



Good health. Good business. Great schools.

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

**Quote Summary Exclusively for  
 White Cloud Public Schools  
 Quote Effective 08/01/2017**

Requested: 06/29/2017  
 Quote Request ID: 224393  
 MESSA Field Rep: Grace Benedict

**Quoted Group(s): 264A-Teachers**

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 339304		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
<b>PAK A</b>						
Medical:	Choices	\$833.28	S: 1	<i>Choices</i>	<i>\$650.79</i>	<i>\$664.82</i>
IN Deductible:	\$200/\$400	\$1,873.00	2P: 1	<i>\$500/\$1000</i>	<i>\$1,462.41</i>	<i>\$1,493.97</i>
IN Coinsurance:	0%	\$2,330.48	F: 5	<i>20%</i>	<i>\$1,819.53</i>	<i>\$1,858.80</i>
OV/UC/ER Copay:	\$10/\$25/\$50			<i>\$20/\$25/\$50</i>		
Rx Coverage:	Saver Rx			<i>SRX Mail</i>		
Riders Included:	None			<i>None</i>		
Dental:		\$28.49	S: 1		\$27.99	\$ 28.49
Diag & Prev:	80%	\$57.62	2P: 1	80%	\$56.61	\$ 57.62
Basic Services:	80% (X-Rays)	\$112.40	F: 5	80% (X-Rays)	\$110.43	\$112.40
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 3			VSP 3		
		\$6.23	S: 1		\$6.10	\$ 6.23
		\$13.39	2P: 1		\$13.11	\$13.39
		\$20.14	F: 5		\$19.72	\$20.14
Life Ins:	\$20,000		7	\$20,000		
Volume:						<i>140,000.00</i>
Rate/\$1,000:						<i>\$ 0.13</i>
Composite Rate:		\$2.60				<i>\$ 2.60</i>
AD&D Ins:	\$20,000		7	\$20,000		
Volume:						<i>140,000.00</i>
Rate/\$1,000:						<i>\$ 0.03</i>
Composite Rate:		\$0.60				<i>\$ 0.60</i>
LTD:	60% Max \$5,000		7	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Family			Family		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	Yes			Yes		
SS Freeze:	Yes			Yes		
Volume:						<i>33,137.00</i>
Rate/\$100:						<i>\$ 0.48</i>
Composite Rate:		\$22.72				<i>\$ 22.72</i>
Total Monthly Rate/Member - S		\$ 893.92				\$ 725.46
Total Monthly Rate/Member - 2P		\$1,969.93				\$1,590.90
Total Monthly Rate/Member - F		\$2,488.94				\$2,017.26

The above rates are based on the information provided. 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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<b>PAK B</b>				<b>PAK B</b>		
Dental:		\$29.57	S: 1		\$29.05	\$ 29.57
Diag & Prev:	80%	\$59.69	2P: 1	80%	\$58.64	\$ 59.69
Basic Services:	80% (X-Rays)	\$114.33	F: 5	80% (X-Rays)	\$112.32	\$114.33
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 3			VSP 3		
		\$6.23	S: 1		\$6.10	\$ 6.23
		\$13.39	2P: 1		\$13.11	\$13.39
		\$20.14	F: 5		\$19.72	\$20.14
Life Ins:	\$20,000		7	\$20,000		
Volume:						140,000.00
Rate/\$1,000:						\$ 0.13
Composite Rate:		\$2.60				\$ 2.60
AD&D Ins:	\$20,000		7	\$20,000		
Volume:						140,000.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
LTD:	60% Max \$5,000		7	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Family			Family		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	Yes			Yes		
SS Freeze:	Yes			Yes		
Volume:						33,137.00
Rate/\$100:						\$ 0.48
Composite Rate:		\$22.72				\$ 22.72
Total Monthly Rate/Member - S		\$ 61.72				\$ 61.72
Total Monthly Rate/Member - 2P		\$ 99.00				\$ 99.00
Total Monthly Rate/Member - F		\$ 160.39				\$ 160.39

