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**2016 Rate Renewal Exclusively for**  
**Berrien Springs Public Schools**  
**Renewal Effective 07/01/2016**

Quote #: 333303  
MESSA Field Rep: Renee Szurna  
Date Created: 03/28/2016

NON-PAK - 372J ACA Eligible Employees		2015-16 Rates	Enrollment	2016-17 Rates
Medical:	MESSA Choices	\$606.46	Single: 0	\$670.18
IN Deductible:	\$300/\$600	\$1,362.65	2-Person: 0	\$1,506.03
IN Coinsurance:	N/A	\$1,695.38	Family: 0	\$1,873.80
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
NON-PAK COBRA RATES:				
		Medical	Single	\$668.68
			2-Person	\$1,504.53
			Family	\$1,872.30

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.**