



School Business Office Newsletter

April 4, 2016

2016-2017 Renewal Year Taxes and Fees

This renewal year, 2016-2017, MESSA's Board of Trustees voted to dedicate \$30 Million to reduce the overall rate increase.

The taxes and fees will not be subsidized. To assist you in estimating the cost of the total taxes and fees, we have prepared this overview.

Taxes and fees are assessed by both the federal and state governments on a calendar year, month-by-month, basis. This will mean two things to you. First, the 2016 tax rates apply to the July through December 2016 invoices; and the 2017 rates apply to the January through June 2017 invoices. Second, the assessment will be adjusted monthly based upon actual enrollment and premium paid for that month.

The taxes and fees applicable to the medical plans for 2016-2017 are:

MEDICAL	2016	2017
PCORI	\$.18 x 2 PLPM*	Estimate: \$.19 x 2 PLPM
Health Insurance Providers Fee	2.32% 7/1 through 12/31 Moratorium	
Reinsurance Fee	\$2.25 PLPM	Terminated
MI HICA	.62% of premium	Estimate: Remain static
MI Premium Tax	1.31% of premium	Estimate: Remain static

*PLPM=Per Life, Per Month

MESSA's Health Care Economist did a statistical assessment combining the per life taxes with the percentage taxes. Her conclusion is that you can estimate that these taxes and fees will cost 4.85% of medical premium for the first 6 months, and 1.97% of medical premium for the second 6 months of the 2016-2017 renewal year. The overall cost is approximately 3.41% of premium.

For the 2016-2017 dental and vision plans, the following taxes and fees apply:





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800.292.4910

2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

NON-PAK - JCC ACA UNAFIL EMP JCC ACA Unaffiliated Elig Emp		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$459.48	Single: 1	\$505.36
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,031.96	2-Person: 0	\$1,135.20
IN Coinsurance:	N/A	\$1,283.84	Family: 0	\$1,412.31
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	\$507.82	Single: 0	\$561.34
IN Deductible:	\$500/\$1000	\$1,140.72	2-Person: 0	\$1,261.14
IN Coinsurance:	N/A	\$1,419.17	Family: 0	\$1,569.03
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	\$543.45	Single: 0	\$600.75
IN Deductible:	\$500/\$1000	\$1,220.91	2-Person: 0	\$1,349.82
IN Coinsurance:	N/A	\$1,518.97	Family: 0	\$1,679.39
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1		Single	\$503.86
			2-Person	\$1,133.70
			Family	\$1,410.81
	MESSA Choices		Single	\$559.84
			2-Person	\$1,259.64
			Family	\$1,567.53
	MESSA Choices		Single	\$599.25
			2-Person	\$1,348.32
			Family	\$1,677.89

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Date Created: 03/28/2016

PAK A - JCC ADMINISTRATORS JCC All Admin except Supers		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$32.73	Single: 0	\$31.43
Class I:	80%	\$65.06	2-Person: 0	\$62.27
Class II:	80%	\$114.07	Family: 0	\$111.94
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	\$0.10
Rate/\$1000				\$0.00
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	\$0.03
Rate/\$1000				\$0.00
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			
Rate/\$100				\$0.47
Covered Salary				\$0.00
Composite:		\$25.84		\$26.05
Total Monthly Rate per Member - Single		\$601.12		\$656.17
Total Monthly Rate per Member - 2-Person		\$1,304.30		\$1,428.04
Total Monthly Rate per Member - Family		\$1,651.97		\$1,807.25

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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PAK B - JCC ADMINISTRATORS JCC All Admin except Supers

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$30.89	Single: 0	\$29.09
Class I:	80%	\$60.48	2-Person: 0	\$57.68
Class II:	80%	\$108.74	Family: 3	\$106.78
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 3	\$19.52
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Life Insurance:	\$35,000		3	
Rate/\$1000				\$0.10
Volume				\$105,000.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$35,000		3	
Rate/\$1000				\$0.03
Volume				\$105,000.00
Composite:		\$1.05		\$1.05
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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				\$0.47
Covered Salary				\$16,835.00
Composite:		\$3.50		\$26.05
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Total Monthly Rate per Member - Single		\$44.97		\$65.72
Total Monthly Rate per Member - 2-Person		\$81.50		\$101.24
Total Monthly Rate per Member - Family		\$136.32		\$156.90

