



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Effective 07/01/2010

Hanover-Horton School District Group: -Teachers
 237 Farview St
 Horton, MI 49246-0060

Job	FT/PT	Eligibility Rule ID	Job	FT/PT	Eligibility Rule ID
Teacher - 100000	FT/PT	\			
PAK A	Plan	Brief Description	Census Used	Rate	MESSA Codes
Medical	MESSA Choices II 07061-012	In-Network Deductible: \$100/\$200 Out-Of-Network Deductible: \$250/\$500 OV/UC/ER Copay: \$10/\$25/\$50 RX: \$10/\$20 XVA2 Rider: Yes Adult Immunization Rider: Yes	Member Only: 10 Member + Dependent: 13 Member + Dependents: 48	594.54 1,337.71 1,486.35	3Q 270D 270E 270F
Dental	Dent 80/80/80/80:1300(1000) 0770-0003	Class I: 80% Class II: 80% Class III: 80% Class IV: 80% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,300 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Member Only: 10 Member + Dependent: 13 Member + Dependents: 48	92.92 92.92 92.92	D0213A 270G 270H 270I
Vision	VSP 2 Silver	Plan year July to July	Member Only: 10 Member + Dependent: 13 Member + Dependents: 48	16.17 16.17 16.17	V2SN 270M 270N 270O
Negotiated LTD	Neg LTD 66 2/3% Max \$4,000	Replacement %: 66.67 Maximum Benefit: \$4,000 Maximum Monthly Salary: \$6,000 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 71 Volume: 355,718 Rate per 100: 0.54	27.05	LT312 16TC
PAK Life	\$30,000 PAK Life		Individuals: 71 Volume: 2,130,000 Rate per 1000: 0.14	4.20	P03002 16TD
PAK AD&D	\$30,000 PAK AD&D		Individuals: 71 Volume: 2,130,000 Rate per 1000: 0.03	0.90	K03002 16TB
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM01 001Z

COBRA RATES:

The COBRA rates for Dental and Vision are the same as the rates above, Medical COBRA rates for PAK A are as follows:

Medical - Member Only	594.54
Medical - Member + Dependent	1,337.71
Medical - Member + Dependents	1,486.35



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PAK B	Plan	Brief Description	Census Used	Rate	MESSA Codes
Dental	Dent 80/80/80/80:1300(1000) 0770-0004	Class I: 80%			D0213B
		Class II: 80%			
		Class III: 80%			
		Class IV: 80%			
		Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,300			
		X-Rays paid under: Class II			
		Adult Orthodontics: No	Member Only: 0	107.80	270J
		Sealants: No	Member + Dependent: 0	107.80	270K
		Cleanings: 2 per year	Member + Dependents: 7	107.80	270L
Vision	VSP 2 Silver	Plan year July to July	Member Only: 0	17.82	V2SO 270P
			Member + Dependent: 0	17.82	270Q
			Member + Dependents: 7	17.82	270R
Negotiated LTD	Neg LTD 66 2/3% Max \$4,000	Replacement %: 66.67	Individuals: 7	25.11	LT312A 16TI
		Maximum Benefit: \$4,000	Volume: 32,547		
		Maximum Monthly Salary: \$6,000	Rate per 100: 0.54		
		Waiting Period: 90 Calendar Days Modified Fill			
		Alcohol/Drug: Same as any other illness			
		Mental/Nervous: Same as any other illness			
		Social Security Offset: Family			
		Own Occupation: 2 years Minimum Benefit: 5%			
		Survivor Income Benefit: 0 months			
		Pre-Existing Conditions: Waived			
Freeze on Offsets: Yes COLA: No					
		Educational Supplemental Program: No			
PAK Life	\$40,000 PAK Life		Individuals: 7	5.60	P04001 16TJ
			Volume: 280,000		
			Rate per 1000: 0.14		
PAK AD&D	\$40,000 PAK AD&D		Individuals: 7	1.20	K04001 16TH
			Volume: 280,000		
			Rate per 1000: 0.03		

