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

**2019 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

NON-PAK - JCC ACA UNAFIL EMP JCC ACA Unaffiliated Elig Emp		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$506.10	\$513.89
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,136.86	\$1,154.39
IN Coinsurance:	20%	Family: 0	\$1,414.38	\$1,436.19
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 0	\$560.64	\$569.27
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,259.59	\$1,279.01
IN Coinsurance:	N/A	Family: 0	\$1,567.10	\$1,591.27
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Medical:	MESSA ABC Plan 1	Single: 1	\$530.89	\$539.06
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,192.62	\$1,211.01
IN Coinsurance:	N/A	Family: 0	\$1,483.76	\$1,506.64
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 0	\$594.44	\$603.59
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,335.62	\$1,356.22
IN Coinsurance:	N/A	Family: 0	\$1,661.72	\$1,687.35
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA Choices	Single	\$504.60	\$512.39
		2-Person	\$1,135.36	\$1,152.89
		Family	\$1,412.88	\$1,434.69
	MESSA Choices	Single	\$559.14	\$567.77
		2-Person	\$1,258.09	\$1,277.51
		Family	\$1,565.60	\$1,589.77
	MESSA ABC Plan 1	Single	\$529.39	\$537.56
		2-Person	\$1,191.12	\$1,209.51
		Family	\$1,482.26	\$1,505.14
	MESSA Choices	Single	\$592.94	\$602.09
		2-Person	\$1,334.12	\$1,354.72
		Family	\$1,660.22	\$1,685.85

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PAK A - JCC ADMINISTRATORS JCC All Admin except Supers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0009	Single: 0	\$31.41	\$31.41
Diag & Prev:	80%	2-Person: 0	\$59.16	\$59.16
Basic Services:	80%	Family: 0	\$110.06	\$110.06
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.47
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$27.04
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:				\$27.04
Total Monthly Rate per Member - Single				\$572.50
Total Monthly Rate per Member - 2-Person				\$1,234.73
Total Monthly Rate per Member - Family				\$1,568.22

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$494.51	\$502.14
	2-Person	\$1,112.65	\$1,129.83
	Family	\$1,384.63	\$1,406.00

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

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PAK B - JCC ADMINISTRATORS JCC All Admin except Supers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6497-0010	Single: 0	\$30.48	\$30.48
Diag & Prev:	80%	2-Person: 0	\$57.77	\$57.77
Basic Services:	80%	Family: 2	\$113.88	\$113.88
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 2	\$18.94	\$19.12
<hr/>				
Life Insurance:	\$35,000	2		\$0.12
Rate/\$1000				\$70,000.00
Volume				\$4.20
Composite:				
<hr/>				
AD&D Coverage:	\$35,000	2		\$0.03
Rate/\$1000				\$70,000.00
Volume				\$1.05
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$7,000	2		\$0.47
Max Monthly Salary:	\$10,500			\$12,035.00
Waiting Period:	90 CDMF			\$27.04
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				
Covered Salary				
Composite:				
<hr/>				
Total Monthly Rate per Member - Single				\$68.68
Total Monthly Rate per Member - 2-Person				\$102.76
Total Monthly Rate per Member - Family				\$165.29

PAK B COBRA RATES:

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PAK C - JCC ADMINISTRATORS JCC All Admin except Supers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0009	Single: 0	\$31.41	\$31.41
Diag & Prev:	80%	2-Person: 0	\$59.16	\$59.16
Basic Services:	80%	Family: 0	\$110.06	\$110.06
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.47
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$27.04
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:				\$27.04
Total Monthly Rate per Member - Single				\$660.41
Total Monthly Rate per Member - 2-Person				\$1,432.53
Total Monthly Rate per Member - Family				\$1,814.35

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$581.08	\$1,307.45	\$1,627.01
	\$590.05	\$1,327.63	\$1,652.13

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PAK D - JCC ADMINISTRATORS JCC All Admin except Supers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 5	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0009	Single: 0	\$31.41	\$31.41
Diag & Prev:	80%	2-Person: 0	\$59.16	\$59.16
Basic Services:	80%	Family: 5	\$110.06	\$110.06
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 5	\$18.94	\$19.12
Life Insurance:	\$30,000	5		\$0.12
Rate/\$1000				\$150,000.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	5		\$0.03
Rate/\$1000				\$150,000.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	5		\$0.47
Max Monthly Salary:	\$10,500			\$23,252.00
Waiting Period:	90 CDMF			\$27.04
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				\$23,252.00
Composite:				\$27.04
Total Monthly Rate per Member - Single				\$597.17
Total Monthly Rate per Member - 2-Person				\$1,290.22
Total Monthly Rate per Member - Family				\$1,637.27

