



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
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

NON-PAK - JCC ACA UNAFIL EMP JCC ACA Unaffiliated Elig Emp		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$529.43	Single: 0	\$573.14	\$585.48
IN Deductible:	\$1000/\$2000	\$1,189.35	2-Person: 0	\$1,287.69	\$1,315.47
IN Coinsurance:	N/A	\$1,479.70	Family: 0	\$1,602.08	\$1,636.64
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA ABC Plan 1	\$505.36	Single: 1	\$542.70	\$554.39
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,135.20	2-Person: 0	\$1,219.23	\$1,245.52
IN Coinsurance:	N/A	\$1,412.31	Family: 0	\$1,516.88	\$1,549.60
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$561.34	Single: 0	\$607.69	\$620.78
IN Deductible:	\$500/\$1000	\$1,261.14	2-Person: 0	\$1,365.43	\$1,394.88
IN Coinsurance:	N/A	\$1,569.03	Family: 0	\$1,698.81	\$1,735.46
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Medical:	MESSA Choices	\$600.75	Single: 0	\$650.36	\$664.37
IN Deductible:	\$500/\$1000	\$1,349.82	2-Person: 0	\$1,461.44	\$1,492.97
IN Coinsurance:	N/A	\$1,679.39	Family: 0	\$1,818.29	\$1,857.53
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	MESSA Choices		Single	\$571.64	\$583.98
			2-Person	\$1,286.19	\$1,313.97
			Family	\$1,600.58	\$1,635.14
	MESSA ABC Plan 1		Single	\$541.20	\$552.89
			2-Person	\$1,217.73	\$1,244.02
			Family	\$1,515.38	\$1,548.10
	MESSA Choices		Single	\$606.19	\$619.28
			2-Person	\$1,363.93	\$1,393.38
			Family	\$1,697.31	\$1,733.96
	MESSA Choices		Single	\$648.86	\$662.87
			2-Person	\$1,459.94	\$1,491.47
			Family	\$1,816.79	\$1,856.03

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/21/2017. 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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Renewal Effective 07/01/2017

PAK A - JCC ADMINISTRATORS JCC All Admin except Supers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$31.43	Single: 0	\$31.10	\$31.63
Class I:	80%	\$62.27	2-Person: 0	\$61.46	\$62.50
Class II:	80%	\$111.94	Family: 0	\$111.98	\$113.87
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					\$0.00
Composite:		\$0.90			\$0.90
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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				\$0.52
Rate/\$100					\$0.00
Covered Salary					\$28.01
Composite:		\$26.05			
Total Monthly Rate per Member - Single		\$656.17			\$720.82
Total Monthly Rate per Member - 2-Person		\$1,428.04			\$1,570.10
Total Monthly Rate per Member - Family		\$1,807.25			\$1,984.78

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$635.88	\$1,430.75	\$1,780.46
	\$649.61	\$1,461.64	\$1,818.91

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

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Renewal Effective 07/01/2017

PAK B - JCC ADMINISTRATORS JCC All Admin except Supers	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		Single: 0	\$29.10	\$29.59
Class I:	80%	2-Person: 0	\$57.94	\$58.92
Class II:	80%	Family: 3	\$110.67	\$112.54
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 3	\$17.61	\$17.99
<hr/>				
Life Insurance:	\$35,000	3		
Rate/\$1000				\$0.12
Volume				\$105,000.00
Composite:			\$3.50	\$4.20
AD&D Coverage:	\$35,000	3		
Rate/\$1000				\$0.03
Volume				\$105,000.00
Composite:			\$1.05	\$1.05
<hr/>				
LTD Benefit	66 2/3% Max \$7,000	3		
Max Monthly Salary:	\$10,500			
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				\$0.52
Covered Salary				\$16,222.00
Composite:			\$26.05	\$28.01
<hr/>				
Total Monthly Rate per Member - Single			\$65.72	\$68.42
Total Monthly Rate per Member - 2-Person			\$101.24	\$104.13
Total Monthly Rate per Member - Family			\$156.90	\$163.79

PAK B COBRA RATES:

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

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PAK C - JCC ADMINISTRATORS JCC All Admin except Supers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$31.43	Single: 0	\$31.10	\$31.63
Class I:	80%	\$62.27	2-Person: 0	\$61.46	\$62.50
Class II:	80%	\$111.94	Family: 0	\$111.98	\$113.87
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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				\$0.52
Rate/\$100					\$0.00
Covered Salary					\$28.01
Composite:		\$26.05			
Total Monthly Rate per Member - Single		\$617.55			\$678.10
Total Monthly Rate per Member - 2-Person		\$1,341.14			\$1,473.98
Total Monthly Rate per Member - Family		\$1,699.10			\$1,865.16

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

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PAK D - JCC ADMINISTRATORS JCC All Admin except Supers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 0	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 1	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 2	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$31.43	Single: 0	\$31.10	\$31.63
Class I:	80%	\$62.27	2-Person: 1	\$61.46	\$62.50
Class II:	80%	\$111.94	Family: 2	\$111.98	\$113.87
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 1	\$11.70	\$11.95
		\$19.52	Family: 2	\$17.61	\$17.99
Life Insurance:	\$30,000		3		\$0.12
Rate/\$1000					\$90,000.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		3		\$0.03
Rate/\$1000					\$90,000.00
Volume					\$0.90
Composite:		\$0.90			\$0.90
LTD Benefit	66 2/3% Max \$7,000		3		\$0.52
Max Monthly Salary:	\$10,500				\$22,349.00
Waiting Period:	90 CDMF				\$28.01
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					\$0.52
Covered Salary					\$22,349.00
Composite:		\$26.05			\$28.01
Total Monthly Rate per Member - Single		\$562.69			\$613.05
Total Monthly Rate per Member - 2-Person		\$1,217.71			\$1,327.61
Total Monthly Rate per Member - Family		\$1,545.51			\$1,683.02