COBRA RATES:

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

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Hanover-Horton School District
 237 Farview St
 Horton, MI 49246-0060

Group: 3-PrincipalsAssistant Principals

Employer ID: 572
 MESSA Field Rep: Sherri Cummings

Job	FT/PT	Eligibility Rule ID	Job	FT/PT	Eligibility Rule ID
Principal - 110004	FT/PT		Asst Principal - 110012	FT/PT	

Plan	Brief Description	Census Used	Rate	MESSA Codes
Medical MESSA Choices II 07061-012	In-Network Deductible: \$100/\$200 Out-Of-Network Deductible: \$250/\$500 OV/UC/ER Copay: \$10/\$25/\$50 RX: \$10/\$20 XVA2 Rider: Yes Adult Immunization Rider: Yes	Member Only: 1 Member + Dependent: 0 Member + Dependents: 2	606.68 1,365.69 1,516.69	3QB 1RCG 1RCH 1RCI
Vision VSP 2 Silver	Plan year October to October	Member Only: 1 Member + Dependent: 0 Member + Dependents: 2	13.90 13.90 13.90	V2SF 270V 270W 270X
Negotiated LTD Neg LTD 60% Max \$4,000	Replacement %: 60.00 Maximum Benefit: \$4,000 Maximum Monthly Salary: \$6,667 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Not Waived Freeze on Offsets: Yes COLA: Yes Educational Supplemental Program: No	Individuals: 3 Volume: 19,084 Rate per 100: 0.64	0.64	LT099 2DQ9
Negotiated Life 2X Salary Negotiated Life		Individuals: 3 Volume: 459,000 Rate per 1000: 0.14	0.14	N02X02 2DQ8
Negotiated AD&D 2X Salary Negotiated AD&D		Individuals: 3 Volume: 459,000 Rate per 1000: 0.03	0.03	A02X02 10OR
Basic Term Life Basic Term Life w/Med \$5,000			1.50	BTLM10 001Z

COBRA RATES:

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

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Hanover-Horton School District
 237 Farview St
 Horton, MI 49246-0060

Group: Superintendent

Employer ID: 572
 MESSA Field Rep: Sherri Cummings

Job	FT/PT	Eligibility Rule ID	Job	FT/PT	Eligibility Rule ID	
Superintendent - 110005	FT/PT					
Medical		Plan MESSA Choices II 07061-012	Brief Description In-Network Deductible: \$100/\$200 Out-Of-Network Deductible: \$250/\$500 OV/UC/ER Copay: \$10/\$25/\$50 RX: \$10/\$20 XVA2 Rider: Yes Adult Immunization Rider: Yes	Census Used Member Only: 0 Member + Dependent: 1 Member + Dependents: 0	Rate 606.68 1,365.02 1,516.69	MESSA Codes 3QC 1RCJ 1RCK 1RCL
Vision		Plan VSP 2 Silver	Brief Description Plan year October to October	Census Used Member Only: 0 Member + Dependent: 1 Member + Dependents: 0	Rate 17.82 17.82 17.82	MESSA Codes V2SD 270Y 270Z 2710
Negotiated LTD		Plan Neg LTD 60% Max \$4,000	Brief Description Replacement %: 60.00 Maximum Benefit: \$4,000 Maximum Monthly Salary: \$6,667 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Not Waived Freeze on Offsets: Yes COLA: Yes Educational Supplemental Program: No	Census Used Individuals: 1 Volume: 6,667 Rate per 100: 0.87	Rate 0.87	MESSA Codes LT099C 2DQB
Negotiated Life		Plan \$100,000 Negotiated Life		Census Used Individuals: 1 Volume: 100,000 Rate per 1000: 0.14	Rate 0.14	MESSA Codes N10002 2DQA
Negotiated AD&D		Plan \$100,000 Negotiated AD&D		Census Used Individuals: 1 Volume: 100,000 Rate per 1000: 0.03	Rate 0.03	MESSA Codes A10002 10OR
Basic Term Life		Plan Basic Term Life w/Med \$5,000			Rate 1.50	MESSA Codes BTLM07 001Z