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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PAK E - JCC ADMINISTRATORS JCC All Admin except Supers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0009	Single: 0	\$31.41	\$31.41
Diag & Prev:	80%	2-Person: 0	\$59.16	\$59.16
Basic Services:	80%	Family: 0	\$110.06	\$110.06
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.47
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$27.04
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:				\$27.04
Total Monthly Rate per Member - Single				\$626.78
Total Monthly Rate per Member - 2-Person				\$1,356.86
Total Monthly Rate per Member - Family				\$1,720.20

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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PAK A - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0013	Single: 0	\$34.39	\$34.39
Diag & Prev:	80%	2-Person: 0	\$63.93	\$63.93
Basic Services:	80%	Family: 0	\$113.31	\$113.31
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.15
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$38.54
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				\$1.15
Covered Salary				\$0.00
Composite:				\$38.54
Total Monthly Rate per Member - Single				\$585.48
Total Monthly Rate per Member - 2-Person				\$1,249.50
Total Monthly Rate per Member - Family				\$1,581.47

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$494.51	\$502.14
	2-Person	\$1,112.65	\$1,129.83
	Family	\$1,384.63	\$1,406.00

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PAK B - JCC FT CMF JCC FT Cust.Maint.Fac	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental: 6497-0014	Single: 0	\$34.65	\$34.65
Diag & Prev: 80%	2-Person: 0	\$65.43	\$65.43
Basic Services: 80%	Family: 0	\$118.48	\$118.48
Major Services: 80%			
Annual Max: \$1,000			
Orthodontics: 80%			
Lifetime Max: \$1,300			
Riders: 2 Cleanings			
Vision: VSP 2 S	Single: 0	\$5.85	\$5.91
	2-Person: 0	\$12.58	\$12.70
	Family: 0	\$18.94	\$19.12
Life Insurance: \$25,000	0		\$0.12
Rate/\$1000			\$0.00
Volume			\$3.00
Composite:			
AD&D Coverage: \$25,000	0		\$0.03
Rate/\$1000			\$0.00
Volume			\$0.75
Composite:			
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			\$1.15
Covered Salary			\$0.00
Composite:			\$38.54
Total Monthly Rate per Member - Single			\$82.85
Total Monthly Rate per Member - 2-Person			\$120.42
Total Monthly Rate per Member - Family			\$179.89

PAK B COBRA RATES:

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PAK C - JCC FT CMF JCC FT Cust.Maint.Fac	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical: MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible: \$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance: N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay: \$20/\$20/\$20			
IN UC/ER Copay: \$25/\$50			
Rx Coverage: Saver Rx			
Riders Included: EA1			
Dental: 6497-0013	Single: 0	\$34.39	\$34.39
Diag & Prev: 80%	2-Person: 0	\$63.93	\$63.93
Basic Services: 80%	Family: 0	\$113.31	\$113.31
Major Services: 80%			
Annual Max: \$1,000			
Orthodontics: 80%			
Lifetime Max: \$1,000			
Riders: 2 Cleanings			
Vision: VSP 2 S	Single: 0	\$5.85	\$5.91
	2-Person: 0	\$12.58	\$12.70
	Family: 0	\$18.94	\$19.12
Life Insurance: \$20,000	0		\$0.12
Rate/\$1000			\$0.00
Volume			\$2.40
Composite:			
AD&D Coverage: \$20,000	0		\$0.03
Rate/\$1000			\$0.00
Volume			\$0.60
Composite:			
LTD Benefit 66 2/3% Max \$3,500	0		\$1.15
Max Monthly Salary: \$5,250			\$0.00
Waiting Period: 90 CDMF			\$38.54
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			\$1.15
Covered Salary			\$0.00
Composite:			\$38.54
Total Monthly Rate per Member - Single			\$673.39
Total Monthly Rate per Member - 2-Person			\$1,447.30
Total Monthly Rate per Member - Family			\$1,827.60

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$581.08	\$1,307.45	\$1,627.01
	\$590.05	\$1,327.63	\$1,652.13

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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**2019 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK D - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 2	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 2	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0013	Single: 0	\$34.39	\$34.39
Diag & Prev:	80%	2-Person: 2	\$63.93	\$63.93
Basic Services:	80%	Family: 2	\$113.31	\$113.31
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 2	\$12.58	\$12.70
		Family: 2	\$18.94	\$19.12
Life Insurance:	\$20,000	4		\$0.12
Rate/\$1000				\$80,000.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	4		\$0.03
Rate/\$1000				\$80,000.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	4		\$1.15
Max Monthly Salary:	\$5,250			\$8,568.00
Waiting Period:	90 CDMF			\$38.54
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				\$1.15
Covered Salary				\$8,568.00
Composite:				\$38.54
Total Monthly Rate per Member - Single				\$610.15
Total Monthly Rate per Member - 2-Person				\$1,304.99
Total Monthly Rate per Member - Family				\$1,650.52