PAK B COBRA RATES:

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PAK C - JCC ADMINISTRATORS JCC All Admin except Supers

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$32.73	Single: 0	\$31.43
Class I:	80%	\$65.06	2-Person: 0	\$62.27
Class II:	80%	\$114.07	Family: 0	\$111.94
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	
Rate/\$1000				\$0.03
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			
Rate/\$100				\$0.47
Covered Salary				\$0.00
Composite:		\$25.84		\$26.05
Total Monthly Rate per Member - Single		\$566.19		\$617.55
Total Monthly Rate per Member - 2-Person		\$1,225.72		\$1,341.14
Total Monthly Rate per Member - Family		\$1,554.17		\$1,699.10

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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

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PAK D - JCC ADMINISTRATORS JCC All Admin except Supers		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 0	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 1	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 2	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$32.73	Single: 0	\$31.43
Class I:	80%	\$65.06	2-Person: 1	\$62.27
Class II:	80%	\$114.07	Family: 2	\$111.94
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	\$6.03
		\$12.97	2-Person: 1	\$12.96
		\$19.53	Family: 2	\$19.52
Life Insurance:	\$30,000		3	
Rate/\$1000				\$0.10
Volume				\$90,000.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		3	
Rate/\$1000				\$0.03
Volume				\$90,000.00
Composite:		\$0.90		\$0.90
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				\$0.47
Covered Salary				\$22,349.00
Composite:		\$25.84		\$26.05
Total Monthly Rate per Member - Single		\$518.82		\$562.69
Total Monthly Rate per Member - 2-Person		\$1,119.13		\$1,217.71
Total Monthly Rate per Member - Family		\$1,421.54		\$1,545.51

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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PAK A - JCC FT CMF JCC FT Cust.Maint.Fac		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 1	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$35.47	Single: 0	\$35.81
Class I:	80%	\$69.72	2-Person: 1	\$70.20
Class II:	80%	\$117.26	Family: 0	\$119.86
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	\$6.03
		\$12.97	2-Person: 1	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		1	\$0.10
Rate/\$1000				\$20,000.00
Volume				\$2.00
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	
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				\$1.48
Covered Salary				\$3,293.00
Composite:		\$44.40		\$43.60
Total Monthly Rate per Member - Single		\$621.12		\$676.80
Total Monthly Rate per Member - 2-Person		\$1,326.22		\$1,452.22
Total Monthly Rate per Member - Family		\$1,672.42		\$1,831.42

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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PAK B - JCC FT CMF JCC FT Cust.Maint.Fac		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$32.28	Single: 0	\$34.37
Class I:	80%	\$62.85	2-Person: 0	\$66.25
Class II:	80%	\$110.33	Family: 0	\$119.32
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
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Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
<hr/>				
Life Insurance:	\$25,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.50		\$2.50
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				\$1.48
Covered Salary				\$0.00
Composite:		\$44.40		\$43.60
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Total Monthly Rate per Member - Single		\$85.96		\$87.25
Total Monthly Rate per Member - 2-Person		\$123.47		\$126.06
Total Monthly Rate per Member - Family		\$177.51		\$185.69

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PAK C - JCC FT CMF JCC FT Cust.Maint.Fac

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$35.47	Single: 0	\$35.81
Class I:	80%	\$69.72	2-Person: 0	\$70.20
Class II:	80%	\$117.26	Family: 0	\$119.86
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$1.48
Covered Salary				\$0.00
Composite:		\$44.40		\$43.60
Total Monthly Rate per Member - Single		\$586.19		\$638.18
Total Monthly Rate per Member - 2-Person		\$1,247.64		\$1,365.32
Total Monthly Rate per Member - Family		\$1,574.62		\$1,723.27