COBRA RATES:

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Hanover-Horton School District Group: Central Office Secretary
 237 Farview St
 Horton, MI 49246-0060

Job	FT/PT	Eligibility Rule ID	Job	FT/PT	Eligibility Rule ID
Central Office Secretar	-	190045			
		FT/PT			
Plan	Brief Description	Census Used	Rate	MESSA Codes	
Medical	MESSA Choices II 07061-012	In-Network Deductible: \$100/\$200 Out-Of-Network Deductible: \$250/\$500 OV/UC/ER Copay: \$10/\$25/\$50 RX: \$10/\$20 XVA2 Rider: Yes Adult Immunization Rider: Yes	Member Only: 0 Member + Dependent: 1 Member + Dependents: 2	606.68 1,365.02 1,516.69	3QD 1RCM 1RCN 1RCO
Vision	VSP 2 Silver	Plan year October to October	Member Only: 0 Member + Dependent: 1 Member + Dependents: 2	17.82 17.82 17.82	V2SG 271G 271H 271I
Negotiated LTD	Neg LTD 60% Max \$4,000	Replacement %: 60.00 Maximum Benefit: \$4,000 Maximum Monthly Salary: \$6,667 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Not Waived Freeze on Offsets: Yes COLA: Yes Educational Supplemental Program: No	Individuals: 2 Volume: 7,759 Rate per 100: 1.06	1.06	LT099D 2DQD
Negotiated Life	\$20,000 Negotiated Life		Individuals: 3 Volume: 60,000 Rate per 1000: 0.14	0.14	N02002 2DQC
Negotiated AD&D	\$20,000 Negotiated AD&D		Individuals: 3 Volume: 60,000 Rate per 1000: 0.03	0.03	A02002 10OR
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM11 001Z

COBRA RATES:

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Effective 07/01/2010

Hanover-Horton School District Group Supervisors
 237 Farview St
 Horton, MI 49246-0060

Employer ID: 572
 MESSA Field Rep: Sherri Cummings

Job	FT/PT	Eligibility Rule ID
Supervisor of Bldgs & Gn - 110112	FT/PT	
Transportation Supervisor - 210004	FT/P1	

Job	FT/PT	Eligibility Rule ID
Service Director/Supervis - 130004	FT/PT :	

	Plan	Brief Description	Census Used	Rate	MESSA Codes	
Medical	MESSA Choices II 07061-012	In-Network Deductible: \$100/\$200			3QE	
		Out-Of-Network Deductible: \$250/\$500				
		OV/UC/ER Copay: \$10/\$25/\$50				
		RX: \$10/\$20	Member Only: 0	606.68	1RCP	
		XVA2 Rider: Yes	Member + Dependent: 1	1,365.02	1RCQ	
Vision	VSP 2 Silver	Adult Immunization Rider: Yes	Member + Dependents: 1	1,516.69	1RCR	
		Plan year October to October	Member Only: 0	17.82	V2SE 271M	
			Member + Dependent: 1	17.82	271N	
			Member + Dependents: 1	17.82	271O	
Negotiated Life	\$20,000 Negotiated Life		Individuals: 2	0.14	N0200B 2DQG	
			Volume: 40,000			
			Rate per 1000: 0.14			
Negotiated AD&D	\$20,000 Negotiated AD&D		Individuals: 2	0.03	A0200B 10OR	
			Volume: 40,000			
			Rate per 1000: 0.03			
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM12 001Z	

COBRA RATES:

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Hanover-Horton School District
 Renewal Effective 07/01/2010