PAK D COBRA RATES:

Medical	Single	2-Person	Family
	\$518.80	\$1,167.30	\$1,452.63
	\$526.81	\$1,185.32	\$1,475.05

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

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

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK E - JCC FT CMF JCC FT Cust.Maint.Fac		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0013	Single: 0	\$34.39	\$34.39
Diag & Prev:	80%	2-Person: 0	\$63.93	\$63.93
Basic Services:	80%	Family: 0	\$113.31	\$113.31
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
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				\$1.15
Covered Salary				\$0.00
Composite:				\$38.54
Total Monthly Rate per Member - Single				\$639.76
Total Monthly Rate per Member - 2-Person				\$1,371.63
Total Monthly Rate per Member - Family				\$1,733.45

PAK E COBRA RATES:

Medical	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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

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

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK A - JCC FT FS JCC FT Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0011	Single: 0	\$34.22	\$34.22
Diag & Prev:	80%	2-Person: 0	\$65.19	\$65.19
Basic Services:	80%	Family: 0	\$117.36	\$117.36
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		\$2.98
Max Monthly Salary:	\$3,750			\$0.00
Waiting Period:	90 CDMF			\$46.95
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				\$2.98
Covered Salary				\$0.00
Composite:				\$46.95
Total Monthly Rate per Member - Single				\$593.72
Total Monthly Rate per Member - 2-Person				\$1,259.17
Total Monthly Rate per Member - Family				\$1,593.93

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$494.51	\$1,112.65	\$1,384.63
	\$502.14	\$1,129.83	\$1,406.00

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

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Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK B - JCC FT FS JCC FT Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6497-0012	Single: 1	\$30.05	\$30.05
Diag & Prev:	80%	2-Person: 0	\$56.21	\$56.21
Basic Services:	80%	Family: 0	\$101.90	\$101.90
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 1	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
<hr/>				
Life Insurance:	\$25,000	1		\$0.12
Rate/\$1000				\$25,000.00
Volume				\$3.00
Composite:				
<hr/>				
AD&D Coverage:	\$25,000	1		\$0.03
Rate/\$1000				\$25,000.00
Volume				\$0.75
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$2,500	1		\$2.98
Max Monthly Salary:	\$3,750			\$1,598.00
Waiting Period:	90 CDMF			\$46.95
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				
Covered Salary				
Composite:				
<hr/>				
Total Monthly Rate per Member - Single				\$86.66
Total Monthly Rate per Member - 2-Person				\$119.61
Total Monthly Rate per Member - Family				\$171.72

PAK B COBRA RATES:

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

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK C - JCC FT FS JCC FT Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0011	Single: 0	\$34.22	\$34.22
Diag & Prev:	80%	2-Person: 0	\$65.19	\$65.19
Basic Services:	80%	Family: 0	\$117.36	\$117.36
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		\$2.98
Max Monthly Salary:	\$3,750			\$0.00
Waiting Period:	90 CDMF			\$46.95
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				\$2.98
Covered Salary				\$0.00
Composite:				\$46.95
Total Monthly Rate per Member - Single				\$681.63
Total Monthly Rate per Member - 2-Person				\$1,456.97
Total Monthly Rate per Member - Family				\$1,840.06

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$581.08	\$590.05
	2-Person	\$1,307.45	\$1,327.63
	Family	\$1,627.01	\$1,652.13

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

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK D - JCC FT FS JCC FT Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 0	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0011	Single: 1	\$34.22	\$34.22
Diag & Prev:	80%	2-Person: 0	\$65.19	\$65.19
Basic Services:	80%	Family: 0	\$117.36	\$117.36
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	1		\$0.12
Rate/\$1000				\$20,000.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	1		\$0.03
Rate/\$1000				\$20,000.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	1		\$2.98
Max Monthly Salary:	\$3,750			\$1,598.00
Waiting Period:	90 CDMF			\$46.95
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				\$2.98
Covered Salary				\$1,598.00
Composite:				\$46.95
Total Monthly Rate per Member - Single				\$618.39
Total Monthly Rate per Member - 2-Person				\$1,314.66
Total Monthly Rate per Member - Family				\$1,662.98

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK E - JCC FT FS JCC FT Food Service		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0011	Single: 0	\$34.22	\$34.22
Diag & Prev:	80%	2-Person: 0	\$65.19	\$65.19
Basic Services:	80%	Family: 0	\$117.36	\$117.36
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		\$2.98
Max Monthly Salary:	\$3,750			\$0.00
Waiting Period:	90 CDMF			\$46.95
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				\$2.98
Covered Salary				\$0.00
Composite:				\$46.95
Total Monthly Rate per Member - Single				\$648.00
Total Monthly Rate per Member - 2-Person				\$1,381.30
Total Monthly Rate per Member - Family				\$1,745.91

