

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 Provid	ers 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:



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 UI	NAFIL EMP JCC ACA Unaffiliated Elig Emp	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance:	MESSA ABC Plan 1 \$1300 1P; \$2600 2P&FF N/A	\$459.48 \$1,031.96 \$1,283.84	Single: 1 2-Person: 0	\$505.36 \$1,135.20
IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	N/A ABC Rx EA1	Ø1,20J.0 4	Family: 0	\$1,412.31
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx EA1	\$507.82 \$1,140.72 \$1,419.17	Single: 0 2-Person: 0 Family: 0	\$561.34 \$1,261.14 \$1,569.03
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1	\$543.45 \$1,220.91 \$1,518.97	Single: 0 2-Person: 0 Family: 0	\$600.75 \$1,349.82 \$1,679.39
	NON-PAK COBRA RATES:	MESSA ABC Plan 1	Single 2-Person Family	\$503.86 \$1,133.70 \$1,410.81
		MESSA Choices	Single 2-Person Family	\$559.84 \$1,259.64 \$1,567.53
		MESSA Choices	Single 2-Person Family	\$599.25 \$1,348.32 \$1,677.89



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 333559 MESSA Field Re

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Renewal Effective 07/01/2016

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 2-Person: 0 \$1,196.53 \$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 80% Class I: \$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 66 2/3% Max \$7,000 LTD Benefit 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.



2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

East Lansing, MI 48826-2560 800.292.4910 R

n .			
Renewal	- ttective	07/01	/2016

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%		· army. o	\$100.70	
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03	
		\$12.97	2-Person: 0	\$12.96	
		\$19.53	Family: 3	\$12.96 \$19.52	
		φ19.33	Fairing. 3	\$19.52	
Life Insurance: Rate/\$1000	\$35,000		3		
CONTO PONT WORLD STATE OF MINES				\$0.10	
Volume				\$105,000.00	
Composite:	222.0	\$3.50		\$3.50	
AD&D Coverage:	\$35,000		3		
Rate/\$1000				\$0.03	
√olume				\$105,000.00	
Composite:		\$1.05		\$1.05	
_TD Benefit Max Monthly Salary:	66 2/3% Max \$7,000		3		
	\$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	
otal Monthly Rate per M	lember - Single	\$44.97		\$65.72	
Fotal Monthly Rate per M Fotal Monthly Rate per M	lember - z-Person	\$81.50		\$101.24	
	iemper - Family	\$136.32		\$156.90	

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

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

PAR C - JCC ADMINIST	RATORS JCC All Admin except Supers	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx	\$497.69 \$1,117.95 \$1,390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
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%		3-	V 1. 2.0 1
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S			
VIOLOTE	voi 23	\$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	70.00
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		***************************************	
Naiting 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 Me		\$566.19		\$617.55
Total Monthly Rate per Me		\$1,225.72		\$1,341.14
otal Monthly Rate per Me	inibei - ramily	\$1,554.17		\$1,699.10
	DAK C CODDA DATES			
	PAK C COBRA RATES:	M e		
		Medical	Single	\$548.64
			2-Person	\$1,234.46
			Family	\$1,536.19



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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

Renewal Effective (07/	01	/20	16
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PAK D - JCC ADMINIST	RATORS JCC All Admin except Supers	2015-16 Rates	Enrollment	2016-17 Rates	
	850 - 5			2010-17 Nates	
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 Consurance:	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%		· a	0111.04	
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			Ü	\$0.10	
/olume				\$90,000.00	
Composite:		\$3.00			
AD&D Coverage:	\$30,000	\$5.00	3	\$3.00	
Rate/\$1000	\$00,000		3	\$0.00	
/olume				\$0.03	
Composite:		\$0.00		\$90,000.00	
ompoone.		\$0.90		\$0.90	
TD Benefit	66 2/3% Max \$7,000		3		
Max Monthly Salary:	\$10,500				
Vaiting Period:	90 CDMF				
llcohol/Drug:	Same as any other illness				
fental/Nervous:	Same as any other illness				
oc. Sec. Offset:	Primary				
re-Exist Cond.:	Waived				
OLA:	No				
ate/\$100	110			40	
overed Salary				\$0.47	
omposite:		#05.04		\$22,349.00	
omposite.		\$25.84		\$26.05	
otal Monthly Rate per Me	mber - Single	\$518.82		\$562.69	
otal Monthly Rate per Me		\$1,119.13		\$1,217.71	
otal Monthly Rate per Me	mber - Family	\$1,421.54		\$1,545.51	
	PAK D COBRA RATES:				
		Medical	Single	\$493.78	
			2-Person	\$1,111.03	
			Family	\$1,111.03	
			1 army	\$1,30Z.OU	
		The COBRA rates	for Dental and Vision are th	e same as the rates above.	



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2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 333559 MESSA Field Rep: Jul

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Renewal Effective 07/01/2016

PAK A - JCC FT CMF JC	CC FT Cust.Maint.Fac	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1	\$532.62 \$1,196.53 \$1,488.63	Single: 0 2-Person: 1 Family: 0	\$588.76 \$1,322.86 \$1,645.84
Dental: Class I:	80%	\$35.47 \$69.72	Single: 0 2-Person: 1	\$35.81 \$70.20
Class II: Class III: Annual Max:	80% 80% \$1.000	\$117.26	Family: 0	\$119.86
Class IV: Lifetime Max: Riders:	80% \$1,000 2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97 \$19.53	2-Person: 1 Family: 0	\$12.96 \$19.52
Life Insurance: Rate/\$1000	\$20,000		1	\$0.10
Volume				\$0.10
Composite: AD&D Coverage: Rate/\$1000	\$20,000	\$2.00	1	\$2.00 \$0.03
Volume Composite:		\$0.60		\$0.03 \$20,000.00 \$0.60
LTD Benefit	66 2/3% Max \$3,500	V 0.00	1	VO.00
Max Monthly Salary: Waiting Period:	\$5,250 90 CDMF		j	
Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset:	Same as any other illness Same as any other illness Primary			
Pre-Exist Cond.: COLA:	Waived No			
Rate/\$100 Covered Salary Composite:		\$44.40		\$1.48 \$3,293.00 \$43.60
Fotal Monthly Rate per Me Fotal Monthly Rate per Me Fotal Monthly Rate per Me	ember - 2-Person	\$621.12 \$1,326.22 \$1,672.42		\$676.80 \$1,452.22 \$1,831.42
	PAK A COBRA RATES:			
	a service manufacture of the service	Medical	Single 2-Person Family	\$587.26 \$1,321.36 \$1,644.34
		The COBRA rates	for Dental and Vision are the	ne same as the rates above.



