



Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Benefit Program Cost Summary

Effective 08/01/2016

Forest Park Schools
 801 Forest Parkway
 Crystal Falls, MI 49920-1199

Group: 434A-Teacher

Employer ID: 434
 MESSA Field Rep: RaeAnn Loy

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Teacher - 100000	FT/PT 434A		

PAK A	Plan	Brief Description	Census Used	Rate	MESSA Codes
Medical	MESSA Choices	In-Network Ded: \$500 Single/\$1000 Family In-Network Copay: \$20 Office Visit/\$25 Urgent Care/\$50 ER In-Network OOP Cap: \$1000 Single/\$2000 Family Out-of-Network Ded: \$1000 Single/\$2000 Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Prescription Coverage: MESSA Saver Rx	Single: 1 2-Person: 5 Family: 9	636.17 1,431.38 1,781.26	7FB 252Q 252R 252S
Dental	Dent100/85/50/50:1500/1500:2 6423-0001	Class I: 100% Class II: 85% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,500 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 1 2-Person: 5 Family: 9	30.75 61.40 115.21	D0281B 252T 252U 252V
Vision	VSP 3 Plus	Plan year July to July	Single: 1 2-Person: 5 Family: 9	10.02 21.54 32.43	V3P1 252Z 2530 2531
PAK Life	\$5,000 PAK Life		Individuals: 15 Volume: 75,000 Rate per 1000: 0.20	1.00	P00502 1604
PAK AD&D	\$5,000 PAK AD&D		Individuals: 15 Volume: 75,000 Rate per 1000: 0.03	0.15	K00502 1603
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM01 001Z

COBRA RATES:

The COBRA rates for this group are the same as the rates above.

PAK B	Plan	Brief Description	Census Used	Rate	MESSA Codes
Dental	Dent100/85/50/50:1500/1500:2 6423-0002	Class I: 100% Class II: 85% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,500 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 0 2-Person: 3 Family: 4	30.21 60.94 115.09	D0281C 252W 252X 252Y
Vision	VSP 3 Plus	Plan year July to July	Single: 0 2-Person: 3 Family: 4	10.02 21.54 32.43	V3P2 2532 2533 2534
PAK Life	\$6,000 PAK Life		Individuals: 7 Volume: 42,000 Rate per 1000: 0.20	1.20	P00602 1609
PAK AD&D	\$6,000 PAK AD&D		Individuals: 7 Volume: 42,000 Rate per 1000: 0.03	0.18	K00602 1608

COBRA RATES:

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PAK C	Plan	Brief Description	Census Used	Rate	MESSA Codes
Medical	MESSA ABC Plan 1	In-Network Ded: \$1300 Single Cov; \$2600 2-Person & Family Cov In-Network OOP Cap: \$1000 Single Cov; \$2000 2-Person & Family Cov Out-of-Network Ded: \$2600 Single Cov; \$5200 2-Person & Family Cov Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single Cov; \$4000 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 1 2-Person: 0 Family: 3	572.55 1,288.23 1,603.13	7V 2Z7V 2Z7W 2Z7X
Dental	Dent100/85/50/50:1500/1500:2 6423-0001	Class I: 100% Class II: 85% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,500 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 1 2-Person: 0 Family: 3	30.75 61.40 115.21	D0281H 2Z7Y 2Z7Z 2Z80
Vision	VSP 3 Plus	Plan year July to July	Single: 1 2-Person: 0 Family: 3	10.02 21.54 32.43	V3PH 2Z81 2Z82 2Z83
PAK Life	\$5,000 PAK Life		Individuals: 4 Volume: 20,000 Rate per 1000: 0.20	1.00	P0050B 2Z84
PAK AD&D	\$5,000 PAK AD&D		Individuals: 4 Volume: 20,000 Rate per 1000: 0.03	0.15	K0050C 2Z85
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM12 001Z

COBRA RATES:

The COBRA rates for this group are the same as the rates above.

Please refer to plan coverage booklets for a complete description of benefits.



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**2016 Rate Renewal Exclusively for
 Forest Park Schools
 Renewal Effective 07/01/2016**

Quote #: 333338
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/22/2016

PAK A - 434C Administrators/Superint		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$559.89	Single: 0	\$637.67
IN Deductible:	\$500/\$1000	\$1,257.41	2-Person: 2	\$1,432.88
IN Coinsurance:	N/A	\$1,564.41	Family: 2	\$1,782.76
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$38.21	Single: 0	\$35.78
Class I:	100%	\$75.05	2-Person: 2	\$70.71
Class II:	85%	\$133.55	Family: 2	\$130.89
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 2	\$21.54
		\$32.43	Family: 2	\$32.43
Life Insurance:	\$100,000		4	\$0.20
Rate/\$1000				\$400,000.00
Volume				\$20.00
Composite:		\$18.00		\$0.03
AD&D Coverage:	\$100,000		4	\$0.03
Rate/\$1000				\$400,000.00
Volume				\$3.00
Composite:		\$3.00		\$3.00
LTD Benefit	66 2/3% Max \$5,000		4	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.90
Covered Salary				\$18,801.00
Composite:		\$40.66		\$42.30
Total Monthly Rate per Member - Single		\$669.58		\$748.77
Total Monthly Rate per Member - 2-Person		\$1,415.66		\$1,590.43
Total Monthly Rate per Member - Family		\$1,792.05		\$2,011.38

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$636.17	\$1,431.38	\$1,781.26

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/22/2016. 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. These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.