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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

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REVISED

PAK A - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0005	Single: 0	\$34.94	\$34.94
Diag & Prev:	80%	2-Person: 0	\$65.91	\$65.91
Basic Services:	80%	Family: 0	\$119.47	\$119.47
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$25,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:				
AD&D Coverage:	\$25,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.37
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$21.77
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				\$1.37
Covered Salary				\$0.00
Composite:				\$21.77
Total Monthly Rate per Member - Single				\$570.01
Total Monthly Rate per Member - 2-Person				\$1,235.46
Total Monthly Rate per Member - Family				\$1,571.61

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$494.51	\$1,112.65	\$1,384.63
	\$502.14	\$1,129.83	\$1,406.00

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

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REVISED

PAK B - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental: 6497-0006	Single: 3	\$34.45	\$34.45
Diag & Prev: 80%	2-Person: 0	\$65.99	\$65.99
Basic Services: 80%	Family: 5	\$120.34	\$120.34
Major Services: 80%			
Annual Max: \$1,200			
Orthodontics: 80%			
Lifetime Max: \$1,000			
Riders: 2 Cleanings			
<hr/>			
Vision: VSP 3 G	Single: 3	\$7.97	\$8.05
	2-Person: 0	\$17.13	\$17.29
	Family: 5	\$25.74	\$25.99
<hr/>			
Life Insurance: \$30,000	8		
Rate/\$1000			\$0.12
Volume			\$240,000.00
Composite:			\$3.60
<hr/>			
AD&D Coverage: \$30,000	8		
Rate/\$1000			\$0.03
Volume			\$240,000.00
Composite:			\$0.90
<hr/>			
LTD Benefit 66 2/3% Max \$3,500	8		
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			\$1.37
Covered Salary			\$13,057.00
Composite:			\$21.77
<hr/>			
Total Monthly Rate per Member - Single			\$68.77
Total Monthly Rate per Member - 2-Person			\$109.55
Total Monthly Rate per Member - Family			\$172.60

PAK B COBRA RATES:

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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**2019 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK C - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0005	Single: 0	\$34.94	\$34.94
Diag & Prev:	80%	2-Person: 0	\$65.91	\$65.91
Basic Services:	80%	Family: 0	\$119.47	\$119.47
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$25,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:				
AD&D Coverage:	\$25,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.37
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$21.77
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				\$1.37
Covered Salary				\$0.00
Composite:				\$21.77
Total Monthly Rate per Member - Single				\$657.92
Total Monthly Rate per Member - 2-Person				\$1,433.26
Total Monthly Rate per Member - Family				\$1,817.74

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$581.08	\$590.05
	2-Person	\$1,307.45	\$1,327.63
	Family	\$1,627.01	\$1,652.13

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

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK D - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 3	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 0	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0005	Single: 1	\$34.94	\$34.94
Diag & Prev:	80%	2-Person: 1	\$65.91	\$65.91
Basic Services:	80%	Family: 1	\$119.47	\$119.47
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$5.85	\$5.91
		2-Person: 1	\$12.58	\$12.70
		Family: 1	\$18.94	\$19.12
Life Insurance:	\$25,000	3		\$0.12
Rate/\$1000				\$75,000.00
Volume				\$3.00
Composite:				
AD&D Coverage:	\$25,000	3		\$0.03
Rate/\$1000				\$75,000.00
Volume				\$0.75
Composite:				
LTD Benefit	66 2/3% Max \$3,500	3		\$1.37
Max Monthly Salary:	\$5,250			\$4,341.00
Waiting Period:	90 CDMF			\$21.77
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				\$1.37
Covered Salary				\$4,341.00
Composite:				\$21.77
Total Monthly Rate per Member - Single				\$594.68
Total Monthly Rate per Member - 2-Person				\$1,290.95
Total Monthly Rate per Member - Family				\$1,640.66

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK E - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0005	Single: 0	\$34.94	\$34.94
Diag & Prev:	80%	2-Person: 0	\$65.91	\$65.91
Basic Services:	80%	Family: 0	\$119.47	\$119.47
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$25,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:				
AD&D Coverage:	\$25,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$1.37
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$21.77
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				\$1.37
Covered Salary				\$0.00
Composite:				\$21.77
Total Monthly Rate per Member - Single				\$624.29
Total Monthly Rate per Member - 2-Person				\$1,357.59
Total Monthly Rate per Member - Family				\$1,723.59

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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