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 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%	ψ110.55	r army. O	\$119.52
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:				
Niders.	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
		ψ13.55	r anniy. O	\$19.52
Life Insurance:	\$25,000		0	
Rate/\$1000				\$0.10
√olume				\$0.00
Composite:		\$2.50		\$2.50
AD&D Coverage:	\$25,000		0	Ψ2.50
Rate/\$1000			o .	\$0.03
Volume				\$0.00
Composite:		\$0.75		
		\$0.73		\$0.75
LTD Benefit	66 2/3% Max \$3,500		0	
Max Monthly Salary:	\$5,250			
Vaiting 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 A 1 CONT.
Composite:		£44.40		\$0.00
ero e a com de la compansa de como de		\$44.40		\$43.60
Total Monthly Rate per M		\$85.96		\$87.25
Total Monthly Rate per M		\$123.47		\$126.06
Total Monthly Rate per M	1ember - Family	\$177.51		\$185.69
	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

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

PAK C - JCC FT CMF J	CC FT Cust.Maint.Fac	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx EA1	\$497.69 \$1,117.95 \$1.390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
D-11				
Dental: Class I:	80%	\$35.47	Single: 0	\$35.81
Class II:	80%	\$69.72	2-Person: 0	\$70.20
Class III:	80%	\$117.26	Family: 0	\$119.86
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:				
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
		7.2122	. w	ψ10.0 2
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:	441.111	\$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		(B)	
Naiting 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
otal Monthly Rate per Me		\$586.19		\$638.18
Total Monthly Rate per Me		\$1,247.64		\$1,365.32
Total Monthly Rate per Me	ember - Family	\$1,574.62		\$1,723.27
	DAK O OODDA DATES			
	PAK C COBRA RATES:			
		Medical	Single	\$548.64
			2-Person	\$1,234.46
			Family	\$1,536.19



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2016 Rate Renewal Exclusively for

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(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

PAK D - JCC FT CMF J	CC FT Cust.Maint.Fac	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	ψ1,236.20	Fairlily. 2	\$1,304.10	
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%	\$117.20	r army. 2	\$119.00	
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	
		4.0.00	r diring. 2	ψ10.02	
Life Insurance:	\$20,000		4		
Rate/\$1000	7-1,000		4	60.40	
/olume				\$0.10	
Composite:		12.22		\$80,000.00	
		\$2.00		\$2.00	
AD&D Coverage:	\$20,000		4		
Rate/\$1000				\$0.03	
Volume				\$80,000.00	
Composite:		\$0.60		\$0.60	
TD Benefit	66 2/3% Max \$3,500		4		
Max Monthly Salary:	\$5,250				
Vaiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
/lental/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	
otal Monthly Rate per Me	ember - Single	\$538.82		\$583.32	
otal Monthly Rate per Me		\$1,141.05		\$1,241.89	
otal Monthly Rate per Me		\$1,441.99			
The state of the	one of willings	φ1, 44 1.99	<u>r</u>	\$1,569.68	
	DAV D CORDA DATES.				
	PAK D COBRA RATES:	Medical	Single	\$493.78	
			2-Person		
				\$1,111.03	
			Family	\$1,382.60	

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.

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



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Quote #: 333559

Renewal Effective 07/01/2016

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			
Class III:	80%	\$111.70	Family: 0	\$116.78	
Annual Max:	\$1.000				
Class IV:					
	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
. r. ·					
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03	
		\$12.97	2-Person: 0	\$12.96	
		\$19.53	Family: 0	\$19.52	
1.6		·			
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	110			\$2.00	
Covered Salary				\$2.90	
,		0.10.55		\$0.00	
Composite:		\$43.55		\$43.97	
Total Monthly Rate per Me		\$617.29		\$674.30	
Total Monthly Rate per Me		\$1,320.15		\$1,448.04	
Fotal Monthly Rate per Me	mber - Hamily	\$1,666.09		\$1,828.71	
	PAK A COBRA RATES:	Medical	Single	\$587.26	
		Medical	2-Person	\$1,321.36	
			2-1 615011	\$1,021.00	
			Family	\$1,644.34	



2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

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

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK B - JCC FT FS JC	C 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%	\$100.0 <u>2</u>	r diring. 0	ψ32.00
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
· · · · · · · · · · · · · · · · · · ·	2 oleanings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
		¥10.00	r army. o	ψ13.3Z
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 \$2,500		0	
Max Monthly Salary:	\$3,750			
Naiting 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	58%0			\$2.90
Covered Salary				\$0.00
Composite:		\$43.55		
		φ 4 3.33		\$43.97
Fotal Monthly Rate per M		\$82.24		\$79.64
Fotal Monthly Rate per M		\$117.40		\$112.06
Total Monthly Rate per M	lember - Family	\$167.25		\$159.62