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 2	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 2	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$35.47	Single: 0	\$35.81
Class I:	80%	\$69.72	2-Person: 2	\$70.20
Class II:	80%	\$117.26	Family: 2	\$119.86
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	\$6.03
		\$12.97	2-Person: 2	\$12.96
		\$19.53	Family: 2	\$19.52
Life Insurance:	\$20,000		4	
Rate/\$1000				\$0.10
Volume				\$80,000.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		4	
Rate/\$1000				\$0.03
Volume				\$80,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$3,500		4	
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				\$1.48
Covered Salary				\$10,123.00
Composite:		\$44.40		\$43.60
Total Monthly Rate per Member - Single		\$538.82		\$583.32
Total Monthly Rate per Member - 2-Person		\$1,141.05		\$1,241.89
Total Monthly Rate per Member - Family		\$1,441.99		\$1,569.68

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)**
(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK A - JCC FT FS JCC FT Food Service

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$32.49	Single: 0	\$32.94
Class I:	80%	\$64.50	2-Person: 0	\$65.65
Class II:	80%	\$111.78	Family: 0	\$116.78
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$2.90
Covered Salary				\$0.00
Composite:		\$43.55		\$43.97
Total Monthly Rate per Member - Single		\$617.29		\$674.30
Total Monthly Rate per Member - 2-Person		\$1,320.15		\$1,448.04
Total Monthly Rate per Member - Family		\$1,666.09		\$1,828.71

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)**
(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK B - JCC FT FS JCC FT Food Service

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$29.41	Single: 0	\$26.39
Class I:	80%	\$57.63	2-Person: 0	\$51.88
Class II:	80%	\$100.92	Family: 0	\$92.88
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
<hr/>				
Life Insurance:	\$25,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.50		\$2.50
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				\$2.90
Covered Salary				\$0.00
Composite:		\$43.55		\$43.97
<hr/>				
Total Monthly Rate per Member - Single		\$82.24		\$79.64
Total Monthly Rate per Member - 2-Person		\$117.40		\$112.06
Total Monthly Rate per Member - Family		\$167.25		\$159.62

PAK B COBRA RATES:

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK C - JCC FT FS JCC FT Food Service

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$32.49	Single: 0	\$32.94
Class I:	80%	\$64.50	2-Person: 0	\$65.65
Class II:	80%	\$111.78	Family: 0	\$116.78
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$2.90
Covered Salary				\$0.00
Composite:		\$43.55		\$43.97
Total Monthly Rate per Member - Single		\$582.36		\$635.68
Total Monthly Rate per Member - 2-Person		\$1,241.57		\$1,361.14
Total Monthly Rate per Member - Family		\$1,568.29		\$1,720.56

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
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(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK D - JCC FT FS JCC FT Food Service

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 2	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 0	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 0	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$32.49	Single: 2	\$32.94
Class I:	80%	\$64.50	2-Person: 0	\$65.65
Class II:	80%	\$111.78	Family: 0	\$116.78
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 2	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		2	
Rate/\$1000				\$0.10
Volume				\$40,000.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		2	
Rate/\$1000				\$0.03
Volume				\$40,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$2,500		2	
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				\$2.90
Covered Salary				\$3,032.00
Composite:		\$43.55		\$43.97
Total Monthly Rate per Member - Single		\$534.99		\$580.82
Total Monthly Rate per Member - 2-Person		\$1,134.98		\$1,237.71
Total Monthly Rate per Member - Family		\$1,435.66		\$1,566.97