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REVISED

PAK A - JCC FT SECRETARIES JCC FT Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0015	Single: 0	\$30.32	\$30.32
Diag & Prev:	80%	2-Person: 0	\$57.75	\$57.75
Basic Services:	80%	Family: 0	\$104.72	\$104.72
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$0.71
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$22.85
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:				\$22.85
Total Monthly Rate per Member - Single				\$565.72
Total Monthly Rate per Member - 2-Person				\$1,227.63
Total Monthly Rate per Member - Family				\$1,557.19

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$494.51	\$502.14
	2-Person	\$1,112.65	\$1,129.83
	Family	\$1,384.63	\$1,406.00

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK B - JCC FT SECRETARIES JCC FT Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6497-0016	Single: 1	\$28.77	\$28.77
Diag & Prev:	80%	2-Person: 1	\$55.21	\$55.21
Basic Services:	80%	Family: 2	\$106.49	\$106.49
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 G	Single: 1	\$7.97	\$8.05
		2-Person: 1	\$17.13	\$17.29
		Family: 2	\$25.74	\$25.99
<hr/>				
Life Insurance:	\$25,000	4		\$0.12
Rate/\$1000				\$100,000.00
Volume				\$3.00
Composite:				
<hr/>				
AD&D Coverage:	\$25,000	4		\$0.03
Rate/\$1000				\$100,000.00
Volume				\$0.75
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$3,500	4		\$0.71
Max Monthly Salary:	\$5,250			\$11,392.00
Waiting Period:	90 CDMF			\$22.85
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				
Covered Salary				
Composite:				
<hr/>				
Total Monthly Rate per Member - Single				\$63.42
Total Monthly Rate per Member - 2-Person				\$99.10
Total Monthly Rate per Member - Family				\$159.08

PAK B COBRA RATES:

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REVISED

PAK C - JCC FT SECRETARIES JCC FT Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0015	Single: 0	\$30.32	\$30.32
Diag & Prev:	80%	2-Person: 0	\$57.75	\$57.75
Basic Services:	80%	Family: 0	\$104.72	\$104.72
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$0.71
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$22.85
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:				\$22.85
Total Monthly Rate per Member - Single				\$653.63
Total Monthly Rate per Member - 2-Person				\$1,425.43
Total Monthly Rate per Member - Family				\$1,803.32

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$581.08	\$1,307.45	\$1,627.01
	\$590.05	\$1,327.63	\$1,652.13

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REVISED

PAK D - JCC FT SECRETARIES JCC FT Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 2	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 1	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0015	Single: 0	\$30.32	\$30.32
Diag & Prev:	80%	2-Person: 3	\$57.75	\$57.75
Basic Services:	80%	Family: 0	\$104.72	\$104.72
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 3	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	3		\$0.12
Rate/\$1000				\$60,000.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	3		\$0.03
Rate/\$1000				\$60,000.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	3		\$0.71
Max Monthly Salary:	\$5,250			\$9,557.00
Waiting Period:	90 CDMF			\$22.85
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$590.39
Total Monthly Rate per Member - 2-Person				\$1,283.12
Total Monthly Rate per Member - Family				\$1,626.24

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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

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REVISED

PAK E - JCC FT SECRETARIES JCC FT Secretaries		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0015	Single: 0	\$30.32	\$30.32
Diag & Prev:	80%	2-Person: 0	\$57.75	\$57.75
Basic Services:	80%	Family: 0	\$104.72	\$104.72
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$3,500	0		\$0.71
Max Monthly Salary:	\$5,250			\$0.00
Waiting Period:	90 CDMF			\$22.85
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:				\$22.85
Total Monthly Rate per Member - Single				\$620.00
Total Monthly Rate per Member - 2-Person				\$1,349.76
Total Monthly Rate per Member - Family				\$1,709.17

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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REVISED

PAK A - JCC FT TRANSPORT JCC FT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0001	Single: 0	\$37.85	\$37.85
Diag & Prev:	80%	2-Person: 0	\$69.51	\$69.51
Basic Services:	80%	Family: 0	\$122.40	\$122.40
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		\$2.44
Max Monthly Salary:	\$3,750			\$0.00
Waiting Period:	90 CDMF			\$36.73
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				\$2.44
Covered Salary				\$0.00
Composite:				\$36.73
Total Monthly Rate per Member - Single				\$587.13
Total Monthly Rate per Member - 2-Person				\$1,253.27
Total Monthly Rate per Member - Family				\$1,588.75

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$494.51	\$1,112.65	\$1,384.63
	\$502.14	\$1,129.83	\$1,406.00

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

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.

