



Good health. Good business. Great schools.
 1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

**2019 Rate Renewal Exclusively for
 Berrien Springs Public Schools**

Quote #: 342240
 MESSA Field Rep: Jacqueline Mast
 Date Created: 09/27/2018

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

REVISED

PAK A - 372A Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 28	\$673.84	\$684.22
IN Deductible:	\$500/\$1000	2-Person: 15	\$1,514.26	\$1,537.62
IN Coinsurance:	N/A	Family: 50	\$1,884.04	\$1,913.11
IN OL/OV/SV Copay:	\$5/\$5/\$5			
IN UC/ER Copay:	\$10/\$25			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0323-0001	Single: 26	\$13.57	\$13.57
Diag & Prev:	50%	2-Person: 17	\$25.79	\$25.79
Basic Services:	50%	Family: 50	\$47.82	\$47.82
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$500			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 26	\$3.10	\$3.13
		2-Person: 17	\$6.66	\$6.72
		Family: 50	\$10.01	\$10.11
Life Insurance:	\$10,000	93		\$0.13
Rate/\$1000				\$930,000.00
Volume				\$1.30
Composite:				
AD&D Coverage:	\$10,000	93		\$0.03
Rate/\$1000				\$930,000.00
Volume				\$0.30
Composite:				
LTD Benefit	66 2/3% Max \$5,000	93		\$0.37
Max Monthly Salary:	\$7,500			\$383,309.00
Waiting Period:	90 CDMF			\$15.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$717.77
Total Monthly Rate per Member - 2-Person				\$1,586.98
Total Monthly Rate per Member - Family				\$1,987.89

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$672.34	\$682.72
	2-Person	\$1,512.76	\$1,536.12
	Family	\$1,882.54	\$1,911.61

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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PAK B - 372A Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	0323-0002	Single: 4	\$23.88	\$23.88
Diag & Prev:	75%	2-Person: 12	\$44.88	\$44.88
Basic Services:	75%	Family: 21	\$81.97	\$81.97
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$500			
Riders:	2 Cleanings			
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Vision:	VSP 2	Single: 4	\$4.94	\$4.99
		2-Person: 12	\$10.62	\$10.72
		Family: 21	\$15.98	\$16.13
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Life Insurance:	\$10,000	37		\$0.13
Rate/\$1000				\$370,000.00
Volume				\$1.30
Composite:				
<hr/>				
AD&D Coverage:	\$10,000	37		\$0.03
Rate/\$1000				\$370,000.00
Volume				\$0.30
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$5,000	37		\$0.37
Max Monthly Salary:	\$7,500			\$152,499.00
Waiting Period:	90 CDMF			\$15.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
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Total Monthly Rate per Member - Single				\$45.72
Total Monthly Rate per Member - 2-Person				\$72.45
Total Monthly Rate per Member - Family				\$114.95

PAK B COBRA RATES:

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PAK C - 372A Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 15	\$584.59	\$593.59
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 2	\$1,313.43	\$1,333.69
IN Coinsurance:	N/A	Family: 10	\$1,634.13	\$1,659.34
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0323-0001	Single: 13	\$13.57	\$13.57
Diag & Prev:	50%	2-Person: 3	\$25.79	\$25.79
Basic Services:	50%	Family: 11	\$47.82	\$47.82
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$500			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 13	\$3.10	\$3.13
		2-Person: 3	\$6.66	\$6.72
		Family: 11	\$10.01	\$10.11
Life Insurance:	\$10,000	27		\$0.13
Rate/\$1000				\$270,000.00
Volume				\$1.30
Composite:				
AD&D Coverage:	\$10,000	27		\$0.03
Rate/\$1000				\$270,000.00
Volume				\$0.30
Composite:				
LTD Benefit	66 2/3% Max \$5,000	27		\$0.37
Max Monthly Salary:	\$7,500			\$111,283.00
Waiting Period:	90 CDMF			\$15.25
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$627.14
Total Monthly Rate per Member - 2-Person				\$1,383.05
Total Monthly Rate per Member - Family				\$1,734.12