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)**
(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK A - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$37.08	Single: 0	\$37.02
Class I:	80%	\$72.22	2-Person: 0	\$72.70
Class II:	80%	\$120.72	Family: 0	\$123.06
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$25,000		0	\$0.10
Rate/\$1000				\$0.00
Volume				\$2.50
Composite:		\$2.50		\$0.03
AD&D Coverage:	\$25,000		0	\$0.00
Rate/\$1000				\$0.75
Volume				
Composite:		\$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				\$1.33
Covered Salary				\$0.00
Composite:		\$20.93		\$20.93
Total Monthly Rate per Member - Single		\$599.91		\$655.99
Total Monthly Rate per Member - 2-Person		\$1,305.90		\$1,432.70
Total Monthly Rate per Member - Family		\$1,653.06		\$1,812.60

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)**

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK B - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$33.29	Single: 2	\$33.37
Class I:	80%	\$67.18	2-Person: 1	\$66.57
Class II:	80%	\$115.42	Family: 7	\$116.56
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3 G	\$8.09	Single: 2	\$8.08
		\$17.37	2-Person: 1	\$17.36
		\$26.11	Family: 7	\$26.11
Life Insurance:	\$30,000		10	
Rate/\$1000				\$0.10
Volume				\$300,000.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		10	
Rate/\$1000				\$0.03
Volume				\$300,000.00
Composite:		\$0.90		\$0.90
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				\$1.33
Covered Salary				\$12,652.00
Composite:		\$20.93		\$20.93
Total Monthly Rate per Member - Single		\$66.21		\$66.28
Total Monthly Rate per Member - 2-Person		\$109.38		\$108.76
Total Monthly Rate per Member - Family		\$166.36		\$167.50

PAK B COBRA RATES:

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

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Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK C - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$37.08	Single: 0	\$37.02
Class I:	80%	\$72.22	2-Person: 0	\$72.70
Class II:	80%	\$120.72	Family: 0	\$123.06
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$25,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.50		\$2.50
AD&D Coverage:	\$25,000		0	
Rate/\$1000				\$0.03
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				\$1.33
Covered Salary				\$0.00
Composite:		\$20.93		\$20.93
Total Monthly Rate per Member - Single		\$564.98		\$617.37
Total Monthly Rate per Member - 2-Person		\$1,227.32		\$1,345.80
Total Monthly Rate per Member - Family		\$1,555.26		\$1,704.45

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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

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**2016 Rate Renewal Exclusively for
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(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK D - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 1	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 0	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 0	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$37.08	Single: 0	\$37.02
Class I:	80%	\$72.22	2-Person: 1	\$72.70
Class II:	80%	\$120.72	Family: 0	\$123.06
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	\$6.03
		\$12.97	2-Person: 1	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$25,000		1	\$0.10
Rate/\$1000				\$25,000.00
Volume				\$2.50
Composite:		\$2.50		\$0.03
AD&D Coverage:	\$25,000		1	\$25,000.00
Rate/\$1000				\$0.75
Volume				
Composite:		\$0.75		
LTD Benefit	66 2/3% Max \$3,500		1	\$1.33
Max Monthly Salary:	\$5,250			\$1,492.00
Waiting Period:	90 CDMF			\$20.93
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				\$1.33
Covered Salary				\$1,492.00
Composite:		\$20.93		\$20.93
Total Monthly Rate per Member - Single		\$517.61		\$562.51
Total Monthly Rate per Member - 2-Person		\$1,120.73		\$1,222.37
Total Monthly Rate per Member - Family		\$1,422.63		\$1,550.86

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK A - JCC FT SECRETARIES JCC FT Secretaries

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$33.48	Single: 0	\$33.97
Class I:	80%	\$66.20	2-Person: 0	\$67.58
Class II:	80%	\$113.38	Family: 0	\$117.55
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$1.06
Covered Salary				\$0.00
Composite:		\$26.39		\$25.77
Total Monthly Rate per Member - Single		\$601.12		\$657.13
Total Monthly Rate per Member - 2-Person		\$1,304.69		\$1,431.77
Total Monthly Rate per Member - Family		\$1,650.53		\$1,811.28

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)**

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK B - JCC FT SECRETARIES JCC FT Secretaries