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				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	ABC Plan 1	\$672.62	S: 8	ABC Plan 1	\$658.43	\$672.62
IN Deductible:	\$1300/\$2600	\$1,511.52	2P: 7	\$1300/\$2600	\$1,479.60	\$1,511.52
IN Coinsurance:	0%	\$1,880.64	F: 25	0%	\$1,840.91	\$1,880.64
OV/UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	HEQ			HEQ		
Dental:		\$28.49	S: 8		\$27.99	\$ 28.49
Diag & Prev:	80%	\$57.62	2P: 7	80%	\$56.61	\$ 57.62
Basic Services:	80% (X-Rays)	\$112.40	F: 25	80% (X-Rays)	\$110.43	\$112.40
Major Services:	80%			80%		
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 3		S: 8	VSP 3	\$6.10	\$ 6.23
		\$6.23	2P: 7		\$13.11	\$13.39
		\$13.39	F: 25		\$19.72	\$20.14
		\$20.14				
Life Ins:	\$20,000		40	\$20,000		
Volume:					800,000.00	
Rate/\$1,000:					\$ 0.13	
Composite Rate:		\$2.60			\$ 2.60	
AD&D Ins:	\$20,000		40	\$20,000		
Volume:					800,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:		\$0.60			\$ 0.60	
LTD:	60% Max \$5,000		40	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Soc. Sec. Offset:	Family			Family		
Own-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
COLA:	Yes			Yes		
SS Freeze:	Yes			Yes		
Volume:					189,353.00	
Rate/\$100:					\$ 0.48	
Composite Rate:		\$22.72			\$ 22.72	
Total Monthly Rate/Member - S		\$ 733.26				\$ 733.26
Total Monthly Rate/Member - 2P		\$1,608.45				\$1,608.45
Total Monthly Rate/Member - F		\$2,039.10				\$2,039.10

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				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical: Not Included in Benefit Package			S: 0	<b>PAK D</b>		
IN Deductible:			2P: 0	<i>ABC Plan 2</i>	<i>\$575.66</i>	<i>\$588.06</i>
IN Coinsurance:			F: 0	<i>\$2000/\$4000</i>	<i>\$1,293.37</i>	<i>\$1,321.27</i>
OV/UC/ER Copay:				<i>10%</i>	<i>\$1,609.16</i>	<i>\$1,643.89</i>
Rx Coverage:				<i>N/A</i>		
Riders Included:				<i>ABC Rx</i>		
				<i>HEQ</i>		
Dental: Not Included in Benefit Package			S: 0		<i>\$27.99</i>	<i>\$ 28.49</i>
Diag & Prev:			2P: 0	<i>80%</i>	<i>\$56.61</i>	<i>\$ 57.62</i>
Basic Services:			F: 0	<i>80% (X-Rays)</i>	<i>\$110.43</i>	<i>\$112.40</i>
Major Services:				<i>80%</i>		
Annual Max:				<i>\$1500</i>		
Orthodontics:				<i>80%</i>		
Lifetime Max:				<i>\$2100</i>		
Riders Included:				<i>2 Clean</i>		
Vision: Not Included in Benefit Package			S: 0	<i>VSP 3</i>	<i>\$6.10</i>	<i>\$ 6.23</i>
			2P: 0		<i>\$13.11</i>	<i>\$13.39</i>
			F: 0		<i>\$19.72</i>	<i>\$20.14</i>
Life Ins: Not Included in Benefit Package			0			
Volume:				<i>\$20,000</i>		<i>0.00</i>
Rate/\$1,000:						<i>\$ 0.13</i>
Composite Rate:						<i>\$ 2.60</i>
AD&D Ins: Not Included in Benefit Package			0			
Volume:				<i>\$20,000</i>		<i>0.00</i>
Rate/\$1,000:						<i>\$ 0.03</i>
Composite Rate:						<i>\$ 0.60</i>
LTD: Not Included in Benefit Package			0	<i>60% Max \$5,000</i>		
Waiting Period:				<i>90 CDMF</i>		
Alcohol/Drug:				<i>Same as any other illness</i>		
Mental/Nervous:				<i>Same as any other illness</i>		
Soc. Sec. Offset:				<i>Family</i>		
Own-Occupation:				<i>2 years</i>		
Pre-Exist Condition:				<i>Yes</i>		
COLA:				<i>Yes</i>		
SS Freeze:				<i>Yes</i>		
Volume:						<i>0.00</i>
Rate/\$100:						<i>\$ 0.48</i>
Composite Rate:						<i>\$ 22.72</i>

Total Monthly Rate/Member - S **\$ 648.70**  
 Total Monthly Rate/Member - 2P **\$1,418.20**  
 Total Monthly Rate/Member - F **\$1,802.35**

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