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**2019 Rate Renewal Exclusively for
Hanover-Horton School District (572)
(Part of Jackson County Consortium)**

Quote #: 342482
MESSA Field Rep: Julie Berryman Adams
Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK B - JCC FT TRANSPORT JCC FT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6497-0002	Single: 2	\$32.28	\$32.28
Diag & Prev:	80%	2-Person: 2	\$61.36	\$61.36
Basic Services:	80%	Family: 0	\$112.14	\$112.14
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3 G	Single: 2	\$7.97	\$8.05
		2-Person: 2	\$17.13	\$17.29
		Family: 0	\$25.74	\$25.99
<hr/>				
Life Insurance:	\$25,000	4		\$0.12
Rate/\$1000				\$100,000.00
Volume				\$3.00
Composite:				
AD&D Coverage:	\$25,000	4		\$0.03
Rate/\$1000				\$100,000.00
Volume				\$0.75
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$2,500	4		\$2.44
Max Monthly Salary:	\$3,750			\$5,848.00
Waiting Period:	90 CDMF			\$36.73
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$80.81
Total Monthly Rate per Member - 2-Person				\$119.13
Total Monthly Rate per Member - Family				\$178.61

PAK B COBRA RATES:

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

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REVISED

PAK C - JCC FT TRANSPORT JCC FT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0001	Single: 0	\$37.85	\$37.85
Diag & Prev:	80%	2-Person: 0	\$69.51	\$69.51
Basic Services:	80%	Family: 0	\$122.40	\$122.40
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
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				\$2.44
Covered Salary				\$0.00
Composite:				\$36.73
Total Monthly Rate per Member - Single				\$675.04
Total Monthly Rate per Member - 2-Person				\$1,451.07
Total Monthly Rate per Member - Family				\$1,834.88

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$581.08	\$1,307.45	\$1,627.01
	\$590.05	\$1,327.63	\$1,652.13

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PAK D - JCC FT TRANSPORT JCC FT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 0	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0001	Single: 1	\$37.85	\$37.85
Diag & Prev:	80%	2-Person: 1	\$69.51	\$69.51
Basic Services:	80%	Family: 0	\$122.40	\$122.40
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 1	\$5.85	\$5.91
		2-Person: 1	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	2		\$0.12
Rate/\$1000				\$40,000.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	2		\$0.03
Rate/\$1000				\$40,000.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	2		\$2.44
Max Monthly Salary:	\$3,750			\$2,035.00
Waiting Period:	90 CDMF			\$36.73
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				\$2.44
Covered Salary				\$2,035.00
Composite:				\$36.73
Total Monthly Rate per Member - Single				\$611.80
Total Monthly Rate per Member - 2-Person				\$1,308.76
Total Monthly Rate per Member - Family				\$1,657.80

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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

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REVISED

PAK E - JCC FT TRANSPORT JCC FT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0001	Single: 0	\$37.85	\$37.85
Diag & Prev:	80%	2-Person: 0	\$69.51	\$69.51
Basic Services:	80%	Family: 0	\$122.40	\$122.40
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$900			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$20,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:				
AD&D Coverage:	\$20,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:				
LTD Benefit	66 2/3% Max \$2,500	0		\$2.44
Max Monthly Salary:	\$3,750			\$0.00
Waiting Period:	90 CDMF			\$36.73
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				\$2.44
Covered Salary				\$0.00
Composite:				\$36.73
Total Monthly Rate per Member - Single				\$641.41
Total Monthly Rate per Member - 2-Person				\$1,375.40
Total Monthly Rate per Member - Family				\$1,740.73

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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REVISED

NON-PAK - JCC PARA.AID.TA JCC PT Paras.Aids.TAs		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Vision:	VSP 2 S	Single: 0 2-Person: 0 Family: 0	\$5.85 \$12.58 \$18.94	\$5.91 \$12.70 \$19.12
Life Insurance: Rate/\$1000 Volume	\$20,000	0		\$0.12 \$0.00
AD&D Coverage: Rate/\$1000 Volume	\$20,000	0		\$0.03 \$0.00

NON-PAK COBRA RATES:

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

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REVISED

NON-PAK - JCC PT FOOD SERV JCC PT Food Service/Aid		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Life Insurance: Rate/\$1000 Volume	\$20,000	11		\$0.12 \$220,000.00
AD&D Coverage: Rate/\$1000 Volume	\$20,000	11		\$0.03 \$220,000.00

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REVISED

NON-PAK - JCC PT SEC.CMF JCC PT Sec. Cust. Maint. Fac	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Vision: VSP 3 G	Single: 0 2-Person: 0 Family: 0	\$7.97 \$17.13 \$25.74	\$8.05 \$17.29 \$25.99
Life Insurance: \$25,000 Rate/\$1000 Volume	0		\$0.12 \$0.00
AD&D Coverage: \$25,000 Rate/\$1000 Volume	0		\$0.03 \$0.00

NON-PAK COBRA RATES:

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

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NON-PAK - JCC PT TRANSPORT JCC PT Transportation		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12