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$33.91	Single: 1	\$32.31
Class I:	80%	\$68.31	2-Person: 0	\$65.22
Class II:	80%	\$116.38	Family: 2	\$116.44
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 G	\$8.09	Single: 1	\$8.08
		\$17.37	2-Person: 0	\$17.36
		\$26.11	Family: 2	\$26.11
<hr/>				
Life Insurance:	\$25,000		3	
Rate/\$1000				\$0.10
Volume				\$75,000.00
Composite:		\$2.50		\$2.50
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				\$1.06
Covered Salary				\$7,646.00
Composite:		\$26.39		\$25.77
<hr/>				
Total Monthly Rate per Member - Single		\$71.64		\$69.41
Total Monthly Rate per Member - 2-Person		\$115.32		\$111.60
Total Monthly Rate per Member - Family		\$172.13		\$171.57

PAK B COBRA RATES:

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

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2016 Rate Renewal Exclusively for
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Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK C - JCC FT SECRETARIES JCC FT Secretaries

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$33.48	Single: 0	\$33.97
Class I:	80%	\$66.20	2-Person: 0	\$67.58
Class II:	80%	\$113.38	Family: 0	\$117.55
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	\$0.10
Rate/\$1000				\$0.00
Volume				\$2.00
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				\$1.06
Covered Salary				\$0.00
Composite:		\$26.39		\$25.77
Total Monthly Rate per Member - Single		\$566.19		\$618.51
Total Monthly Rate per Member - 2-Person		\$1,226.11		\$1,344.87
Total Monthly Rate per Member - Family		\$1,552.73		\$1,703.13

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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

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Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK D - JCC FT SECRETARIES JCC FT Secretaries

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 0	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 2	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 2	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$33.48	Single: 0	\$33.97
Class I:	80%	\$66.20	2-Person: 2	\$67.58
Class II:	80%	\$113.38	Family: 2	\$117.55
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 2	\$12.96
		\$19.53	Family: 2	\$19.52
Life Insurance:	\$20,000		4	
Rate/\$1000				\$0.10
Volume				\$80,000.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		4	
Rate/\$1000				\$0.03
Volume				\$80,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$3,500		4	
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				\$1.06
Covered Salary				\$12,780.00
Composite:		\$26.39		\$25.77
Total Monthly Rate per Member - Single		\$518.82		\$563.65
Total Monthly Rate per Member - 2-Person		\$1,119.52		\$1,221.44
Total Monthly Rate per Member - Family		\$1,420.10		\$1,549.54

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

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**2016 Rate Renewal Exclusively for
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(Part of Jackson County Consortium)**

Renewal Effective 07/01/2016

Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK A - JCC FT TRANSPORT JCC FT Transportation

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$39.01	Single: 0	\$35.83
Class I:	80%	\$74.36	2-Person: 0	\$69.00
Class II:	80%	\$125.50	Family: 0	\$118.91
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$2.08
Covered Salary				\$0.00
Composite:		\$32.62		\$32.96
Total Monthly Rate per Member - Single		\$612.88		\$666.18
Total Monthly Rate per Member - 2-Person		\$1,319.08		\$1,440.38
Total Monthly Rate per Member - Family		\$1,668.88		\$1,819.83

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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**2016 Rate Renewal Exclusively for
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(Part of Jackson County Consortium)**

Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK B - JCC FT TRANSPORT JCC FT Transportation

2015-16 Rates

Enrollment

2016-17 Rates

Dental:		\$34.79	Single: 1	\$32.51
Class I:	80%	\$69.32	2-Person: 2	\$64.88
Class II:	80%	\$118.19	Family: 0	\$114.30
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			

Vision:	VSP 3 G	\$8.09	Single: 1	\$8.08
		\$17.37	2-Person: 2	\$17.36
		\$26.11	Family: 0	\$26.11

Life Insurance:	\$25,000		3	
Rate/\$1000				\$0.10
Volume				\$75,000.00
Composite:		\$2.50		\$2.50
AD&D Coverage:	\$25,000		3	
Rate/\$1000				\$0.03
Volume				\$75,000.00
Composite:		\$0.75		\$0.75