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$530.38	\$1,193.38	\$1,485.08
	\$541.84	\$1,219.15	\$1,517.15

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PAK E - JCC ADMINISTRATORS JCC All Admin except Supers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$31.43	Single: 0	\$31.10	\$31.63
Class I:	80%	\$62.27	2-Person: 0	\$61.46	\$62.50
Class II:	80%	\$111.94	Family: 0	\$111.98	\$113.87
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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					\$0.52
Covered Salary					\$0.00
Composite:		\$26.05			\$28.01
Total Monthly Rate per Member - Single		\$586.28			\$643.52
Total Monthly Rate per Member - 2-Person		\$1,270.78			\$1,396.15
Total Monthly Rate per Member - Family		\$1,611.55			\$1,768.31

PAK E COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$560.21	\$572.31
	2-Person	\$1,260.47	\$1,287.69
	Family	\$1,568.57	\$1,602.44

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PAK A - JCC FT CMF JCC FT Cust.Maint.Fac		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 1	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$35.81	Single: 0	\$34.64	\$35.22
Class I:	80%	\$70.20	2-Person: 1	\$68.18	\$69.33
Class II:	80%	\$119.86	Family: 0	\$119.49	\$121.51
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 1	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		1		\$0.12
Rate/\$1000					\$20,000.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		1		\$20,000.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		1		\$1.68
Max Monthly Salary:	\$5,250				\$3,293.00
Waiting Period:	90 CDMF				\$49.87
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					\$1.68
Covered Salary					\$3,293.00
Composite:		\$43.60			\$49.87
Total Monthly Rate per Member - Single		\$676.80			\$744.77
Total Monthly Rate per Member - 2-Person		\$1,452.22			\$1,597.29
Total Monthly Rate per Member - Family		\$1,831.42			\$2,012.78

PAK A COBRA RATES:

Medical	Single	\$635.88	\$649.61
	2-Person	\$1,430.75	\$1,461.64
	Family	\$1,780.46	\$1,818.91

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PAK B - JCC FT CMF JCC FT Cust.Maint.Fac	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:	\$34.37	Single: 0	\$34.45	\$35.03
Class I: 80%	\$66.25	2-Person: 0	\$65.17	\$66.27
Class II: 80%	\$119.32	Family: 0	\$118.03	\$120.02
Class III: 80%				
Annual Max: \$1,000				
Class IV: 80%				
Lifetime Max: \$1,300				
Riders: 2 Cleanings				
<hr/>				
Vision: VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
	\$12.96	2-Person: 0	\$11.70	\$11.95
	\$19.52	Family: 0	\$17.61	\$17.99
<hr/>				
Life Insurance: \$25,000		0		
Rate/\$1000				\$0.12
Volume				\$0.00
Composite:	\$2.50			\$3.00
AD&D Coverage: \$25,000		0		
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:	\$0.75			\$0.75
<hr/>				
LTD Benefit 66 2/3% Max \$3,500		0		
Max Monthly Salary: \$5,250				
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				\$1.68
Covered Salary				\$0.00
Composite:	\$43.60			\$49.87
<hr/>				
Total Monthly Rate per Member - Single	\$87.25			\$94.22
Total Monthly Rate per Member - 2-Person	\$126.06			\$131.84
Total Monthly Rate per Member - Family	\$185.69			\$191.63

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PAK C - JCC FT CMF JCC FT Cust.Maint.Fac	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical: MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible: \$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance: N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER): \$20/\$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$35.81	Single: 0	\$34.64	\$35.22
Class I: 80%	\$70.20	2-Person: 0	\$68.18	\$69.33
Class II: 80%	\$119.86	Family: 0	\$119.49	\$121.51
Class III: 80%				
Annual Max: \$1,000				
Class IV: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
	\$12.96	2-Person: 0	\$11.70	\$11.95
	\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.00			\$0.03
AD&D Coverage: \$20,000		0		\$0.00
Rate/\$1000				\$0.60
Volume				
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		
Max Monthly Salary: \$5,250				
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				\$1.68
Covered Salary				\$0.00
Composite:	\$43.60			\$49.87
Total Monthly Rate per Member - Single	\$638.18			\$702.05
Total Monthly Rate per Member - 2-Person	\$1,365.32			\$1,501.17
Total Monthly Rate per Member - Family	\$1,723.27			\$1,893.16

PAK C COBRA RATES:

Medical	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

The COBRA rates for Dental and 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 03/21/2017. 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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**2017 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK D - JCC FT CMF JCC FT Cust.Maint.Fac		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 0	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 2	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 2	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$35.81	Single: 0	\$34.64	\$35.22
Class I:	80%	\$70.20	2-Person: 2	\$68.18	\$69.33
Class II:	80%	\$119.86	Family: 2	\$119.49	\$121.51
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 2	\$11.70	\$11.95
		\$19.52	Family: 2	\$17.61	\$17.99
Life Insurance:	\$20,000		4		\$0.12
Rate/\$1000					\$80,000.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		4		\$80,000.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		4		\$1.68
Max Monthly Salary:	\$5,250				\$11,309.00
Waiting Period:	90 CDMF				\$49.87
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					\$1.68
Covered Salary					\$11,309.00
Composite:		\$43.60			\$49.87
Total Monthly Rate per Member - Single		\$583.32			\$637.00
Total Monthly Rate per Member - 2-Person		\$1,241.89			\$1,354.80
Total Monthly Rate per Member - Family		\$1,569.68			\$1,711.02

PAK D COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$530.38	\$541.84
	2-Person	\$1,193.38	\$1,219.15
	Family	\$1,485.08	\$1,517.15