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$583.09	\$592.09
	2-Person	\$1,311.93	\$1,332.19
	Family	\$1,632.63	\$1,657.84

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

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PAK A - 372C Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 9	\$654.60	\$664.68
IN Deductible:	\$500/\$1000	2-Person: 4	\$1,470.97	\$1,493.66
IN Coinsurance:	N/A	Family: 19	\$1,830.18	\$1,858.41
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0323-0011	Single: 8	\$28.44	\$28.44
Diag & Prev:	80%	2-Person: 4	\$54.23	\$54.23
Basic Services:	80%	Family: 20	\$102.37	\$102.37
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 8	\$6.74	\$6.80
		2-Person: 4	\$14.49	\$14.63
		Family: 20	\$21.79	\$22.00
Life Insurance:	3X Salary (Max of \$225,000)	32		\$0.13
Rate/\$1000				\$5,582,841.00
Volume				\$22.68
Composite:				
AD&D Coverage:	3X Salary (Max of \$225,000)	32		\$0.03
Rate/\$1000				\$5,582,841.00
Volume				\$5.23
Composite:				
LTD Benefit	66 2/3% Max \$4,500	32		\$0.47
Max Monthly Salary:	\$6,750			\$158,494.00
Waiting Period:	90 CDMF			\$23.28
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.47
Covered Salary				\$158,494.00
Composite:				\$23.28
Total Monthly Rate per Member - Single				\$751.11
Total Monthly Rate per Member - 2-Person				\$1,613.71
Total Monthly Rate per Member - Family				\$2,033.97

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$653.10	\$663.18
	2-Person	\$1,469.47	\$1,492.16
	Family	\$1,828.68	\$1,856.91

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PAK B - 372C Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	0323-0012	Single: 3	\$26.66	\$26.66
Diag & Prev:	80%	2-Person: 3	\$50.02	\$50.02
Basic Services:	80%	Family: 16	\$93.45	\$93.45
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3	Single: 3	\$6.74	\$6.80
		2-Person: 3	\$14.49	\$14.63
		Family: 16	\$21.79	\$22.00
<hr/>				
Life Insurance:	3X Salary (Max of \$225,000)	22		\$0.13
Rate/\$1000				\$3,838,203.00
Volume				\$22.68
Composite:				
<hr/>				
AD&D Coverage:	3X Salary (Max of \$225,000)	22		\$0.03
Rate/\$1000				\$3,838,203.00
Volume				\$5.23
Composite:				
<hr/>				
LTD Benefit	66 2/3% Max \$4,500	22		\$0.47
Max Monthly Salary:	\$6,750			\$108,964.00
Waiting Period:	90 CDMF			\$23.28
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
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Total Monthly Rate per Member - Single				\$84.65
Total Monthly Rate per Member - 2-Person				\$115.84
Total Monthly Rate per Member - Family				\$166.64

PAK B COBRA RATES:

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Medical:	MESSA ABC Plan 1	Single: 4	\$584.59	\$593.59
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 2	\$1,313.43	\$1,333.69
IN Coinsurance:	N/A	Family: 9	\$1,634.13	\$1,659.34
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0323-0011	Single: 4	\$28.44	\$28.44
Diag & Prev:	80%	2-Person: 2	\$54.23	\$54.23
Basic Services:	80%	Family: 9	\$102.37	\$102.37
Major Services:	80%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 4	\$6.74	\$6.80
		2-Person: 2	\$14.49	\$14.63
		Family: 9	\$21.79	\$22.00
Life Insurance:	3X Salary (Max of \$225,000)	15		\$0.13
Rate/\$1000				\$2,616,957.00
Volume				\$22.68
Composite:				
AD&D Coverage:	3X Salary (Max of \$225,000)	15		\$0.03
Rate/\$1000				\$2,616,957.00
Volume				\$5.23
Composite:				
LTD Benefit	66 2/3% Max \$4,500	15		\$0.47
Max Monthly Salary:	\$6,750			\$74,294.00
Waiting Period:	90 CDMF			\$23.28
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Primary			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$680.02
Total Monthly Rate per Member - 2-Person				\$1,453.74
Total Monthly Rate per Member - Family				\$1,834.90