PAK A -	MESPA FT Food Serv,Sec,& Maint	2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 1	\$622.71
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 4	\$1,399.21
RX Drug Copay:	\$10/\$20		Family: 9	\$1,554.51
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2			
Composite:		\$1,298.71		
Dental:			Single: 1	
Class I:	80%		2-Person: 4	
Class II:	80%		Family: 9	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$750			
Riders:	2 Cleanings			
Composite:		\$91.02		\$93.41
Vision:	VSP 2 Silver		Single: 1	
			2-Person: 4	
			Family: 9	
Composite:		\$16.75		\$16.98
Life Insurance:	\$20,000		14	
Rate/\$1000				\$0.14
Volume				\$280,000.00
Composite:		\$2.60		\$2.80
AD&D Coverage:	\$20,000		14	
Rate/\$1000				\$0.03
Volume				\$280,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		14	
Max Monthly Salary:	\$4,167			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	No			
Rate/\$100				\$1.59
Covered Salary				\$34,841.00
Composite:		\$29.32 *		\$39.57
Total Composite Rate per Member		\$1,439.00		
Total Monthly Rate per Member - Single				\$776.07
Total Monthly Rate per Member - 2-Person				\$1,552.57
Total Monthly Rate per Member - Family				\$1,707.87

* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$38.36.

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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Hanover-Horton School District
Renewal Effective 07/01/2010

PAK A COBRA RATES:

Medical	Single	\$621.21
	2-Person	\$1,397.71
	Family	\$1,553.01
Dental	Single	\$93.41
	2-Person	\$93.41
	Family	\$93.41
Vision	Single	\$16.98
	2-Person	\$16.98
	Family	\$16.98

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Hanover-Horton School District
 Renewal Effective 07/01/2010

PAK B -	MESPA FT Food Serv,Sec,& Maint	2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 0	
Class I:	80%		2-Person: 0	
Class II:	80%		Family: 0	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$750			
Riders:	2 Cleanings			
Composite:		\$95.42		\$93.99
Vision:	VSP 2 Silver		Single: 0	
			2-Person: 0	
			Family: 0	
Composite:		\$17.58		\$17.82
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.14
Volume				\$0.00
Composite:		\$2.60		\$2.80
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		0	
Max Monthly Salary:	\$4,167			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	No			
Rate/\$100				\$1.59
Covered Salary				\$0.00
Composite:		\$29.32 *		\$39.57
Total Composite Rate per Member		\$145.52		\$154.78

* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$38.36.

PAK B COBRA RATES:

Dental	Single	\$93.99
	2-Person	\$93.99
	Family	\$93.99
Vision	Single	\$17.82
	2-Person	\$17.82
	Family	\$17.82

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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Hanover-Horton School District
 Renewal Effective 07/01/2010

NON-PAK - :	Central Office Secretary	2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II	\$564.23	Single: 0	\$627.08
OV/UC/ER Copay:	\$10/\$25/\$50	\$1,267.63	2-Person: 1	\$1,409.06
RX Drug Copay:	\$10/\$20	\$1,408.32	Family: 2	\$1,565.45
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	XVA2, Adult Immunizations			
Vision:	VSP 2 Silver	\$17.58	Single: 0	\$17.82
		\$17.58	2-Person: 1	\$17.82
		\$17.58	Family: 2	\$17.82
Life Insurance:	\$20,000	\$0.13	3	
Rate/\$1000				\$0.14
Volume				\$60,000.00
AD&D Coverage:	\$20,000	\$0.03	3	
Rate/\$1000				\$0.03
Volume				\$60,000.00
LTD Benefit	60% Max \$4,000	\$1.08	2	
Max Monthly Salary:	\$6,667			
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.:	Not Waived			
COLA:	Yes			
Rate/\$100				\$1.06
Covered Salary				\$7,759.00
	NON-PAK COBRA RATES:			
	Medical		Single	\$625.58
			2-Person	\$1,407.56
			Family	\$1,563.95
	Vision		Single	\$17.82
			2-Person	\$17.82
			Family	\$17.82

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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Hanover-Horton School District