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Quote #: 333559

Renewal Effective 07/01/2016

PAK C - JCC FT FS JCC	FT Food Service	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER):	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50	\$497.69 \$1,117.95 \$1,390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
Rx Coverage: Riders Included:	Saver Rx 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
	10000 1000 100000 10000 10000 10000 10000 10000 10000 10000 10000 10000 10000 100000 100000 10000 10000 10000 10000 10000 100000 10000 10000 100	\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$12.50 \$19.52
		ψ10.00	r annry. O	φ19.32
Life Insurance:	\$20,000		0	
Rate/\$1000				\$0.10
/olume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000		0	
Rate/\$1000				\$0.03
/olume				\$0.00
Composite:		\$0.60		\$0.60
TD Benefit	66 2/3% Max \$2,500		0	
Max Monthly Salary: Vaiting Period:	\$3,750 90 CDMF			
Alcohol/Drug:				
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Same as any other illness			
	Primary			
re-Exist Cond.:	Waived			
COLA:	No			Name of the State
Rate/\$100				\$2.90
Covered Salary		21222		\$0.00
Composite:		\$43.55		\$43.97
otal Monthly Rate per Me		\$582.36		\$635.68
otal Monthly Rate per Me		\$1,241.57		\$1,361.14
otal Monthly Rate per Me	mber - Family	\$1,568.29		\$1,720.56
	PAK C COBRA RATES:			
	COODIVITATES.	Medical	Single	\$E40.64
		Medical	Single	\$548.64 \$1.334.46
			2-Person	\$1,234.46
			Family	\$1,536.19
		The COBRA rates	for Dental and Vision are th	e same as the rates above



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2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 333559 MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Renewal Effective 07/01/2016

Class IV: Lifetime Max:	MESSA ABC Plan 1 \$1300 1P; \$2600 2P&FF N/A N/A ABC Rx EA1 80% 80% \$1,000 80%	\$450.32 \$1,011.36 \$1,258.20 \$32.49 \$64.50 \$111.78	Single: 2 2-Person: 0 Family: 0	\$495.28 \$1,112.53 \$1,384.10 \$32.94 \$65.65
IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included: Dental: Class I: Class II:	\$1300 1P; \$2600 2P&FF N/A N/A ABC Rx EA1 80% 80% 80% \$1,000	\$1,011.36 \$1.258.20 \$32.49 \$64.50	2-Person: 0 Family: 0 Single: 2 2-Person: 0	\$1,112.53 \$1,384.10 \$32.94
IN Copay (OV/UC/ER): Rx Coverage: Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	N/A N/A ABC Rx EA1 80% 80% 80% \$1,000	\$1,258.20 \$32.49 \$64.50	Single: 2 2-Person: 0	\$1,384.10 \$32.94
Rx Coverage: Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	ABC Rx EA1 80% 80% 80% \$1,000	\$32.49 \$64.50	Single: 2 2-Person: 0	\$32.94
Rx Coverage: Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% 80% \$1,000	\$64.50	2-Person: 0	
Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% 80% \$1,000	\$64.50	2-Person: 0	
Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000	\$64.50	2-Person: 0	
Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000	\$64.50	2-Person: 0	
Class II: Class III: Annual Max: Class IV: Lifetime Max:	80% 80% \$1,000			\$65.65
Class III: Annual Max: Class IV: Lifetime Max:	80% \$1,000	\$111.78		
Annual Max: Class IV: Lifetime Max:	\$1,000		Family: 0	\$116.78
Class IV: Lifetime Max:				
Lifetime Max:	80%			
Riders:	\$900			
	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
		*		ψ10.0 <u>2</u>
Life Insurance:	\$20,000		2	
Rate/\$1000	420,000		۷	00.10
Volume				\$0.10
Composite:		22.22		\$40,000.00
	\$30,000	\$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		2. 111 0	
Naiting 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	INO			
				\$2.90
Covered Salary		12001200000		\$3,032.00
Composite:		\$43.55		\$43.97
otal Monthly Rate per Mer	nber - Single	\$534.99		\$580.82
otal Monthly Rate per Mer	nber - 2-Person	\$1,134.98		\$1,237.71
Total Monthly Rate per Mer	nber - Family	\$1,435.66		\$1,566.97
-		40.0		\$ 1,000.01
	DAY D 000D D D			
	PAK D COBRA RATES:	© En ress Sen		
		Medical	Single	\$493.78
			2-Person	\$1,111.03
			Family	\$1,382.60



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

Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20 EA1 80% 80% 80% \$1,200 80% \$1,000 2 Cleanings	\$532.62 \$1,196.53 \$1,488.63 \$37.08 \$72.22 \$120.72	Single: 0 2-Person: 0 Family: 0 Single: 0 2-Person: 0 Family: 0	\$588.76 \$1,322.86 \$1,645.84 \$37.02 \$72.70 \$123.06
IN Copay (OV/UC/ER): Rx Coverage: Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders:	\$20/\$25/\$50 \$10/\$20 EA1 80% 80% 80% \$1,200 80% \$1,000	\$37.08 \$72.22	Single: 0 2-Person: 0	\$37.02 \$72.70
Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	\$10/\$20 EA1 80% 80% 80% \$1,200 80% \$1,000	\$72.22	2-Person: 0	\$72.70
Riders Included: Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	80% 80% 80% \$1,200 80% \$1,000	\$72.22	2-Person: 0	\$72.70
Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	80% 80% \$1,200 80% \$1,000	\$72.22	2-Person: 0	\$72.70
Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	80% 80% \$1,200 80% \$1,000		2-Person: 0	\$72.70
Class III: Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	80% \$1,200 80% \$1,000	\$120.72	Family: 0	\$123.06
Annual Max: Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	\$1,200 80% \$1,000			
Class IV: Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	80% \$1,000			
Lifetime Max: Riders: Vision: Life Insurance: Rate/\$1000 Volume	\$1,000			
Riders: Vision: Life Insurance: Rate/\$1000 Volume				
Vision: Life Insurance: Rate/\$1000 Volume	2 Cleanings			
Life Insurance: Rate/\$1000 √olume				
_ife Insurance: Rate/\$1000 √olume	NODA			
Rate/\$1000 Volume	VSP 2 S	\$6.03	Single: 0	\$6.03
Rate/\$1000 Volume		\$12.97	2-Person: 0	\$12.96
Rate/\$1000 Volume		\$19.53	Family: 0	\$19.52
Rate/\$1000 Volume	\$25,000		0	
√olume			0	\$0.10
				\$0.00
		\$2.50		\$2.50
AD&D Coverage:	\$25,000	Ψ2.50	0	\$2.50
Rate/\$1000	7=0,000		o .	\$0.03
/olume				\$0.00
Composite:		\$0.75		\$0.75
TD Benefit	66 2/3% Max \$3,500		0	
	\$5,250			
	90 CDMF			
	Same as any other illness			
	Same as any other illness			
	Primary			
	Waived			
	No			
Rate/\$100				\$1.33
Covered Salary				\$0.00
Composite:		\$20.93		\$20.93
otal Monthly Rate per Memb		\$599.91		\$655.99
otal Monthly Rate per Memb		\$1,305.90		\$1,432.70
otal Monthly Rate per Memb	per - Hamily	\$1,653.06		\$1,812.60
ī	DAY A CORDA DATEO	***************************************		
1	PAK A COBRA RATES:			
		Medical	Single	\$587.26
			2-Person	\$1,321.36
			Family	\$1,644.34