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$583.09	\$592.09
	2-Person	\$1,311.93	\$1,332.19
	Family	\$1,632.63	\$1,657.84

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PAK A - 372D FT Maint, Parapro, & Secretary		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 4	\$690.93	\$701.57
IN Deductible:	\$300/\$600	2-Person: 2	\$1,552.70	\$1,576.65
IN Coinsurance:	N/A	Family: 4	\$1,931.88	\$1,961.68
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0323-0009	Single: 4	\$17.40	\$17.40
Diag & Prev:	50%	2-Person: 3	\$33.25	\$33.25
Basic Services:	50%	Family: 3	\$63.28	\$63.28
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 4	\$3.10	\$3.13
		2-Person: 3	\$6.66	\$6.72
		Family: 3	\$10.01	\$10.11
Life Insurance:	\$7,500	10		\$0.13
Rate/\$1000				\$80,000.00
Volume				\$1.04
Composite:				
AD&D Coverage:	\$7,500	10		\$0.03
Rate/\$1000				\$80,000.00
Volume				\$0.24
Composite:				
LTD Benefit	60% Max \$3,000	10		\$1.13
Max Monthly Salary:	\$5,000			\$21,234.00
Waiting Period:	90 CDMF			\$23.99
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$747.37
Total Monthly Rate per Member - 2-Person				\$1,641.89
Total Monthly Rate per Member - Family				\$2,060.34

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$689.43	\$700.07
	2-Person	\$1,551.20	\$1,575.15
	Family	\$1,930.38	\$1,960.18

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PAK B - 372D FT Maint, Parapro, & Secretary		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	0323-0010	Single: 0	\$14.80	\$14.80
Diag & Prev:	50%	2-Person: 1	\$27.33	\$27.33
Basic Services:	50%	Family: 0	\$44.88	\$44.88
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 1	Single: 0	\$3.10	\$3.13
		2-Person: 1	\$6.66	\$6.72
		Family: 0	\$10.01	\$10.11
<hr/>				
Life Insurance:	\$7,500	1		\$0.13
Rate/\$1000				\$8,000.00
Volume				\$1.04
Composite:				
<hr/>				
AD&D Coverage:	\$7,500	1		\$0.03
Rate/\$1000				\$8,000.00
Volume				\$0.24
Composite:				
<hr/>				
LTD Benefit	60% Max \$3,000	1		\$1.13
Max Monthly Salary:	\$5,000			\$2,123.00
Waiting Period:	90 CDMF			\$23.99
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
<hr/>				
Total Monthly Rate per Member - Single				\$43.20
Total Monthly Rate per Member - 2-Person				\$59.32
Total Monthly Rate per Member - Family				\$80.26

PAK B COBRA RATES:

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PAK C - 372D FT Maint, Parapro, & Secretary		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$654.60	\$664.68
IN Deductible:	\$500/\$1000	2-Person: 2	\$1,470.97	\$1,493.66
IN Coinsurance:	N/A	Family: 1	\$1,830.18	\$1,858.41
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0323-0009	Single: 0	\$17.40	\$17.40
Diag & Prev:	50%	2-Person: 2	\$33.25	\$33.25
Basic Services:	50%	Family: 1	\$63.28	\$63.28
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 0	\$3.10	\$3.13
		2-Person: 2	\$6.66	\$6.72
		Family: 1	\$10.01	\$10.11
Life Insurance:	\$7,500	3		\$0.13
Rate/\$1000				\$24,000.00
Volume				\$1.04
Composite:				
AD&D Coverage:	\$7,500	3		\$0.03
Rate/\$1000				\$24,000.00
Volume				\$0.24
Composite:				
LTD Benefit	60% Max \$3,000	3		\$1.13
Max Monthly Salary:	\$5,000			\$6,370.00
Waiting Period:	90 CDMF			\$23.99
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$710.48
Total Monthly Rate per Member - 2-Person				\$1,558.90
Total Monthly Rate per Member - Family				\$1,957.07

