per Member - Single		\$745.60			\$809.12
Total Monthly Rate per Member - 2-Person		\$1,634.75			\$1,776.73
Total Monthly Rate per Member - Family		\$2,064.90			\$2,243.05

PAK D COBRA RATES:

Medical	Single	\$729.56	\$745.31
	2-Person	\$1,641.51	\$1,676.96
	Family	\$2,042.75	\$2,086.86

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PAK E - VBCC ALL EMPLOYEES VBCC All Employees		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$604.21	Single: 7	\$641.34	\$655.16
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,357.63	2-Person: 2	\$1,441.16	\$1,472.24
IN Coinsurance:	N/A	\$1,689.11	Family: 15	\$1,793.06	\$1,831.74
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$30.70	Single: 7	\$29.81	\$30.31
Class I:	80%	\$60.82	2-Person: 2	\$59.27	\$60.27
Class II:	80%	\$109.56	Family: 15	\$109.19	\$111.03
Class III:	80%				
Annual Max:	\$1,500				
Class IV:	80%				
Lifetime Max:	\$1,200				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 7	\$5.11	\$5.22
		\$12.84	2-Person: 2	\$10.98	\$11.22
		\$19.31	Family: 15	\$16.53	\$16.88
Life Insurance:	\$20,000		24		\$0.10
Rate/\$1000					\$480,000.00
Volume					\$2.29
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		24		\$480,000.00
Rate/\$1000					\$0.69
Volume					
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$5,000		24		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.60
Covered Salary					\$99,545.00
Composite:		\$23.11			\$23.80
Total Monthly Rate per Member - Single		\$666.59			\$717.47
Total Monthly Rate per Member - 2-Person		\$1,457.00			\$1,570.51
Total Monthly Rate per Member - Family		\$1,843.69			\$1,986.43

PAK E COBRA RATES:

Medical	Single	\$639.84	\$653.66
	2-Person	\$1,439.66	\$1,470.74
	Family	\$1,791.56	\$1,830.24

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NON-PAK - VBCC COVERT VBCC Covert Adm and NU Staff		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$583.04	Single: 0	\$623.84	\$637.28
IN Deductible:	\$1000/\$2000	\$1,309.96	2-Person: 0	\$1,401.77	\$1,432.00
IN Coinsurance:	20%	\$1,629.79	Family: 0	\$1,744.05	\$1,781.67
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 3	\$513.79	Single: 0	\$545.35	\$557.09
IN Deductible:	\$3500 1P; \$7000 2P&FF	\$1,154.17	2-Person: 0	\$1,225.17	\$1,251.59
IN Coinsurance:	10%	\$1,435.91	Family: 0	\$1,524.27	\$1,557.16
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$616.51	Single: 0	\$654.40	\$668.49
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,385.30	2-Person: 0	\$1,470.53	\$1,502.26
IN Coinsurance:	N/A	\$1,723.54	Family: 0	\$1,829.62	\$1,869.09
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$697.13	Single: 0	\$745.94	\$762.02
IN Deductible:	\$500/\$1000	\$1,566.68	2-Person: 0	\$1,676.51	\$1,712.68
IN Coinsurance:	N/A	\$1,949.27	Family: 0	\$2,085.93	\$2,130.94
IN Copay (OV/UC/ER):	\$10/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Vision:	VSP 3 G	\$6.70	Single: 0	\$5.74	\$5.86
		\$14.39	2-Person: 0	\$12.32	\$12.58
		\$21.63	Family: 0	\$18.51	\$18.91
NON-PAK COBRA RATES:					
	MESSA Choices	Single	\$622.34	\$635.78	
		2-Person	\$1,400.27	\$1,430.50	
		Family	\$1,742.55	\$1,780.17	
	MESSA ABC Plan 3	Single	\$543.85	\$555.59	
		2-Person	\$1,223.67	\$1,250.09	
		Family	\$1,522.77	\$1,555.66	
	MESSA ABC Plan 1	Single	\$652.90	\$666.99	
		2-Person	\$1,469.03	\$1,500.76	
		Family	\$1,828.12	\$1,867.59	
	MESSA Choices	Single	\$744.44	\$760.52	
		2-Person	\$1,675.01	\$1,711.18	
		Family	\$2,084.43	\$2,129.44	
The COBRA rates for Vision are the same as the rates above.					