The COBRA rates for Dental and 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 03/21/2017. 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 #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK E - JCC FT CMF JCC FT Cust.Maint.Fac		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$35.81	Single: 0	\$34.64	\$35.22
Class I:	80%	\$70.20	2-Person: 0	\$68.18	\$69.33
Class II:	80%	\$119.86	Family: 0	\$119.49	\$121.51
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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				\$1.68
Rate/\$100					\$0.00
Covered Salary					\$49.87
Composite:		\$43.60			
Total Monthly Rate per Member - Single		\$606.91			\$667.47
Total Monthly Rate per Member - 2-Person		\$1,294.96			\$1,423.34
Total Monthly Rate per Member - Family		\$1,635.72			\$1,796.31

PAK E COBRA RATES:

Medical	Single	2-Person	Family
	\$560.21	\$1,260.47	\$1,568.57
	\$572.31	\$1,287.69	\$1,602.44

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

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Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK A - JCC FT FS JCC FT Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$32.94	Single: 0	\$35.16	\$35.75
Class I:	80%	\$65.65	2-Person: 0	\$69.66	\$70.84
Class II:	80%	\$116.78	Family: 0	\$125.22	\$127.33
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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				\$2.97
Rate/\$100					\$0.00
Covered Salary					\$48.81
Composite:		\$43.97			
Total Monthly Rate per Member - Single		\$674.30			\$744.24
Total Monthly Rate per Member - 2-Person		\$1,448.04			\$1,597.74
Total Monthly Rate per Member - Family		\$1,828.71			\$2,017.54

PAK A COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$635.88	\$649.61
	2-Person	\$1,430.75	\$1,461.64
	Family	\$1,780.46	\$1,818.91

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

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Renewal Effective 07/01/2017

PAK B - JCC FT FS JCC FT Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$26.39	Single: 0	\$27.12	\$27.58
Class I:	80%	\$51.88	2-Person: 0	\$53.32	\$54.22
Class II:	80%	\$92.88	Family: 0	\$95.46	\$97.07
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
<hr/>					
Life Insurance:	\$25,000		0		
Rate/\$1000					\$0.12
Volume					\$0.00
Composite:		\$2.50			\$3.00
AD&D Coverage:	\$25,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$0.75			\$0.75
<hr/>					
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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					\$2.97
Covered Salary					\$0.00
Composite:		\$43.97			\$48.81
<hr/>					
Total Monthly Rate per Member - Single		\$79.64			\$85.71
Total Monthly Rate per Member - 2-Person		\$112.06			\$118.73
Total Monthly Rate per Member - Family		\$159.62			\$167.62

PAK B COBRA RATES:

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

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Renewal Effective 07/01/2017

PAK C - JCC FT FS JCC FT Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$32.94	Single: 0	\$35.16	\$35.75
Class I:	80%	\$65.65	2-Person: 0	\$69.66	\$70.84
Class II:	80%	\$116.78	Family: 0	\$125.22	\$127.33
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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					\$2.97
Covered Salary					\$0.00
Composite:		\$43.97			\$48.81
Total Monthly Rate per Member - Single		\$635.68			\$701.52
Total Monthly Rate per Member - 2-Person		\$1,361.14			\$1,501.62
Total Monthly Rate per Member - Family		\$1,720.56			\$1,897.92

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

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

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Renewal Effective 07/01/2017

PAK D - JCC FT FS JCC FT Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 2	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 0	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 0	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$32.94	Single: 1	\$35.16	\$35.75
Class I:	80%	\$65.65	2-Person: 0	\$69.66	\$70.84
Class II:	80%	\$116.78	Family: 1	\$125.22	\$127.33
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 1	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 1	\$17.61	\$17.99
Life Insurance:	\$20,000		2		\$0.12
Rate/\$1000					\$40,000.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		2		\$40,000.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		2		\$2.97
Max Monthly Salary:	\$3,750				\$3,032.00
Waiting Period:	90 CDMF				\$48.81
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					\$2.97
Covered Salary					\$3,032.00
Composite:		\$43.97			\$48.81
Total Monthly Rate per Member - Single		\$580.82			\$636.47
Total Monthly Rate per Member - 2-Person		\$1,237.71			\$1,355.25
Total Monthly Rate per Member - Family		\$1,566.97			\$1,715.78

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$530.38	\$1,193.38	\$1,485.08
	\$541.84	\$1,219.15	\$1,517.15

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

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 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK E - JCC FT FS JCC FT Food Service		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$32.94	Single: 0	\$35.16	\$35.75
Class I:	80%	\$65.65	2-Person: 0	\$69.66	\$70.84
Class II:	80%	\$116.78	Family: 0	\$125.22	\$127.33
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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				\$2.97
Rate/\$100					\$0.00
Covered Salary					\$48.81
Composite:		\$43.97			
Total Monthly Rate per Member - Single		\$604.41			\$666.94
Total Monthly Rate per Member - 2-Person		\$1,290.78			\$1,423.79
Total Monthly Rate per Member - Family		\$1,633.01			\$1,801.07

PAK E COBRA RATES:

Medical	Single	2-Person	Family
	\$560.21	\$1,260.47	\$1,568.57
	\$572.31	\$1,287.69	\$1,602.44

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

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Renewal Effective 07/01/2017

PAK A - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$37.02	Single: 0	\$33.42	\$33.98
Class I:	80%	\$72.70	2-Person: 0	\$65.27	\$66.37
Class II:	80%	\$123.06	Family: 0	\$111.86	\$113.75
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$25,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.00
Composite:		\$2.50			\$0.03
AD&D Coverage:	\$25,000		0		\$0.00
Rate/\$1000					\$0.00
Volume					\$0.75
Composite:		\$0.75			\$0.75
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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				\$1.38
Rate/\$100					\$0.00
Covered Salary					\$20.93
Composite:		\$20.93			\$21.37
Total Monthly Rate per Member - Single		\$655.99			\$715.78
Total Monthly Rate per Member - 2-Person		\$1,432.70			\$1,566.58
Total Monthly Rate per Member - Family		\$1,812.60			\$1,977.27

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$635.88	\$1,430.75	\$1,780.46
	\$649.61	\$1,461.64	\$1,818.91

The COBRA rates for Dental and 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 03/21/2017. 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.