NON-PAK COBRA RATES:

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

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PAK A - JCC SUPERINTENDENT JCC Superintendents		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 0	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		Single: 0	\$34.27	\$34.27
Diag & Prev:	80%	2-Person: 0	\$64.34	\$64.34
Basic Services:	80%	Family: 0	\$119.94	\$119.94
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.72
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$65.45
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				\$0.72
Covered Salary				\$0.00
Composite:				\$65.45
Total Monthly Rate per Member - Single				\$613.77
Total Monthly Rate per Member - 2-Person				\$1,278.32
Total Monthly Rate per Member - Family				\$1,616.51

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$494.51	\$502.14
	2-Person	\$1,112.65	\$1,129.83
	Family	\$1,384.63	\$1,406.00

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PAK B - JCC SUPERINTENDENT JCC Superintendents		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:		Single: 0	\$31.99	\$31.99
Diag & Prev:	80%	2-Person: 0	\$60.28	\$60.28
Basic Services:	80%	Family: 0	\$111.41	\$111.41
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
<hr/>				
Life Insurance:	\$35,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$4.20
Composite:				
<hr/>				
AD&D Coverage:	\$35,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$1.05
Composite:				
<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				\$0.72
Covered Salary				\$0.00
Composite:				\$65.45
<hr/>				
Total Monthly Rate per Member - Single				\$108.60
Total Monthly Rate per Member - 2-Person				\$143.68
Total Monthly Rate per Member - Family				\$201.23

PAK B COBRA RATES:

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

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REVISED

PAK C - JCC SUPERINTENDENT JCC Superintendents		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		Single: 0	\$34.27	\$34.27
Diag & Prev:	80%	2-Person: 0	\$64.34	\$64.34
Basic Services:	80%	Family: 0	\$119.94	\$119.94
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.72
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$65.45
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				\$0.72
Covered Salary				\$0.00
Composite:				\$65.45
Total Monthly Rate per Member - Single				\$701.68
Total Monthly Rate per Member - 2-Person				\$1,476.12
Total Monthly Rate per Member - Family				\$1,862.64

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$581.08	\$590.05
	2-Person	\$1,307.45	\$1,327.63
	Family	\$1,627.01	\$1,652.13

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

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**2019 Rate Renewal Exclusively for
 Hanover-Horton School District (572)
 (Part of Jackson County Consortium)**

Quote #: 342482
 MESSA Field Rep: Julie Berryman Adams
 Date Created: 09/27/2018

Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK D - JCC SUPERINTENDENT JCC Superintendents		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 0	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:		Single: 0	\$34.27	\$34.27
Diag & Prev:	80%	2-Person: 0	\$64.34	\$64.34
Basic Services:	80%	Family: 0	\$119.94	\$119.94
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.72
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$65.45
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				\$0.72
Covered Salary				\$0.00
Composite:				\$65.45
Total Monthly Rate per Member - Single				\$638.44
Total Monthly Rate per Member - 2-Person				\$1,333.81
Total Monthly Rate per Member - Family				\$1,685.56

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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

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REVISED

PAK E - JCC SUPERINTENDENT JCC Superintendents		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:		Single: 0	\$34.27	\$34.27
Diag & Prev:	80%	2-Person: 0	\$64.34	\$64.34
Basic Services:	80%	Family: 0	\$119.94	\$119.94
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
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				\$0.72
Covered Salary				\$0.00
Composite:				\$65.45
Total Monthly Rate per Member - Single				\$668.05
Total Monthly Rate per Member - 2-Person				\$1,400.45
Total Monthly Rate per Member - Family				\$1,768.49

PAK E COBRA RATES:

Medical	Single	2-Person	Family
	\$547.96	\$1,232.93	\$1,534.29
	\$556.42	\$1,251.96	\$1,557.98

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

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Rates Effective 01/01/2019 through 12/31/2019

REVISED

PAK A - JCC TEACHERS JCC Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$496.01	\$503.64
IN Deductible:	\$1000/\$2000	2-Person: 1	\$1,114.15	\$1,131.33
IN Coinsurance:	20%	Family: 2	\$1,386.13	\$1,407.50
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0003	Single: 0	\$31.14	\$31.14
Diag & Prev:	80%	2-Person: 1	\$58.76	\$58.76
Basic Services:	80%	Family: 2	\$110.43	\$110.43
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 1	\$12.58	\$12.70
		Family: 2	\$18.94	\$19.12
Life Insurance:	\$30,000	3		\$0.12
Rate/\$1000				\$90,000.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	3		\$0.03
Rate/\$1000				\$90,000.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	3		\$0.52
Max Monthly Salary:	\$10,500			\$15,797.00
Waiting Period:	90 CDMF			\$26.95
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$572.14
Total Monthly Rate per Member - 2-Person				\$1,234.24
Total Monthly Rate per Member - Family				\$1,568.50