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NON-PAK - VBCC LAWRENCE VBCC Trans.Paras w/o Health		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$31.36	Single: 0	\$29.92	\$30.43
Class I:	80%	\$63.50	2-Person: 0	\$61.64	\$62.68
Class II:	80%	\$113.87	Family: 0	\$112.24	\$114.14
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$5.97	Single: 0	\$5.11	\$5.22
		\$12.84	2-Person: 0	\$10.98	\$11.22
		\$19.31	Family: 0	\$16.53	\$16.88

NON-PAK COBRA RATES:

The COBRA rates for Dental and Vision are the same as the rates above.

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NON-PAK - VBCC LAWRENCE 2 VBCC Trans.Paras w/ Health		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Vision:	VSP 3	\$5.97	Single: 0	\$5.11	\$5.22
		\$12.84	2-Person: 0	\$10.98	\$11.22
		\$19.31	Family: 0	\$16.53	\$16.88

NON-PAK COBRA RATES:

The COBRA rates for Vision are the same as the rates above.

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/25/2017. Rates will be effective for 18 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.



Good health. Good business. Great schools.

1475 Kendale Boulevard, PO Box 2560

East Lansing, MI 48826-2560

800.292.4910

2017 Rate Renewal Exclusively for

Decatur Public Schools (056)

(Part of Van Buren County Consortium)

Renewal Effective 07/01/2017

Quote #: 337447

MESSA Field Rep: Jacqueline Mast

Date Created: 03/25/2017

NON-PAK - VBCC OTHER ADMSUPP VBCC OTHER ADM SUPP		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$583.04	Single: 0	\$623.84	\$637.28
IN Deductible:	\$1000/\$2000	\$1,309.96	2-Person: 0	\$1,401.77	\$1,432.00
IN Coinsurance:	20%	\$1,629.79	Family: 0	\$1,744.05	\$1,781.67
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 3	\$513.79	Single: 0	\$545.35	\$557.09
IN Deductible:	\$3500 1P; \$7000 2P&FF	\$1,154.17	2-Person: 0	\$1,225.17	\$1,251.59
IN Coinsurance:	10%	\$1,435.91	Family: 0	\$1,524.27	\$1,557.16
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$616.51	Single: 0	\$654.40	\$668.49
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,385.30	2-Person: 0	\$1,470.53	\$1,502.26
IN Coinsurance:	N/A	\$1,723.54	Family: 0	\$1,829.62	\$1,869.09
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$697.13	Single: 0	\$745.94	\$762.02
IN Deductible:	\$500/\$1000	\$1,566.68	2-Person: 0	\$1,676.51	\$1,712.68
IN Coinsurance:	N/A	\$1,949.27	Family: 0	\$2,085.93	\$2,130.94
IN Copay (OV/UC/ER):	\$10/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices	Single	\$622.34	\$635.78	
		2-Person	\$1,400.27	\$1,430.50	
		Family	\$1,742.55	\$1,780.17	
	MESSA ABC Plan 3	Single	\$543.85	\$555.59	
		2-Person	\$1,223.67	\$1,250.09	
		Family	\$1,522.77	\$1,555.66	
	MESSA ABC Plan 1	Single	\$652.90	\$666.99	
		2-Person	\$1,469.03	\$1,500.76	
		Family	\$1,828.12	\$1,867.59	
	MESSA Choices	Single	\$744.44	\$760.52	
		2-Person	\$1,675.01	\$1,711.18	
		Family	\$2,084.43	\$2,129.44	

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