**2017 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)**

Quote #: 337450
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/21/2017

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PAK B - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:	\$33.37	Single: 2	\$31.75	\$32.29
Class I: 80%	\$66.57	2-Person: 2	\$64.16	\$65.24
Class II: 80%	\$116.56	Family: 6	\$117.24	\$119.22
Class III: 80%				
Annual Max: \$1,200				
Class IV: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
<hr/>				
Vision: VSP 3 G	\$8.08	Single: 2	\$7.56	\$7.72
	\$17.36	2-Person: 2	\$16.24	\$16.59
	\$26.11	Family: 6	\$24.42	\$24.94
<hr/>				
Life Insurance: \$30,000		10		
Rate/\$1000				\$0.12
Volume				\$300,000.00
Composite:	\$3.00			\$3.60
AD&D Coverage: \$30,000		10		
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:	\$0.90			\$0.90
<hr/>				
LTD Benefit 66 2/3% Max \$3,500		10		
Max Monthly Salary: \$5,250				
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				\$1.38
Covered Salary				\$13,941.00
Composite:	\$20.93			\$21.37
<hr/>				
Total Monthly Rate per Member - Single	\$66.28			\$65.88
Total Monthly Rate per Member - 2-Person	\$108.76			\$107.70
Total Monthly Rate per Member - Family	\$167.50			\$170.03

PAK B COBRA RATES:

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

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PAK C - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$37.02	Single: 0	\$33.42	\$33.98
Class I:	80%	\$72.70	2-Person: 0	\$65.27	\$66.37
Class II:	80%	\$123.06	Family: 0	\$111.86	\$113.75
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$25,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.00
Composite:		\$2.50			\$0.03
AD&D Coverage:	\$25,000		0		\$0.00
Rate/\$1000					\$0.00
Volume					\$0.75
Composite:		\$0.75			\$0.75
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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					\$1.38
Covered Salary					\$0.00
Composite:		\$20.93			\$21.37
Total Monthly Rate per Member - Single		\$617.37			\$673.06
Total Monthly Rate per Member - 2-Person		\$1,345.80			\$1,470.46
Total Monthly Rate per Member - Family		\$1,704.45			\$1,857.65

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$594.06	\$1,336.65	\$1,663.37
	\$606.89	\$1,365.52	\$1,699.29

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

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PAK D - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 2	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 0	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 0	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$37.02	Single: 0	\$33.42	\$33.98
Class I:	80%	\$72.70	2-Person: 1	\$65.27	\$66.37
Class II:	80%	\$123.06	Family: 1	\$111.86	\$113.75
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 1	\$11.70	\$11.95
		\$19.52	Family: 1	\$17.61	\$17.99
Life Insurance:	\$25,000		2		\$0.12
Rate/\$1000					\$50,000.00
Volume					\$3.00
Composite:		\$2.50			\$0.03
AD&D Coverage:	\$25,000		2		\$50,000.00
Rate/\$1000					\$0.75
Volume					
Composite:		\$0.75			
LTD Benefit	66 2/3% Max \$3,500		2		\$1.38
Max Monthly Salary:	\$5,250				\$2,914.00
Waiting Period:	90 CDMF				\$21.37
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					\$1.38
Covered Salary					\$2,914.00
Composite:		\$20.93			\$21.37
Total Monthly Rate per Member - Single		\$562.51			\$608.01
Total Monthly Rate per Member - 2-Person		\$1,222.37			\$1,324.09
Total Monthly Rate per Member - Family		\$1,550.86			\$1,675.51

PAK D COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$530.38	\$541.84
	2-Person	\$1,193.38	\$1,219.15
	Family	\$1,485.08	\$1,517.15

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Renewal Effective 07/01/2017

PAK E - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$37.02	Single: 0	\$33.42	\$33.98
Class I:	80%	\$72.70	2-Person: 0	\$65.27	\$66.37
Class II:	80%	\$123.06	Family: 0	\$111.86	\$113.75
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$25,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.00
Composite:		\$2.50			\$0.03
AD&D Coverage:	\$25,000		0		\$0.00
Rate/\$1000					\$0.75
Volume					\$0.00
Composite:		\$0.75			\$0.75
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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					\$1.38
Covered Salary					\$0.00
Composite:		\$20.93			\$21.37
Total Monthly Rate per Member - Single		\$586.10			\$638.48
Total Monthly Rate per Member - 2-Person		\$1,275.44			\$1,392.63
Total Monthly Rate per Member - Family		\$1,616.90			\$1,760.80

PAK E COBRA RATES:

Medical	Single	2-Person	Family
	\$560.21	\$1,260.47	\$1,568.57
	\$572.31	\$1,287.69	\$1,602.44

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

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Renewal Effective 07/01/2017

PAK A - JCC FT SECRETARIES JCC FT Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$33.97	Single: 0	\$32.80	\$33.35
Class I:	80%	\$67.58	2-Person: 0	\$65.48	\$66.59
Class II:	80%	\$117.55	Family: 0	\$115.81	\$117.77
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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				\$1.10
Rate/\$100					\$0.00
Covered Salary					\$26.43
Composite:		\$25.77			
Total Monthly Rate per Member - Single		\$657.13			\$719.46
Total Monthly Rate per Member - 2-Person		\$1,431.77			\$1,571.11
Total Monthly Rate per Member - Family		\$1,811.28			\$1,985.60

PAK A COBRA RATES:

Medical	Single	\$635.88	\$649.61
	2-Person	\$1,430.75	\$1,461.64
	Family	\$1,780.46	\$1,818.91