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2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Quote #: 333559

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

Renewal Effective 07/01/2016

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%	V110.12	r arring. T	\$110.50
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3 G	00.00	0:-1-0	
10.011.	V 01 0 0	\$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 N	lember - Single	\$66.21		\$66.28
Total Monthly Rate per M		\$109.38		\$108.76
Total Monthly Rate per N	lember - ⊢amily	\$166.36		\$167.50
	PAK B COBRA RATES:			



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2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

PAR C - JCC FT PARA.	AID.TA JCC FT Paras.Aides.TA	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx EA1	\$497.69 \$1,117.95 \$1,390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
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%	V120.72	Tanny. 0	\$123.00
Annual Max:	\$1,200	Diam's Control of the		
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
V.C				
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	42.00	0	\$2.50
Rate/\$1000			0	\$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
otal Monthly Rate per Me	ember - Single	\$564.98		\$617.37
otal Monthly Rate per Me		\$1,227.32		\$1,345.80
otal Monthly Rate per Me	ember - Hamily	\$1,555.26		\$1,704.45
	PAK C COBRA RATES:			
	FAN C COBRA RATES:			
		Medical	Single	\$548.64
			2-Person Family	\$1,234.46 \$1,536.19



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Good health. Good business. Great schools. 1475 Kendale Boulevard, PO Box 2560

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

PAK D - JCC FT PARA.	AID.TA JCC FT Paras.Aides.TA	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance:	MESSA ABC Plan 1 \$1300 1P; \$2600 2P&FF N/A	\$450.32 \$1,011.36 \$1,258.20	Single: 1 2-Person: 0 Family: 0	\$495.28 \$1,112.53 \$1,384.10
IN Copay (OV/UC/ER): Rx Coverage:	N/A ABC Rx	ψ1,230.20	r anny. O	\$1,304.10
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%		,	Ţ.,,
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
n .				
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	
Rate/\$1000	\$20,000		8 I 8	60.40
/olume				\$0.10
Composite:		\$2.50		\$25,000.00
AD&D Coverage:	\$25,000	φ2.50	1	\$2.50
Rate/\$1000	Ψ20,000		1	** • • • • • • • • • • • • • • • • • •
/olume				\$0.03
Composite:		\$0.75		\$25,000.00 \$0.75
_TD Benefit	66 2/3% Max \$3,500		1	
Max Monthly Salary:	\$5,250			
Vaiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
/lental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
re-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100		•		\$1.33
Covered Salary				\$1,492.00
Composite:		\$20.93		\$20.93
otal Monthly Rate per Me		\$517.61		\$562.51
otal Monthly Rate per Me		\$1,120.73		\$1,222.37
otal Monthly Rate per Me	ember - Family	\$1,422.63		\$1,550.86
	DAV D CORDA DATES			100
	PAK D COBRA RATES:			
		Medical	Single	\$493.78
			2-Person	\$1,111.03
			Family	\$1,382.60



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

PAK A - JCC FT SECRE	ETARIES JCC FT Secretaries	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance:	MESSA Choices \$500/\$1000 N/A	\$532.62 \$1,196.53 \$1,488.63	Single: 0 2-Person: 0 Family: 0	\$588.76 \$1,322.86 \$1,645.84
IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	\$20/\$25/\$50 \$10/\$20 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:	VCD 2 C	• • • • •		
VIOIOII.	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	and the state of t		v	\$0.10
/olume				\$0.00
Composite:		\$2.00		\$2.00
AD&D Coverage:	\$20,000	,	0	42.00
Rate/\$1000			Ø:0	\$0.03
/olume				\$0.00
Composite:		\$0.60		\$0.60
TD Benefit	66 2/3% Max \$3,500		0	
Max Monthly Salary:	\$5,250			
Vaiting 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		200.00		\$0.00
Composite:		\$26.39		\$25.77
otal Monthly Rate per Me otal Monthly Rate per Me		\$601.12 \$1.204.60		\$657.13
otal Monthly Rate per Me		\$1,304.69 \$1,650.53		\$1,431.77
oral monthly trate per Me	anibor - Lattilly	\$1,650.53		\$1,811.28
	DAV A CORDA DATEO			
	PAK A COBRA RATES:	N.F. and Committee	0:	
		Medical	Single	\$587.26
			2-Person	\$1.321.36
			Family	\$1,644.34
		The COBRA rates	for Dental and Vision are th	e same as the rates above.