PAK A COBRA RATES:

Medical	Single	2-Person	Family
	\$494.51	\$1,112.65	\$1,384.63
	\$502.14	\$1,129.83	\$1,406.00

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REVISED

PAK B - JCC TEACHERS JCC Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6497-0004	Single: 0	\$28.39	\$28.39
Diag & Prev:	80%	2-Person: 1	\$54.23	\$54.23
Basic Services:	80%	Family: 8	\$106.99	\$106.99
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 1	\$12.58	\$12.70
		Family: 8	\$18.94	\$19.12
<hr/>				
Life Insurance:	\$35,000	9		\$0.12
Rate/\$1000				\$315,000.00
Volume				\$4.20
Composite:				
<hr/>				
AD&D Coverage:	\$35,000	9		\$0.03
Rate/\$1000				\$315,000.00
Volume				\$1.05
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$7,000	9		\$0.52
Max Monthly Salary:	\$10,500			\$48,123.00
Waiting Period:	90 CDMF			\$26.95
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				
Covered Salary				
Composite:				
<hr/>				
Total Monthly Rate per Member - Single				\$66.50
Total Monthly Rate per Member - 2-Person				\$99.13
Total Monthly Rate per Member - Family				\$158.31

PAK B COBRA RATES:

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

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PAK C - JCC TEACHERS JCC Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$582.58	\$591.55
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,308.95	\$1,329.13
IN Coinsurance:	N/A	Family: 0	\$1,628.51	\$1,653.63
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0003	Single: 0	\$31.14	\$31.14
Diag & Prev:	80%	2-Person: 0	\$58.76	\$58.76
Basic Services:	80%	Family: 0	\$110.43	\$110.43
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.52
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$26.95
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.52
Covered Salary				\$0.00
Composite:				\$26.95
Total Monthly Rate per Member - Single				\$660.05
Total Monthly Rate per Member - 2-Person				\$1,432.04
Total Monthly Rate per Member - Family				\$1,814.63

PAK C COBRA RATES:

Medical	Single	2-Person	Family
	\$581.08	\$1,307.45	\$1,627.01
	\$590.05	\$1,327.63	\$1,652.13

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PAK D - JCC TEACHERS JCC Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 5	\$520.30	\$528.31
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 7	\$1,168.80	\$1,186.82
IN Coinsurance:	N/A	Family: 29	\$1,454.13	\$1,476.55
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6497-0003	Single: 6	\$31.14	\$31.14
Diag & Prev:	80%	2-Person: 6	\$58.76	\$58.76
Basic Services:	80%	Family: 29	\$110.43	\$110.43
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 6	\$5.85	\$5.91
		2-Person: 6	\$12.58	\$12.70
		Family: 29	\$18.94	\$19.12
Life Insurance:	\$30,000	41		\$0.12
Rate/\$1000				\$1,230,000.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	41		\$0.03
Rate/\$1000				\$1,230,000.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	41		\$0.52
Max Monthly Salary:	\$10,500			\$223,752.00
Waiting Period:	90 CDMF			\$26.95
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				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$596.81
Total Monthly Rate per Member - 2-Person				\$1,289.73
Total Monthly Rate per Member - Family				\$1,637.55

PAK D COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$518.80	\$526.81
	2-Person	\$1,167.30	\$1,185.32
	Family	\$1,452.63	\$1,475.05

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

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REVISED

PAK E - JCC TEACHERS JCC Teachers		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$549.46	\$557.92
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,234.43	\$1,253.46
IN Coinsurance:	N/A	Family: 0	\$1,535.79	\$1,559.48
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6497-0003	Single: 0	\$31.14	\$31.14
Diag & Prev:	80%	2-Person: 0	\$58.76	\$58.76
Basic Services:	80%	Family: 0	\$110.43	\$110.43
Major Services:	80%			
Annual Max:	\$1,200			
Orthodontics:	80%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 2 S	Single: 0	\$5.85	\$5.91
		2-Person: 0	\$12.58	\$12.70
		Family: 0	\$18.94	\$19.12
Life Insurance:	\$30,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:				
AD&D Coverage:	\$30,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$7,000	0		\$0.52
Max Monthly Salary:	\$10,500			\$0.00
Waiting Period:	90 CDMF			\$26.95
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.52
Covered Salary				\$0.00
Composite:				\$26.95
Total Monthly Rate per Member - Single				\$626.42
Total Monthly Rate per Member - 2-Person				\$1,356.37
Total Monthly Rate per Member - Family				\$1,720.48

PAK E COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$547.96	\$556.42
	2-Person	\$1,232.93	\$1,251.96
	Family	\$1,534.29	\$1,557.98

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