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

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PAK B - JCC FT SECRETARIES JCC FT Secretaries	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:	\$32.31	Single: 1	\$31.72	\$32.26
Class I: 80%	\$65.22	2-Person: 0	\$63.42	\$64.49
Class II: 80%	\$116.44	Family: 2	\$117.75	\$119.74
Class III: 80%				
Annual Max: \$1,000				
Class IV: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
<hr/>				
Vision: VSP 3 G	\$8.08	Single: 1	\$7.56	\$7.72
	\$17.36	2-Person: 0	\$16.24	\$16.59
	\$26.11	Family: 2	\$24.42	\$24.94
<hr/>				
Life Insurance: \$25,000		3		
Rate/\$1000				\$0.12
Volume				\$75,000.00
Composite:	\$2.50			\$3.00
AD&D Coverage: \$25,000		3		
Rate/\$1000				\$0.03
Volume				\$75,000.00
Composite:	\$0.75			\$0.75
<hr/>				
LTD Benefit 66 2/3% Max \$3,500		3		
Max Monthly Salary: \$5,250				
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				\$1.10
Covered Salary				\$7,646.00
Composite:	\$25.77			\$26.43
<hr/>				
Total Monthly Rate per Member - Single	\$69.41			\$70.16
Total Monthly Rate per Member - 2-Person	\$111.60			\$111.26
Total Monthly Rate per Member - Family	\$171.57			\$174.86

PAK B COBRA RATES:

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PAK C - JCC FT SECRETARIES JCC FT Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$33.97	Single: 0	\$32.80	\$33.35
Class I:	80%	\$67.58	2-Person: 0	\$65.48	\$66.59
Class II:	80%	\$117.55	Family: 0	\$115.81	\$117.77
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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				\$1.10
Rate/\$100					\$0.00
Covered Salary					\$26.43
Composite:		\$25.77			
Total Monthly Rate per Member - Single		\$618.51			\$676.74
Total Monthly Rate per Member - 2-Person		\$1,344.87			\$1,474.99
Total Monthly Rate per Member - Family		\$1,703.13			\$1,865.98

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$594.06	\$1,336.65	\$1,663.37
	\$606.89	\$1,365.52	\$1,699.29

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PAK D - JCC FT SECRETARIES JCC FT Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 0	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 3	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 1	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$33.97	Single: 0	\$32.80	\$33.35
Class I:	80%	\$67.58	2-Person: 3	\$65.48	\$66.59
Class II:	80%	\$117.55	Family: 1	\$115.81	\$117.77
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 3	\$11.70	\$11.95
		\$19.52	Family: 1	\$17.61	\$17.99
Life Insurance:	\$20,000		4		\$0.12
Rate/\$1000					\$80,000.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		4		\$80,000.00
Rate/\$1000					\$0.60
Volume					\$1.10
Composite:		\$0.60			\$12,780.00
LTD Benefit	66 2/3% Max \$3,500		4		\$26.43
Max Monthly Salary:	\$5,250				
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					\$1.10
Covered Salary					\$12,780.00
Composite:		\$25.77			\$26.43
Total Monthly Rate per Member - Single		\$563.65			\$611.69
Total Monthly Rate per Member - 2-Person		\$1,221.44			\$1,328.62
Total Monthly Rate per Member - Family		\$1,549.54			\$1,683.84

PAK D COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$530.38	\$541.84
	2-Person	\$1,193.38	\$1,219.15
	Family	\$1,485.08	\$1,517.15

The COBRA rates for Dental and 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 03/21/2017. 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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**2017 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK E - JCC FT SECRETARIES JCC FT Secretaries		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$33.97	Single: 0	\$32.80	\$33.35
Class I:	80%	\$67.58	2-Person: 0	\$65.48	\$66.59
Class II:	80%	\$117.55	Family: 0	\$115.81	\$117.77
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,500		0		
Max Monthly Salary:	\$5,250				
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				\$1.10
Rate/\$100					\$0.00
Covered Salary					\$26.43
Composite:		\$25.77			
Total Monthly Rate per Member - Single		\$587.24			\$642.16
Total Monthly Rate per Member - 2-Person		\$1,274.51			\$1,397.16
Total Monthly Rate per Member - Family		\$1,615.58			\$1,769.13

PAK E COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$560.21	\$572.31
	2-Person	\$1,260.47	\$1,287.69
	Family	\$1,568.57	\$1,602.44

The COBRA rates for Dental and 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 03/21/2017. 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 #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK A - JCC FT TRANSPORT JCC FT Transportation		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$35.83	Single: 0	\$36.29	\$36.90
Class I:	80%	\$69.00	2-Person: 0	\$70.14	\$71.32
Class II:	80%	\$118.91	Family: 0	\$124.07	\$126.16
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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					\$2.19
Covered Salary					\$0.00
Composite:		\$32.96			\$35.20
Total Monthly Rate per Member - Single		\$666.18			\$731.78
Total Monthly Rate per Member - 2-Person		\$1,440.38			\$1,584.61
Total Monthly Rate per Member - Family		\$1,819.83			\$2,002.76

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$635.88	\$1,430.75	\$1,780.46
	\$649.61	\$1,461.64	\$1,818.91

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

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Renewal Effective 07/01/2017