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

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

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK B - JCC FT SECR	ETARIES 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%	41.0.00	r army. 2	\$110.44
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: 0	\$17.36
		\$26.11	Family: 2	\$26.11
		Ψ20.11	r arrilly. 2	\$20.11
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 \$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
Total Monthly Rate per M		\$71.64		\$69.41
Total Monthly Rate per M		\$115.32		\$111.60
Total Monthly Rate per M	ember - Family	\$172.13		\$171.57
	PAK B COBRA RATES:			



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

on County Consortium)

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

Renewal Effective 07/01/2016

PAK C - JCC FT SECRE	TARIES JCC FT Secretaries	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER):	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50	\$497.69 \$1,117.95 \$1,390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
Rx Coverage: Riders Included:	Saver Rx 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	@C 00
	and the second s	\$12.97	2-Person: 0	\$6.03 \$12.96
		\$19.53	Family: 0	\$12.96 \$19.52
		¥10.00	r anily. O	ψ19.02
Life Insurance:	\$20,000	(1)	0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite: AD&D Coverage:	620,000	\$2.00		\$2.00
Rate/\$1000	\$20,000		0	
Volume				\$0.03
Composite:		00.00		\$0.00
		\$0.60		\$0.60
_TD Benefit	66 2/3% Max \$3,500		0	
Max Monthly Salary:	\$5,250			
Vaiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset: Pre-Exist Cond.:	Primary			
Pre-Exist Cond.: COLA:	Waived			
Rate/\$100	No			
Covered Salary				\$1.06
Composite:		\$26.39		\$0.00
		*****		\$25.77
otal Monthly Rate per Me otal Monthly Rate per Me		\$566.19		\$618.51
otal Monthly Rate per Me		\$1,226.11		\$1,344.87
otal monthly Rate per Me	mider - Fattilly	\$1,552.73		\$1,703.13
***************************************	PAK C COBRA RATES:			
	AN O COBRA RATES.	Madical	Cinala	0540.0
		Medical	Single	\$548.64
			2-Person	\$1,234.46
			Family	\$1,536.19



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Quote #: 333559

Renewal Effective 07/01/2016

PAK D - JCC FT SECRE	ETARIES 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		<u>.</u>		
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		\$33.48	Single: 0	\$33.97	
Class I:	80%	\$66.20	2-Person: 2	\$33.97 \$67.58	
Class II:	80%	\$113.38			
Class III:	80%	φ113.36	Family: 2	\$117.55	
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:					
	\$900				
Riders:	2 Cleanings				
/ision:	VCD 2 C	(CO)22			
V 1510[1.	VSP 2 S	\$6.03	Single: 0	\$6.03	
		\$12.97	2-Person: 2	\$12.96	
		\$19.53	Family: 2	\$19.52	
ife Insurance:	#20.000				
	\$20,000		4		
Rate/\$1000				\$0.10	
/olume				\$80,000.00	
Composite:		\$2.00		\$2.00	
AD&D Coverage:	\$20,000		4		
Rate/\$1000				\$0.03	
/olume				\$80,000.00	
Composite:		\$0.60		\$0.60	
.TD Benefit	66 2/3% Max \$3,500		4		
Max Monthly Salary:	\$5,250		2		
Vaiting Period:	90 CDMF				
Icohol/Drug:	Same as any other illness				
lental/Nervous:	Same as any other illness				
oc. Sec. Offset:	Primary				
re-Exist Cond.:	Waived				
OLA:	No				
ate/\$100	INO				
				\$1.06	
overed Salary				\$12,780.00	
omposite:		\$26.39		\$25.77	
otal Monthly Rate per Me	ember - Single	\$518.82		\$563.65	
otal Monthly Rate per Me	minuer - Z-Person	\$1,119.52		\$1,221.44	
otal Monthly Rate per Me	ember - Family	\$1,420.10		\$1,549.54	
	PAK D COBRA RATES:	Medical	Single	0400 70	
		Medical	Single	\$493.78	
			2-Person	\$1,111.03	
			Family	\$1,382.60	



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 TRANS	SPORT 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	10 OE O O O O O	a 5555.552 / 5555	V 1,0 1010 1	
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%	Q120.00	r army. o	\$110.91	
Annual Max:	\$1,000				
Class IV:	80%				
Lifetime Max:	\$900				
Riders:					
Nuers.	2 Cleanings				
ision:	VSP 2 S	\$6.03	Single: 0	\$6.03	
AND AND THE STATE OF THE STATE		\$12.97	2-Person: 0	\$12.96	
		\$19.53	Family: 0	\$19.52	
_ife Insurance:	\$20,000		0		
Rate/\$1000	5.5.7.27.37.		O .	\$0.10	
/olume					
Composite:		\$2.00		\$0.00	
AD&D Coverage:	\$20,000	\$2.00	0	\$2.00	
Rate/\$1000	\$20,000		0		
				\$0.03	
/olume				\$0.00	
Composite:		\$0.60		\$0.60	
_TD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
Vaiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
/lental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	(6)(C)(G)			\$2.08	
Covered Salary					
Composite:		#22.62		\$0.00	
		\$32.62		\$32.96	
otal Monthly Rate per Me		\$612.88		\$666.18	
otal Monthly Rate per Me		\$1,319.08		\$1,440.38	
otal Monthly Rate per Me	ember - Family	\$1,668.88		\$1,819.83	
	D.W.A. 000D.A.D.:				
	PAK A COBRA RATES:		200		
		Medical	Single	\$587.26	
			2-Person	\$1,321.36	
			Family	\$1,644.34	
				V 1,0 1 1.0 1	



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 TRAN	SPORT 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%	\$110.19	r arriny. O	\$114.30
Annual Max:	\$1.000			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
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
		Ψ20.11	r arring. 0	\$20.11
Life Insurance:	\$25,000		3	
Rate/\$1000				\$0.10
Volume				\$75,000.00
Composite:		\$2.50		\$2.50
AD&D Coverage:	\$25,000		3	7-103
Rate/\$1000			~	\$0.03
Volume				\$75,000.00
Composite:		\$0.75		\$0.75
		40.70		\$0.75
LTD Benefit	66 2/3% Max \$2,500		3	
Max Monthly Salary:	\$3,750		3	
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	INO			
				\$2.08
Covered Salary				\$4,335.00
Composite:		\$32.62		\$32.96
Total Monthly Rate per N	1ember - Single	\$78.75		\$76.80
Total Monthly Rate per N		\$122.56		\$118.45
Total Monthly Rate per N	1ember - Family	\$180.17		\$176.62
	PAK B COBRA RATES:		*	
	FAN D CODRA KATES.	The COBRA rates t	or Dental and Vision are th	ne same as the rates above.