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				\$2.08
Covered Salary				\$4,335.00
Composite:		\$32.62		\$32.96

Total Monthly Rate per Member - Single	\$78.75	\$76.80
Total Monthly Rate per Member - 2-Person	\$122.56	\$118.45
Total Monthly Rate per Member - Family	\$180.17	\$176.62

PAK B COBRA RATES:

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

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Quote #: 333559
MESSA Field Rep: Julie Berryman Adams
Date Created: 03/28/2016

PAK C - JCC FT TRANSPORT JCC FT Transportation

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		\$39.01	Single: 0	\$35.83
Class I:	80%	\$74.36	2-Person: 0	\$69.00
Class II:	80%	\$125.50	Family: 0	\$118.91
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$0.60		\$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				\$2.08
Covered Salary				\$0.00
Composite:		\$32.62		\$32.96
Total Monthly Rate per Member - Single		\$577.95		\$627.56
Total Monthly Rate per Member - 2-Person		\$1,240.50		\$1,353.48
Total Monthly Rate per Member - Family		\$1,571.08		\$1,711.68

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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: 03/28/2016

PAK D - JCC FT TRANSPORT JCC FT Transportation

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 4	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 0	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 0	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$39.01	Single: 1	\$35.83
Class II:	80%	\$74.36	2-Person: 3	\$69.00
Class III:	80%	\$125.50	Family: 0	\$118.91
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
		\$6.03	Single: 1	\$6.03
		\$12.97	2-Person: 3	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000		4	
Rate/\$1000				\$0.10
Volume				\$80,000.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		4	
Rate/\$1000				\$0.03
Volume				\$80,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$2,500		4	
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				\$2.08
Covered Salary				\$6,245.00
Composite:		\$32.62		\$32.96
Total Monthly Rate per Member - Single		\$530.58		\$572.70
Total Monthly Rate per Member - 2-Person		\$1,133.91		\$1,230.05
Total Monthly Rate per Member - Family		\$1,438.45		\$1,558.09

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

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Date Created: 03/28/2016

NON-PAK - JCC PARA.AID.TA JCC PT Paras.Aids.TAs		2015-16 Rates	Enrollment	2016-17 Rates
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$20,000	\$0.10	0	
Rate/\$1000				\$0.10
Volume				\$0.00
AD&D Coverage:	\$20,000	\$0.03	0	
Rate/\$1000				\$0.03
Volume				\$0.00

NON-PAK COBRA RATES:

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Date Created: 03/28/2016

NON-PAK - JCC PT FOOD SERV JCC PT Food Service/Aid

2015-16 Rates

Enrollment

2016-17 Rates

Life Insurance: \$20,000
Rate/\$1000
Volume

\$0.10

12

\$0.10
\$240,000.00

AD&D Coverage: \$20,000
Rate/\$1000
Volume

\$0.03

12

\$0.03
\$240,000.00

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MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

NON-PAK - JCC PT SEC.CMF JCC PT Sec. Cust. Maint. Fac

2015-16 Rates

Enrollment

2016-17 Rates

Vision:	VSP 3 G	\$8.09	Single: 0	\$8.08
		\$17.37	2-Person: 0	\$17.36
		\$26.11	Family: 0	\$26.11
Life Insurance:	\$25,000	\$0.10	0	
Rate/\$1000				\$0.10
Volume				\$0.00
AD&D Coverage:	\$25,000	\$0.03	0	
Rate/\$1000				\$0.03
Volume				\$0.00

NON-PAK COBRA RATES:

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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2016 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

NON-PAK - JCC PT TRANSPORT JCC PT Transportation

2015-16 Rates

Enrollment

2016-17 Rates

Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52

NON-PAK COBRA RATES:

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Renewal Effective 07/01/2016