PAK B - JCC FT TRANSPORT JCC FT Transportation	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:	\$32.51	Single: 1	\$33.94	\$34.51
Class I: 80%	\$64.88	2-Person: 2	\$68.54	\$69.70
Class II: 80%	\$114.30	Family: 0	\$122.82	\$124.89
Class III: 80%				
Annual Max: \$1,000				
Class IV: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
<hr/>				
Vision: VSP 3 G	\$8.08	Single: 1	\$7.56	\$7.72
	\$17.36	2-Person: 2	\$16.24	\$16.59
	\$26.11	Family: 0	\$24.42	\$24.94
<hr/>				
Life Insurance: \$25,000		3		
Rate/\$1000				\$0.12
Volume				\$75,000.00
Composite:	\$2.50			\$3.00
AD&D Coverage: \$25,000		3		
Rate/\$1000				\$0.03
Volume				\$75,000.00
Composite:	\$0.75			\$0.75
<hr/>				
LTD Benefit 66 2/3% Max \$2,500		3		
Max Monthly Salary: \$3,750				
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				\$2.19
Covered Salary				\$4,297.00
Composite:	\$32.96			\$35.20
<hr/>				
Total Monthly Rate per Member - Single	\$76.80			\$81.18
Total Monthly Rate per Member - 2-Person	\$118.45			\$125.24
Total Monthly Rate per Member - Family	\$176.62			\$188.78

PAK B COBRA RATES:

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

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PAK C - JCC FT TRANSPORT JCC FT Transportation		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$35.83	Single: 0	\$36.29	\$36.90
Class I:	80%	\$69.00	2-Person: 0	\$70.14	\$71.32
Class II:	80%	\$118.91	Family: 0	\$124.07	\$126.16
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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					\$2.19
Covered Salary					\$0.00
Composite:		\$32.96			\$35.20
Total Monthly Rate per Member - Single		\$627.56			\$689.06
Total Monthly Rate per Member - 2-Person		\$1,353.48			\$1,488.49
Total Monthly Rate per Member - Family		\$1,711.68			\$1,883.14

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

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

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Renewal Effective 07/01/2017

PAK D - JCC FT TRANSPORT JCC FT Transportation		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 6	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 0	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 0	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$35.83	Single: 3	\$36.29	\$36.90
Class I:	80%	\$69.00	2-Person: 3	\$70.14	\$71.32
Class II:	80%	\$118.91	Family: 0	\$124.07	\$126.16
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 3	\$5.45	\$5.57
		\$12.96	2-Person: 3	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		6		\$0.12
Rate/\$1000					\$120,000.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		6		\$120,000.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		6		\$2.19
Max Monthly Salary:	\$3,750				\$9,193.00
Waiting Period:	90 CDMF				\$35.20
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					\$2.19
Covered Salary					\$9,193.00
Composite:		\$32.96			\$35.20
Total Monthly Rate per Member - Single		\$572.70			\$624.01
Total Monthly Rate per Member - 2-Person		\$1,230.05			\$1,342.12
Total Monthly Rate per Member - Family		\$1,558.09			\$1,701.00

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$530.38	\$1,193.38	\$1,485.08
	\$541.84	\$1,219.15	\$1,517.15

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

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 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK E - JCC FT TRANSPORT JCC FT Transportation		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$35.83	Single: 0	\$36.29	\$36.90
Class I:	80%	\$69.00	2-Person: 0	\$70.14	\$71.32
Class II:	80%	\$118.91	Family: 0	\$124.07	\$126.16
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$20,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$2.40
Composite:		\$2.00			\$0.03
AD&D Coverage:	\$20,000		0		\$0.00
Rate/\$1000					\$0.60
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
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					\$2.19
Covered Salary					\$0.00
Composite:		\$32.96			\$35.20
Total Monthly Rate per Member - Single		\$596.29			\$654.48
Total Monthly Rate per Member - 2-Person		\$1,283.12			\$1,410.66
Total Monthly Rate per Member - Family		\$1,624.13			\$1,786.29

PAK E COBRA RATES:

Medical	Single	\$560.21	\$572.31
	2-Person	\$1,260.47	\$1,287.69
	Family	\$1,568.57	\$1,602.44

The COBRA rates for Dental and 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 03/21/2017. 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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NON-PAK - JCC PARA.AID.TA JCC PT Paras.Aids.TAs		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Vision:	VSP 2 S	\$6.03 \$12.96 \$19.52	Single: 0 2-Person: 0 Family: 0	\$5.45 \$11.70 \$17.61	\$5.57 \$11.95 \$17.99
Life Insurance: Rate/\$1000 Volume	\$20,000	\$0.10	0		\$0.12 \$0.00
AD&D Coverage: Rate/\$1000 Volume	\$20,000	\$0.03	0		\$0.03 \$0.00

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 03/21/2017. 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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Renewal Effective 07/01/2017

NON-PAK - JCC PT FOOD SERV JCC PT Food Service/Aid	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Life Insurance: Rate/\$1000 Volume	\$20,000	12		\$0.12 \$240,000.00
AD&D Coverage: Rate/\$1000 Volume	\$20,000	12		\$0.03 \$240,000.00

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/21/2017. 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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NON-PAK - JCC PT SEC.CMF JCC PT Sec. Cust. Maint. Fac		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Vision:	VSP 3 G	\$8.08 \$17.36 \$26.11	Single: 0 2-Person: 0 Family: 0	\$7.56 \$16.24 \$24.42	\$7.72 \$16.59 \$24.94
Life Insurance: Rate/\$1000 Volume	\$25,000	\$0.10	0		\$0.12 \$0.00
AD&D Coverage: Rate/\$1000 Volume	\$25,000	\$0.03	0		\$0.03 \$0.00

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 03/21/2017. 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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NON-PAK - JCC PT TRANSPORT JCC PT Transportation		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99

NON-PAK COBRA RATES:

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

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 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK A - JCC SUPERINTENDENT JCC Superintendents		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 0	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 0	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$40.21	Single: 0	\$35.50	\$36.10
Class I:	80%	\$76.50	2-Person: 0	\$68.60	\$69.76
Class II:	80%	\$127.81	Family: 0	\$124.50	\$126.60
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$0.90			\$0.69
LTD Benefit	66 2/3% Max \$7,000		0		\$0.00
Max Monthly Salary:	\$10,500				\$0.00
Waiting Period:	90 CDMF				\$62.39
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					\$0.69
Covered Salary					\$0.00
Composite:		\$68.28			\$62.39
Total Monthly Rate per Member - Single		\$707.18			\$759.67
Total Monthly Rate per Member - 2-Person		\$1,484.50			\$1,611.74
Total Monthly Rate per Member - Family		\$1,865.35			\$2,031.89