2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

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

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

PAK C - JCC FT TRANS	PORT JCC FT Transportation	2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage: Riders Included:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 Saver Rx EA1	\$497.69 \$1,117.95 \$1,390.83	Single: 0 2-Person: 0 Family: 0	\$550.14 \$1,235.96 \$1,537.69
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%	*********		\$170.01
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 Max Monthly Salary:	66 2/3% Max \$2,500 \$3,750		0	
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	relation to the second			\$2.08
Covered Salary				\$0.00
Composite:		\$32.62		\$32.96
Total Monthly Rate per Me Total Monthly Rate per Me		\$577.95 \$1,240.50		\$627.56
Total Monthly Rate per Me		\$1,571.08		\$1,353.48 \$1,711.68
	PAK C COBRA RATES:			
		Medical	Single	\$548.64
			2-Person	\$1,234.46
			Family	\$1,536.19



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Quote #: 333559

Renewal Effective 07/01/2016

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	, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	, animy. 5	ψ1,004.10	
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:		#20.04	0:11	005.00	
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				
1 C	V00 0				
Vision:	VSP 2 S	\$6.03	Single: 1	\$6.03	
		\$12.97	2-Person: 3	\$12.96	
		\$19.53	Family: 0	\$19.52	
			•	#1121255	
Life Insurance:	\$20,000		4		
Rate/\$1000				\$0.10	
√olume				\$80,000.00	
Composite:		\$2.00		\$2.00	
AD&D Coverage:	\$20,000	42.00	4	Ψ2.00	
Rate/\$1000	420,000		4	#0.00	
Volume				\$0.03	
Composite:		#0.00		\$80,000.00	
		\$0.60		\$0.60	
_TD Benefit	66 2/3% Max \$2,500		4		
Max Monthly Salary:	\$3,750				
Vaiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
/lental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	INU				
handara mana manak				\$2.08	
Covered Salary				\$6,245.00	
Composite:		\$32.62		\$32.96	
otal Monthly Rate per Me		\$530.58		\$572.70	MANAGEMENT OF THE STATE OF THE
otal Monthly Rate per Me	mber - 2-Person	\$1,133.91		\$1,230.05	
otal Monthly Rate per Me	mber - Family	\$1,438.45		\$1,558.09	
			# *** * T		
	PAK D COBRA RATES:	200 888 16			
		Medical	Single	\$493.78	
			2-Person	\$1,111.03	
			Family	\$1,382.60	



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

A.AID.TA JCC PT Paras.Aids.TAs	2015-16 Rates	Enrollment	2016-17 Rates
VSP 2 S	\$6.03 \$12.97	Single: 0 2-Person: 0	\$6.03 \$12.96
	\$19.53	Family: 0	\$19.52
\$20,000	\$0.10	0	\$0.10
			\$0.00
\$20,000	\$0.03	0	
			\$0.03 \$0.00
	VSP 2 S \$20,000	VSP 2 S \$6.03 \$12.97 \$19.53 \$20,000 \$0.10	VSP 2 S \$6.03 Single: 0 \$12.97 2-Person: 0 \$19.53 Family: 0 \$20,000 \$0.10 0

NON-PAK COBRA RATES:

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



2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

	Renewal	Effective	07/01/2	016
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NON-PAK - JCC PT F	OOD SERV JCC PT Food Service/Aid	2015-16 Rates	Enrollment	2016-17 Rates	
Life Insurance: Rate/\$1000 Volume	\$20,000	\$0.10	12	\$0.10 \$240,000.00	
AD&D Coverage: Rate/\$1000 Volume	\$20,000	\$0.03	12	\$0.03 \$240,000.00	



800.292.4910

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Renewal Effective 07/01/2016

NON-PAK - JCC PT S	EC.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 \$26.11	2-Person: 0 Family: 0	\$17.36 \$26.11
ife Insurance:	\$25,000	\$0.10	0	
/olume				\$0.10 \$0.00
AD&D Coverage: \$25,000 Rate/\$1000 Volume	\$25,000	\$0.03	0	
			\$0.03 \$0.00	
	NON DAY CODDA DATES			
	NON-PAK COBRA RATES:	The COBRA rates	for Vision are the same as	the rates above.



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 F	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.