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MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK A - JCC SUPERINTENDENT JCC Superintendents		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 0	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 0	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 0	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:		\$39.71	Single: 0	\$40.21
Class I:	80%	\$75.09	2-Person: 0	\$76.50
Class II:	80%	\$125.25	Family: 0	\$127.81
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	
Rate/\$1000				\$0.03
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			
Rate/\$100				\$0.71
Covered Salary				\$0.00
Composite:		\$64.20		\$68.28
Total Monthly Rate per Member - Single		\$646.46		\$707.18
Total Monthly Rate per Member - 2-Person		\$1,352.69		\$1,484.50
Total Monthly Rate per Member - Family		\$1,701.51		\$1,865.35

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK B - JCC SUPERINTENDENT JCC Superintendents

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$32.53	Single: 0	\$31.48
Class I:	80%	\$64.90	2-Person: 0	\$61.82
Class II:	80%	\$115.24	Family: 0	\$109.83
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	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
<hr/>				
Life Insurance:	\$35,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$35,000		0	
Rate/\$1000				\$0.03
Volume				\$0.00
Composite:		\$1.05		\$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				\$0.71
Covered Salary				\$0.00
Composite:		\$64.20		\$68.28
<hr/>				
Total Monthly Rate per Member - Single		\$107.31		\$110.34
Total Monthly Rate per Member - 2-Person		\$146.62		\$147.61
Total Monthly Rate per Member - Family		\$203.52		\$202.18

PAK B COBRA RATES:

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: 03/28/2016

PAK C - JCC SUPERINTENDENT JCC Superintendents

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$39.71	Single: 0	\$40.21
Class II:	80%	\$75.09	2-Person: 0	\$76.50
Class III:	80%	\$125.25	Family: 0	\$127.81
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
		\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	
Rate/\$1000				\$0.03
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			
Rate/\$100				\$0.71
Covered Salary				\$0.00
Composite:		\$64.20		\$68.28
Total Monthly Rate per Member - Single		\$611.53		\$668.56
Total Monthly Rate per Member - 2-Person		\$1,274.11		\$1,397.60
Total Monthly Rate per Member - Family		\$1,603.71		\$1,757.20

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK D - JCC SUPERINTENDENT JCC Superintendents		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 0	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 0	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 0	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$39.71	Single: 0	\$40.21
Class II:	80%	\$75.09	2-Person: 0	\$76.50
Class III:	80%	\$125.25	Family: 0	\$127.81
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
		\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	
Rate/\$1000				\$0.03
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			
Rate/\$100				\$0.71
Covered Salary				\$0.00
Composite:		\$64.20		\$68.28
Total Monthly Rate per Member - Single		\$564.16		\$613.70
Total Monthly Rate per Member - 2-Person		\$1,167.52		\$1,274.17
Total Monthly Rate per Member - Family		\$1,471.08		\$1,603.61

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

The above rates are effective 07/01/2016 and based on plans and enrollment as of 03/28/2016. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees that may be included on your invoice.**



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Renewal Effective 07/01/2016

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK A - JCC TEACHERS JCC Teachers

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$532.62	Single: 1	\$588.76
IN Deductible:	\$500/\$1000	\$1,196.53	2-Person: 1	\$1,322.86
IN Coinsurance:	N/A	\$1,488.63	Family: 4	\$1,645.84
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$31.12	Single: 1	\$30.86
Class II:	80%	\$61.65	2-Person: 1	\$61.18
Class III:	80%	\$110.07	Family: 4	\$110.60
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
		\$6.03	Single: 1	\$6.03
		\$12.97	2-Person: 1	\$12.96
		\$19.53	Family: 4	\$19.52
Life Insurance:	\$30,000		6	
Rate/\$1000				\$0.10
Volume				\$180,000.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		6	
Rate/\$1000				\$0.03
Volume				\$180,000.00
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$7,000		6	
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				\$0.49
Covered Salary				\$32,014.00
Composite:		\$24.11		\$24.47
Total Monthly Rate per Member - Single		\$597.78		\$654.02
Total Monthly Rate per Member - 2-Person		\$1,299.16		\$1,425.37
Total Monthly Rate per Member - Family		\$1,646.24		\$1,804.33