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$635.88	\$1,430.75	\$1,780.46
	\$649.61	\$1,461.64	\$1,818.91

The COBRA rates for Dental and 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 03/21/2017. 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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**2017 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK B - JCC SUPERINTENDENT JCC Superintendents	2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		Single: 0	\$31.90	\$32.44
Class I:	80%	2-Person: 0	\$64.82	\$65.91
Class II:	80%	Family: 0	\$114.58	\$116.51
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 0	\$5.45	\$5.57
		2-Person: 0	\$11.70	\$11.95
		Family: 0	\$17.61	\$17.99
<hr/>				
Life Insurance:	\$35,000	0		
Rate/\$1000				\$0.12
Volume				\$0.00
Composite:				\$4.20
AD&D Coverage:	\$35,000	0		
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:				\$1.05
<hr/>				
LTD Benefit	66 2/3% Max \$7,000	0		
Max Monthly Salary:	\$10,500			
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				\$0.69
Covered Salary				\$0.00
Composite:				\$62.39
<hr/>				
Total Monthly Rate per Member - Single	\$110.34			\$105.65
Total Monthly Rate per Member - 2-Person	\$147.61			\$145.50
Total Monthly Rate per Member - Family	\$202.18			\$202.14

PAK B COBRA RATES:

The COBRA rates for Dental and 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 03/21/2017. 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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Renewal Effective 07/01/2017

PAK C - JCC SUPERINTENDENT JCC Superintendents		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$40.21	Single: 0	\$35.50	\$36.10
Class I:	80%	\$76.50	2-Person: 0	\$68.60	\$69.76
Class II:	80%	\$127.81	Family: 0	\$124.50	\$126.60
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					\$0.00
Composite:		\$0.90			\$0.00
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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					\$0.69
Covered Salary					\$0.00
Composite:		\$68.28			\$62.39
Total Monthly Rate per Member - Single		\$668.56			\$716.95
Total Monthly Rate per Member - 2-Person		\$1,397.60			\$1,515.62
Total Monthly Rate per Member - Family		\$1,757.20			\$1,912.27

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$594.06	\$1,336.65	\$1,663.37
	\$606.89	\$1,365.52	\$1,699.29

The COBRA rates for Dental and 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 03/21/2017. 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 #: 337450
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Renewal Effective 07/01/2017

PAK D - JCC SUPERINTENDENT JCC Superintendents		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 0	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 0	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 0	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$40.21	Single: 0	\$35.50	\$36.10
Class I:	80%	\$76.50	2-Person: 0	\$68.60	\$69.76
Class II:	80%	\$127.81	Family: 0	\$124.50	\$126.60
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$0.90			\$0.69
LTD Benefit	66 2/3% Max \$7,000		0		\$0.00
Max Monthly Salary:	\$10,500				\$0.00
Waiting Period:	90 CDMF				\$62.39
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					\$0.69
Covered Salary					\$0.00
Composite:		\$68.28			\$62.39
Total Monthly Rate per Member - Single		\$613.70			\$651.90
Total Monthly Rate per Member - 2-Person		\$1,274.17			\$1,369.25
Total Monthly Rate per Member - Family		\$1,603.61			\$1,730.13

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$530.38	\$1,193.38	\$1,485.08
	\$541.84	\$1,219.15	\$1,517.15

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

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Renewal Effective 07/01/2017

PAK E - JCC SUPERINTENDENT JCC Superintendents		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$40.21	Single: 0	\$35.50	\$36.10
Class I:	80%	\$76.50	2-Person: 0	\$68.60	\$69.76
Class II:	80%	\$127.81	Family: 0	\$124.50	\$126.60
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$0.90			\$0.00
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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				\$0.69
Rate/\$100					\$0.00
Covered Salary					\$62.39
Composite:		\$68.28			
Total Monthly Rate per Member - Single		\$637.29			\$682.37
Total Monthly Rate per Member - 2-Person		\$1,327.24			\$1,437.79
Total Monthly Rate per Member - Family		\$1,669.65			\$1,815.42

PAK E COBRA RATES:

Medical	Single	2-Person	Family
	\$560.21	\$1,260.47	\$1,568.57
	\$572.31	\$1,287.69	\$1,602.44

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

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Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK A - JCC TEACHERS JCC Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$588.76	Single: 0	\$637.38	\$651.11
IN Deductible:	\$500/\$1000	\$1,322.86	2-Person: 2	\$1,432.25	\$1,463.14
IN Coinsurance:	N/A	\$1,645.84	Family: 3	\$1,781.96	\$1,820.41
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	EA1				
Dental:		\$30.86	Single: 0	\$32.52	\$33.07
Class I:	80%	\$61.18	2-Person: 2	\$64.69	\$65.78
Class II:	80%	\$110.60	Family: 3	\$119.78	\$121.80
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 2	\$11.70	\$11.95
		\$19.52	Family: 3	\$17.61	\$17.99
Life Insurance:	\$30,000		5		\$0.12
Rate/\$1000					\$150,000.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		5		\$150,000.00
Rate/\$1000					\$0.90
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		5		
Max Monthly Salary:	\$10,500				
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					\$0.51
Covered Salary					\$27,829.00
Composite:		\$25.21			\$26.30
Total Monthly Rate per Member - Single		\$654.76			\$720.55
Total Monthly Rate per Member - 2-Person		\$1,426.11			\$1,571.67
Total Monthly Rate per Member - Family		\$1,805.07			\$1,991.00

PAK A COBRA RATES:

	Medical	Single	2-Person	Family
		\$635.88	\$1,430.75	\$1,780.46
		\$649.61	\$1,461.64	\$1,818.91