800.292.4910

1475 Kendale Boulevard, PO Box 2560

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

son County Consortium)

Renewal Effective 07/01/2016

PAK A - JCC SUPERINTENDENT JCC Superintendents		2015-16 Rates	Enrollment	2016-17 Rates
Medical: IN Deductible: IN Coinsurance: IN Copay (OV/UC/ER): Rx Coverage:	MESSA Choices \$500/\$1000 N/A \$20/\$25/\$50 \$10/\$20	\$532.62 \$1,196.53 \$1,488.63	Single: 0 2-Person: 0 Family: 0	\$588.76 \$1,322.86 \$1,645.84
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	
Class III:	80%	\$125.25	railily. 0	\$127.81
Annual Max:	\$1,200			
Class IV:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
	C			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
		e nataa	, , , , , , , , , , , , , , , , , , ,	\$10.02
Life Insurance:	\$30,000		0	
Rate/\$1000			~	\$0.10
√olume				\$0.00
Composite:		\$3.00		\$3.00
AD&D Coverage:	\$30,000	9 * 7107.89	0	ψ0.00
Rate/\$1000			ŭ	\$0.03
√olume				\$0.00
Composite:		\$0.90		\$0.90
TD Benefit	66 2/3% Max \$7,000		0	
Max Monthly Salary:	\$10,500		O	
Vaiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
/lental/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
otal Monthly Rate per Mei	mber - Single	\$646.46		
otal Monthly Rate per Mei		\$1,352.69		\$707.18 \$1,484.50
otal Monthly Rate per Mei		\$1,701.51		\$1,865.35
2 9	occurs de Ministra	ψ1,101.01		क् ।,७७७,७७
	PAK A COBRA RATES:			
	TAKA OOBIGITATES.	Medical	Cinalo	0507.00
		Wedical	Single	\$587.26
			2-Person	\$1,321.36
			Family	\$1,644.34



800.292.4910

1475 Kendale Boulevard, PO Box 2560

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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

Renewal Effective 07/01/2016

Class II: Class III:	80%	\$32.53	Single: 0	
Class II: Class III:	80%		Single: I)	\$31.48
Class III:	OU /0	\$64.90	2-Person: 0	\$61.82
	80%	\$115.24	Family: 0	\$109.83
	80%	Ψ110.E4	r arriny. O	\$109.03
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
riders.	2 Clearings			
Vision:	VSP 2 S	\$6.03	Single: 0	\$6.03
		\$12.97	2-Person: 0	\$12.96
		\$19.53	Family: 0	\$12.96 \$19.52
		Ψ10.55	r arrilly. O	\$19.52
Life Insurance:	\$35,000		0	
Rate/\$1000				\$0.10
Volume				\$0.00
Composite:		\$3.50		\$3.50
AD&D Coverage:	\$35,000		0	ψο.σο
Rate/\$1000			· ·	\$0.03
√olume				\$0.00
Composite:		\$1.05		\$0.00 \$1.05
_TD Benefit	66 2/3% Max \$7,000	*		Ψ1.00
Max Monthly Salary:	\$10,500		0	
Naiting Period:	90 CDMF			
Alcohol/Drug:				
Mental/Nervous:	Same as any other illness			
	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
otal Monthly Rate per Me	ember - Single	\$107.31		\$110.34
otal Monthly Rate per Me	ember - 2-Person	\$146.62		\$147.61
otal Monthly Rate per Me	ember - Family	\$203.52		\$202.18

PAK B COBRA RATES:

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



800.292.4910

1475 Kendale Boulevard, PO Box 2560

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 333559

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

Renewal Effective 07/01/2016

PAK C - JCC SUPERINT	FENDENT 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	
IN Copay (OV/UC/ER):	\$20/\$25/\$50	Ψ1,030.03	r aniliy. 0	\$1,537.69
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		¢20.74	0: 1 6	
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			
Riders.	2 Cleanings			
Vision:	VSP 2 S	00.00	0: 1 2	
	VOI 20	\$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	00.10
√olume				\$0.10
Composite:		\$2.00		\$0.00
AD&D Coverage:	\$30,000	\$3.00	0	\$3.00
Rate/\$1000	φου,000		0	
/olume				\$0.03
Composite:		22.22		\$0.00
		\$0.90		\$0.90
TD Benefit	66 2/3% Max \$7,000		0	
Max Monthly Salary:	\$10,500		167	
Vaiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
fental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
re-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.71
Covered Salary				\$0.00
composite:		\$64.20		\$68.28
otal Monthly Rate per Me	mber - Single	\$611.53		\$668.56
otal Monthly Rate per Me		\$1,274.11		\$1,397.60
otal Monthly Rate per Me	mber - Family	\$1,603.71		\$1,757.20
	PAK C COBRA RATES:			
		Medical	Single	\$548.64
			2-Person	\$1,234.46
			Family	\$1,536.19



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

PAR D - JCC SUPERIN	TENDENT 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		•	# 11EE 111E
Rx Coverage:	ABC Rx			
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	
Class III:	80%	V120.20	r army. O	\$127.81
Annual Max:	\$1,200			
Class IV:	80%			
_ifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Oire I e o	
	with a section of the control of the	\$0.03 \$12.97	Single: 0	\$6.03
			2-Person: 0	\$12.96
		\$19.53	Family: 0	\$19.52
ife Insurance:	\$30,000		0	
Rate/\$1000			U	00.40
/olume				\$0.10
Composite:		\$3.00		\$0.00
AD&D Coverage:	\$30,000	\$3.00	0	\$3.00
Rate/\$1000	750,000		0	
/olume				\$0.03
Composite:		#0.00		\$0.00
		\$0.90		\$0.90
TD Benefit	66 2/3% Max \$7,000		0	
Max Monthly Salary:	\$10,500		~	
Vaiting Period:	90 CDMF			
lcohol/Drug:	Same as any other illness			
lental/Nervous:	Same as any other illness			
oc. Sec. Offset:	Primary			
re-Exist Cond.:	Waived			
OLA:	No			
ate/\$100	and the same of th			00 7:
overed Salary				\$0.71
omposite:		\$64.20		\$0.00
		₹U4.2U		\$68.28
otal Monthly Rate per Me		\$564.16		\$613.70
otal Monthly Rate per Me otal Monthly Rate per Me	mbor Family	\$1,167.52		\$1,274.17
otal Monthly Rate per Mei	півеі - гаппіу	\$1,471.08		\$1,603.61
	PAK D COBRA RATES:	***************************************		
	TAR D CODINA NATES.	Medical	Single	0.400 70
		Wedical	Single 2-Person	\$493.78
			Z-Person	£1 111 02
			Family	\$1,111.03 \$1,382.60