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 Date Created: 03/22/2016

PAK C - 434C Administrators/Superint		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$506.39	Single: 0	\$574.05
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,137.49	2-Person: 0	\$1,289.73
IN Coinsurance:	N/A	\$1,415.18	Family: 0	\$1,604.63
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:		\$38.21	Single: 0	\$35.78
Class I:	100%	\$75.05	2-Person: 0	\$70.71
Class II:	85%	\$133.55	Family: 0	\$130.89
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 0	\$21.54
		\$32.43	Family: 0	\$32.43
Life Insurance:	\$100,000		0	
Rate/\$1000				\$0.20
Volume				\$0.00
Composite:		\$18.00		\$20.00
AD&D Coverage:	\$100,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$3.00		\$3.00
LTD Benefit	66 2/3% Max \$5,000		0	
Max Monthly Salary:	\$7,500			
Waiting Period:	60 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.90
Covered Salary				\$0.00
Composite:		\$40.66		\$42.30
Total Monthly Rate per Member - Single		\$616.28		\$685.15
Total Monthly Rate per Member - 2-Person		\$1,295.74		\$1,447.28
Total Monthly Rate per Member - Family		\$1,642.82		\$1,833.25

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$572.55	\$1,288.23	\$1,603.13

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

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Forest Park Schools

Renewal Effective 07/01/2016

Table with 4 columns: PAK B - 434C Administrators/Superint, 2015-16 Rates, Enrollment, 2016-17 Rates. Rows include Dental, Vision, Life Insurance, AD&D Coverage, LTD Benefit, and Total Monthly Rate per Member.

PAK B COBRA RATES:

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

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PAK A - 434K AFSCME Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$559.69	Single: 0	\$637.67
IN Deductible:	\$500/\$1000	\$1,257.41	2-Person: 4	\$1,432.88
IN Coinsurance:	N/A	\$1,564.41	Family: 3	\$1,782.76
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		\$38.80	Single: 0	\$34.64
Class I:	100%	\$77.74	2-Person: 4	\$69.58
Class II:	85%	\$137.60	Family: 3	\$126.82
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 4	\$21.54
		\$32.43	Family: 3	\$32.43
Life Insurance:	\$5,000		7	
Rate/\$1000				\$0.20
Volume				\$35,000.00
Composite:		\$0.90		\$1.00
AD&D Coverage:	\$5,000		7	
Rate/\$1000				\$0.03
Volume				\$35,000.00
Composite:		\$0.15		\$0.15
Total Monthly Rate per Member - Single		\$609.56		\$683.48
Total Monthly Rate per Member - 2-Person		\$1,357.74		\$1,525.15
Total Monthly Rate per Member - Family		\$1,735.49		\$1,943.16

PAK A COBRA RATES:

Medical	Single	\$636.17
	2-Person	\$1,431.38
	Family	\$1,781.26

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PAK C - 434K AFSCME Support Staff

	2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1		
IN Deductible:	\$1300 1P; \$2600 2P&FF	Single: 0	\$574.05
IN Coinsurance:	N/A	2-Person: 0	\$1,289.73
IN Copay (OV/UC/ER):	N/A	Family: 0	\$1,604.63
Rx Coverage:	ABC Rx		
Riders Included:	None		
Dental:			
Class I:	100%	Single: 0	\$34.64
Class II:	85%	2-Person: 0	\$69.58
Class III:	50%	Family: 0	\$126.82
Annual Max:	\$1,500		
Class IV:	50%		
Lifetime Max:	\$1,500		
Riders:	2 Cleanings		
Vision:	VSP 3 Plus		
	\$10.02	Single: 0	\$10.02
	\$21.54	2-Person: 0	\$21.54
	\$32.43	Family: 0	\$32.43
Life Insurance:	\$5,000	0	
Rate/\$1000			\$0.20
Volume			\$0.00
Composite:	\$0.90		\$1.00
AD&D Coverage:	\$5,000	0	
Rate/\$1000			\$0.03
Volume			\$0.00
Composite:	\$0.15		\$0.15
Total Monthly Rate per Member - Single	\$556.26		\$619.86
Total Monthly Rate per Member - 2-Person	\$1,237.82		\$1,382.00
Total Monthly Rate per Member - Family	\$1,586.26		\$1,765.03

PAK C COBRA RATES:

Medical	Single	\$572.55
	2-Person	\$1,288.23
	Family	\$1,603.13

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

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PAK B - 434K AFSCME Support Staff		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$41.50	Single: 0	\$37.47
Class I:	100%	\$82.67	2-Person: 4	\$74.55
Class II:	85%	\$139.66	Family: 0	\$128.10
Class III:	50%			
Annual Max:	\$1,500			
Class IV:	50%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 Plus	\$10.02	Single: 0	\$10.02
		\$21.54	2-Person: 4	\$21.54
		\$32.43	Family: 0	\$32.43
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Life Insurance:	\$6,000		4	
Rate/\$1000				\$0.20
Volume				\$24,000.00
Composite:		\$1.08		\$1.20
AD&D Coverage:	\$6,000		4	
Rate/\$1000				\$0.03
Volume				\$24,000.00
Composite:		\$0.18		\$0.18
<hr/>				
Total Monthly Rate per Member - Single		\$52.78		\$48.87
Total Monthly Rate per Member - 2-Person		\$105.47		\$97.47
Total Monthly Rate per Member - Family		\$173.35		\$161.91

PAK B COBRA RATES:

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