The COBRA rates for Dental and 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 03/21/2017. 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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 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK B - JCC TEACHERS JCC Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Dental:		\$28.25	Single: 0	\$26.18	\$26.62
Class I:	80%	\$56.77	2-Person: 1	\$52.75	\$53.64
Class II:	80%	\$107.43	Family: 7	\$102.67	\$104.40
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
<hr/>					
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 1	\$11.70	\$11.95
		\$19.52	Family: 7	\$17.61	\$17.99
<hr/>					
Life Insurance:	\$35,000		8		
Rate/\$1000					\$0.12
Volume					\$280,000.00
Composite:		\$3.50			\$4.20
AD&D Coverage:	\$35,000		8		
Rate/\$1000					\$0.03
Volume					\$280,000.00
Composite:		\$1.05			\$1.05
<hr/>					
LTD Benefit	66 2/3% Max \$7,000		8		
Max Monthly Salary:	\$10,500				
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					\$0.51
Covered Salary					\$42,796.00
Composite:		\$25.21			\$26.30
<hr/>					
Total Monthly Rate per Member - Single		\$64.04			\$63.74
Total Monthly Rate per Member - 2-Person		\$99.49			\$97.14
Total Monthly Rate per Member - Family		\$156.71			\$153.94

PAK B COBRA RATES:

The COBRA rates for Dental and 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 03/21/2017. 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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Renewal Effective 07/01/2017

PAK C - JCC TEACHERS JCC Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$550.14	Single: 0	\$595.56	\$608.39
IN Deductible:	\$500/\$1000	\$1,235.96	2-Person: 0	\$1,338.15	\$1,367.02
IN Coinsurance:	N/A	\$1,537.69	Family: 0	\$1,664.87	\$1,700.79
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$30.86	Single: 0	\$32.52	\$33.07
Class I:	80%	\$61.18	2-Person: 0	\$64.69	\$65.78
Class II:	80%	\$110.60	Family: 0	\$119.78	\$121.80
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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				\$0.51
Rate/\$100					\$0.00
Covered Salary					\$26.30
Composite:		\$25.21			
Total Monthly Rate per Member - Single		\$616.14			\$677.83
Total Monthly Rate per Member - 2-Person		\$1,339.21			\$1,475.55
Total Monthly Rate per Member - Family		\$1,696.92			\$1,871.38

PAK C COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$594.06	\$606.89
	2-Person	\$1,336.65	\$1,365.52
	Family	\$1,663.37	\$1,699.29

The COBRA rates for Dental and 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 03/21/2017. 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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Renewal Effective 07/01/2017

PAK D - JCC TEACHERS JCC Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$495.28	Single: 7	\$531.88	\$543.34
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,112.53	2-Person: 7	\$1,194.88	\$1,220.65
IN Coinsurance:	N/A	\$1,384.10	Family: 28	\$1,486.58	\$1,518.65
IN Copay (OV/UC/ER):	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$30.86	Single: 7	\$32.52	\$33.07
Class I:	80%	\$61.18	2-Person: 8	\$64.69	\$65.78
Class II:	80%	\$110.60	Family: 27	\$119.78	\$121.80
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 7	\$5.45	\$5.57
		\$12.96	2-Person: 8	\$11.70	\$11.95
		\$19.52	Family: 27	\$17.61	\$17.99
Life Insurance:	\$30,000		42		\$0.12
Rate/\$1000					\$1,260,000.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		42		\$1,260,000.00
Rate/\$1000					\$0.90
Volume					\$0.51
Composite:		\$0.90			\$217,082.00
LTD Benefit	66 2/3% Max \$7,000		42		\$26.30
Max Monthly Salary:	\$10,500				
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					\$0.51
Covered Salary					\$217,082.00
Composite:		\$25.21			\$26.30
Total Monthly Rate per Member - Single		\$561.28			\$612.78
Total Monthly Rate per Member - 2-Person		\$1,215.78			\$1,329.18
Total Monthly Rate per Member - Family		\$1,543.33			\$1,689.24

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$530.38	\$1,193.38	\$1,485.08
	\$541.84	\$1,219.15	\$1,517.15

The COBRA rates for Dental and 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 03/21/2017. 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
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 337450
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 03/21/2017

Renewal Effective 07/01/2017

PAK E - JCC TEACHERS JCC Teachers		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$518.87	Single: 0	\$561.71	\$573.81
IN Deductible:	\$1000/\$2000	\$1,165.60	2-Person: 0	\$1,261.97	\$1,289.19
IN Coinsurance:	N/A	\$1,450.14	Family: 0	\$1,570.07	\$1,603.94
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$30.86	Single: 0	\$32.52	\$33.07
Class I:	80%	\$61.18	2-Person: 0	\$64.69	\$65.78
Class II:	80%	\$110.60	Family: 0	\$119.78	\$121.80
Class III:	80%				
Annual Max:	\$1,200				
Class IV:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$5.45	\$5.57
		\$12.96	2-Person: 0	\$11.70	\$11.95
		\$19.52	Family: 0	\$17.61	\$17.99
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.00			\$0.03
AD&D Coverage:	\$30,000		0		\$0.00
Rate/\$1000					\$0.90
Volume					\$0.00
Composite:		\$0.90			\$0.90
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
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				\$0.51
Rate/\$100					\$0.00
Covered Salary					\$26.30
Composite:		\$25.21			
Total Monthly Rate per Member - Single		\$584.87			\$643.25
Total Monthly Rate per Member - 2-Person		\$1,268.85			\$1,397.72
Total Monthly Rate per Member - Family		\$1,609.37			\$1,774.53

PAK E COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$560.21	\$572.31
	2-Person	\$1,260.47	\$1,287.69
	Family	\$1,568.57	\$1,602.44

The COBRA rates for Dental and 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 03/21/2017. 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.