PAK A COBRA RATES:

Medical	Single	\$587.26
	2-Person	\$1,321.36
	Family	\$1,644.34

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

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PAK B - JCC TEACHERS JCC Teachers

		2015-16 Rates	Enrollment	2016-17 Rates
Dental:		\$28.33	Single: 1	\$28.25
Class I:	80%	\$56.52	2-Person: 0	\$56.77
Class II:	80%	\$105.43	Family: 6	\$107.43
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: 1	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 6	\$19.52
<hr/>				
Life Insurance:	\$35,000		7	
Rate/\$1000				\$0.10
Volume				\$245,000.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$35,000		7	
Rate/\$1000				\$0.03
Volume				\$245,000.00
Composite:		\$1.05		\$1.05
<hr/>				
LTD Benefit	66 2/3% Max \$7,000		7	
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				\$0.49
Covered Salary				\$34,399.00
Composite:		\$24.11		\$24.47
<hr/>				
Total Monthly Rate per Member - Single		\$63.02		\$63.30
Total Monthly Rate per Member - 2-Person		\$98.15		\$98.75
Total Monthly Rate per Member - Family		\$153.62		\$155.97

PAK B COBRA RATES:

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

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Date Created: 03/28/2016

PAK C - JCC TEACHERS JCC Teachers

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$497.69	Single: 0	\$550.14
IN Deductible:	\$500/\$1000	\$1,117.95	2-Person: 0	\$1,235.96
IN Coinsurance:	N/A	\$1,390.83	Family: 0	\$1,537.69
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$31.12	Single: 0	\$30.86
Class II:	80%	\$61.65	2-Person: 0	\$61.18
Class III:	80%	\$110.07	Family: 0	\$110.60
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
		\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
Life Insurance:	\$30,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000		0	
Rate/\$1000				\$0.03
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			
Rate/\$100				\$0.49
Covered Salary				\$0.00
Composite:		\$24.11		\$24.47
Total Monthly Rate per Member - Single		\$562.85		\$615.40
Total Monthly Rate per Member - 2-Person		\$1,220.58		\$1,338.47
Total Monthly Rate per Member - Family		\$1,548.44		\$1,696.18

PAK C COBRA RATES:

Medical	Single	\$548.64
	2-Person	\$1,234.46
	Family	\$1,536.19

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: 03/28/2016

PAK D - JCC TEACHERS JCC Teachers

		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA ABC Plan 1	\$450.32	Single: 8	\$495.28
IN Deductible:	\$1300 1P; \$2600 2P&FF	\$1,011.36	2-Person: 5	\$1,112.53
IN Coinsurance:	N/A	\$1,258.20	Family: 30	\$1,384.10
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		\$31.12	Single: 8	\$30.86
Class I:	80%	\$61.65	2-Person: 6	\$61.18
Class II:	80%	\$110.07	Family: 29	\$110.60
Class III:	80%			
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 8	\$6.03
		\$12.97	2-Person: 6	\$12.96
		\$19.53	Family: 29	\$19.52
Life Insurance:	\$30,000		43	\$0.10
Rate/\$1000				\$1,290,000.00
Volume				\$3.00
Composite:		\$3.00		\$0.03
AD&D Coverage:	\$30,000		43	\$0.03
Rate/\$1000				\$1,290,000.00
Volume				\$0.90
Composite:		\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$7,000		43	
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				\$0.49
Covered Salary				\$222,364.00
Composite:		\$24.11		\$24.47
Total Monthly Rate per Member - Single		\$515.48		\$560.54
Total Monthly Rate per Member - 2-Person		\$1,113.99		\$1,215.04
Total Monthly Rate per Member - Family		\$1,415.81		\$1,542.59

PAK D COBRA RATES:

Medical	Single	\$493.78
	2-Person	\$1,111.03
	Family	\$1,382.60

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

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