Renewal Effective 07/01/2010

NON-PAK -	PT Food Service	2009-10 Rates	Enrollment	2010-11 Rates
Life Insurance:	\$20,000	\$0.13	4	
Rate/\$1000				\$0.14
Volume				\$80,000.00
AD&D Coverage:	\$20,000	\$0.03	4	
Rate/\$1000				\$0.03
Volume				\$80,000.00

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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NON-PAK	Administrative Assistant	2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 2 Silver	\$17.58 \$17.58 \$17.58	Single: 0 2-Person: 0 Family: 0	\$17.82 \$17.82 \$17.82
Life Insurance: Rate/\$1000 Volume	\$10,000	\$0.13	0	\$0.14 \$0.00
AD&D Coverage: Rate/\$1000 Volume	\$10,000	\$0.03	0	\$0.03 \$0.00
NON-PAK COBRA RATES:		Vision	Single 2-Person Family	\$17.82 \$17.82 \$17.82

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PAK A - FT Transportation	2009-10 Rates	Enrollment	2010-11 Rates
Medical: MESSA Choices II		Single: 5	\$622.71
OV/UC/ER Copay: \$5/\$10/\$25		2-Person: 0	
RX Drug Copay: \$10/\$20		Family: 0	
Deductible: In-\$0, Out-\$250/\$500			
Riders Included: XVA2			
Composite:	\$560.30		
Dental:		Single: 2	
Class I: 50%		2-Person: 1	
Class II: 50%		Family: 2	
Class III: 50%			
Annual Max: \$500			
Class IV: 0%			
Lifetime Max: \$ 0			
Riders: 2 Cleanings			
Composite:	\$36.28		\$33.55
Vision: VSP 2 Silver		Single: 2	
		2-Person: 1	
		Family: 2	
Composite:	\$14.68		\$13.12
Life Insurance: \$20,000		5	
Rate/\$1000			\$0.14
Volume			\$100,000.00
Composite:	\$2.60		\$2.80
AD&D Coverage: \$20,000		5	
Rate/\$1000			\$0.03
Volume			\$100,000.00
Composite:	\$0.60		\$0.60
Total Composite Rate per Member	\$614.46		
Total Monthly Rate per Member - Single			\$672.78

PAK A COBRA RATES:

Medical	Single	\$621.21
Dental	Single	\$33.55
	2-Person	\$33.55
	Family	\$33.55
Vision	Single	\$13.12
	2-Person	\$13.12
	Family	\$13.12

The above rates are based on plans and enrollment as of 03/24/2010. 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.



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Hanover-Horton School District
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PAK B -	FT Transportation	2009-10 Rates	Enrollment	2010-11 Rates
Dental:			Single: 0	
Class I:	80%		2-Person: 4	
Class II:	80%		Family: 2	
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$750			
Riders:	2 Cleanings			
Composite:		\$95.42		\$95.22
Vision:	VSP 2 Silver		Single: 0	
			2-Person: 4	
			Family: 2	
Composite:		\$17.58		\$17.82
Life Insurance:	\$20,000		6	
Rate/\$1000				\$0.14
Volume				\$120,000.00
Composite:		\$2.60		\$2.80
AD&D Coverage:	\$20,000		6	
Rate/\$1000				\$0.03
Volume				\$120,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	60% Max \$2,500		6	
Max Monthly Salary:	\$4,167			
Waiting Period:	120 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$2.21
Covered Salary				\$8,228.00
Composite:		\$15.27 *		\$30.31
Total Composite Rate per Member		\$131.47		\$146.75

* LTD Rate Note: As communicated in the summer of 2009, MESSA honored the undercharged LTD rate for the 2009-10 renewal. For your reference, the correct LTD rate would have been \$28.55.

PAK B COBRA RATES:

Dental	Single	\$95.22
	2-Person	\$95.22
	Family	\$95.22
Vision	Single	\$17.82
	2-Person	\$17.82
	Family	\$17.82

The above rates are based on plans and enrollment as of 03/24/2010. 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.