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 TEACHER	RS 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	Ψ1,+00.03	r army. 4	\$1,045.84
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
Dental:				
Class I:	80%	\$31.12	Single: 1	\$30.86
Class II:		\$61.65	2-Person: 1	\$61.18
Class III:	80%	\$110.07	Family: 4	\$110.60
	80%			
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
				Ψ10.0 2
Life Insurance:	\$30,000		6	
Rate/\$1000			•	\$0.10
Volume				\$180,000.00
Composite:		\$3.00		
AD&D Coverage:	\$30,000	ψ3.00	6	\$3.00
Rate/\$1000	A CONTRACTOR		0	00.00
Volume				\$0.03
Composite:		\$0.90		\$180,000.00
		\$0.90		\$0.90
_TD Benefit	66 2/3% Max \$7,000		6	
Max Monthly Salary:	\$10,500			
Vaiting 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	000(5)			6 2.15
Covered Salary				\$0.49
Composite:		60444		\$32,014.00
<u>'</u>		\$24.11		\$24.47
Total Monthly Rate per Member - Single Total Monthly Rate per Member - 2-Person		\$597.78		\$654.02
otal Monthly Data per Ma	ombor Family	\$1,299.16		\$1,425.37
otal Monthly Rate per Me	ember - Family	\$1,646.24		\$1,804.33
	PAK A COBRA RATES:			
		Medical	Single	\$587.26
			2-Person	\$1,321.36
			Family	\$1,644.34



PAK B COBRA RATES:

2016 Rate Renewal Exclusively for

Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Renewal Effective 07/01/2016

Quote #: 333559

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

MESSA Field Rep: Julie Berryman Adams

Date Created: 03/28/2016

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%	,	r army. o	\$107.43
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Vision:	VSP 2 S	\$6.03	Single: 1	\$6.03
		\$12.97	2-Person: 0	\$6.03 \$12.96
		\$19.53	Family: 6	\$12.96 \$19.52
Life Insurance: Rate/\$1000	\$35,000		7	
Volume				\$0.10
Composite:		Al- 16.7 (1999)		\$245,000.00
AD&D Coverage:	¢25,000	\$3.50		\$3.50
Rate/\$1000	\$35,000		7	
Kale/\$1000 √olume				\$0.03
				\$245,000.00
Composite:		\$1.05		\$1.05
_TD Benefit Max Monthly Salary:	66 2/3% Max \$7,000		7	
	\$10,500			
Vaiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous: Soc. Sec. Offset:	Same as any other illness			
	Primary			
Pre-Exist Cond.: COLA:	Waived			
Rate/\$100	No			
				\$0.49
Covered Salary				\$34,399.00
Composite:		\$24.11		\$24.47
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



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

PAK C - JCC TEACHER	RS 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	¥ 1,400 0.00	r army. 0	\$1,557.09	
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$31.12	Single: 0	000.00	
Class I:	80%	\$61.65	Single: 0	\$30.86	
Class II:	80%	\$110.07	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				
riders.	2 Gleanings				
√ision:	VSP 2 S	00.00			
	. 5. 2 0	\$6.03	Single: 0	\$6.03	
		\$12.97	2-Person: 0	\$12.96	
		\$19.53	Family: 0	\$19.52	
_ife Insurance:	\$30,000				
Rate/\$1000	Ψου,σου		0		
/olume				\$0.10	
Composite:		20.00		\$0.00	
AD&D Coverage:	\$30,000	\$3.00		\$3.00	
Rate/\$1000	φ50,000		0		
Volume				\$0.03	
Composite:				\$0.00	
composite.		\$0.90		\$0.90	
TD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
Vaiting Period:	90 CDMF				
lcohol/Drug:	Same as any other illness				
lental/Nervous:	Same as any other illness				
oc. Sec. Offset:	Primary				
re-Exist Cond.:	Waived				
OLA:	No				
tate/\$100				00.40	
overed Salary				\$0.49	
omposite:		\$24.11		\$0.00 \$24.47	
otal Monthly Rate per Me	mber - Single	\$562.85			
Total Monthly Rate per Member - 2-Person		\$1,220.58		\$615.40 \$1,338.47	
otal Monthly Rate per Me	mber - Family	\$1,548.44			
		ψ1,0±0. ± ±		\$1,696.18	
	PAK C COBRA RATES:				
	, and a debiation to	Medical	Single	\$548.64	
			2-Person	\$1,234.46	
			Family	\$1,536.19	
		The COBRA rates for	or Dental and Vision are the	same as the rates above	



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

		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		A. (1) - 10 - 10 - 10 - 10 - 10 - 10 - 10 -		
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%	4.1.0.0 1	r diring. 20	4110.00	
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	
ifa Inguinage	000,000				
Life Insurance:	\$30,000		43	C-45/00 - 54/00ph)	
Rate/\$1000				\$0.10	
/olume		we set		\$1,290,000.00	
Composite:	620.000	\$3.00		\$3.00	
AD&D Coverage:	\$30,000		43		
Rate/\$1000				\$0.03	
Volume				\$1,290,000.00	
Composite:		\$0.90		\$0.90	
.TD Benefit	66 2/3% Max \$7,000		43		
Max Monthly Salary:	\$10,500				
Vaiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
fental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
re-Exist Cond.:	Waived				
OLA:	No				
Rate/\$100				\$0.49	
Covered Salary				\$222,364.00	
Composite:		\$24.11		\$24.47	
otal Monthly Rate per Me		\$515.48		\$560.54	
Total Monthly Rate per Member - 2-Person Total Monthly Rate per Member - Family		\$1,113.99		\$1,215.04	
		\$1,415.81		\$1,542.59	
	PAK D COBRA RATES:	galla la			
		Medical	Single	\$493.78	
			2-Person	\$1,111.03	
			Family	\$1,382.60	