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$653.10	\$663.18
	2-Person	\$1,469.47	\$1,492.16
	Family	\$1,828.68	\$1,856.91

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PAK A - 372H Food Service Mechanic Support		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 1	\$690.93	\$701.57
IN Deductible:	\$300/\$600	2-Person: 2	\$1,552.70	\$1,576.65
IN Coinsurance:	N/A	Family: 1	\$1,931.88	\$1,961.68
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0323-0013	Single: 1	\$16.34	\$16.34
Diag & Prev:	50%	2-Person: 2	\$32.31	\$32.31
Basic Services:	50%	Family: 1	\$61.54	\$61.54
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 1	\$3.10	\$3.13
		2-Person: 2	\$6.66	\$6.72
		Family: 1	\$10.01	\$10.11
Life Insurance:	\$12,500	4		\$0.13
Rate/\$1000				\$50,000.00
Volume				\$1.63
Composite:				
AD&D Coverage:	\$12,500	4		\$0.03
Rate/\$1000				\$50,000.00
Volume				\$0.38
Composite:				
LTD Benefit	60% Max \$3,000	4		\$1.38
Max Monthly Salary:	\$5,000			\$8,972.00
Waiting Period:	90 CDMF			\$30.95
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$754.00
Total Monthly Rate per Member - 2-Person				\$1,648.64
Total Monthly Rate per Member - Family				\$2,066.29

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$689.43	\$700.07
	2-Person	\$1,551.20	\$1,575.15
	Family	\$1,930.38	\$1,960.18

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.

If you have any questions, please contact your MESSA Field Representative, Jacqueline Mast, at 800.292.4910.



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**2019 Rate Renewal Exclusively for
 Berrien Springs Public Schools**

Quote #: 342240
 MESSA Field Rep: Jacqueline Mast
 Date Created: 09/27/2018

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

REVISED

PAK B - 372H Food Service Mechanic Support		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	0323-0014	Single: 1	\$15.80	\$15.80
Diag & Prev:	50%	2-Person: 3	\$31.01	\$31.01
Basic Services:	50%	Family: 3	\$62.38	\$62.38
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 1	Single: 1	\$3.10	\$3.13
		2-Person: 3	\$6.66	\$6.72
		Family: 3	\$10.01	\$10.11
<hr/>				
Life Insurance:	\$12,500	7		\$0.13
Rate/\$1000				\$87,500.00
Volume				\$1.63
Composite:				
<hr/>				
AD&D Coverage:	\$12,500	7		\$0.03
Rate/\$1000				\$87,500.00
Volume				\$0.38
Composite:				
<hr/>				
LTD Benefit	60% Max \$3,000	7		\$1.38
Max Monthly Salary:	\$5,000			\$15,700.00
Waiting Period:	90 CDMF			\$30.95
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.38
Covered Salary				\$15,700.00
Composite:				\$30.95
<hr/>				
Total Monthly Rate per Member - Single				\$51.89
Total Monthly Rate per Member - 2-Person				\$70.69
Total Monthly Rate per Member - Family				\$105.45

PAK B COBRA RATES:

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

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PAK C - 372H Food Service Mechanic Support		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$584.59	\$593.59
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,313.43	\$1,333.69
IN Coinsurance:	N/A	Family: 0	\$1,634.13	\$1,659.34
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	0323-0013	Single: 0	\$16.34	\$16.34
Diag & Prev:	50%	2-Person: 0	\$32.31	\$32.31
Basic Services:	50%	Family: 0	\$61.54	\$61.54
Major Services:	50%			
Annual Max:	\$1,000			
Orthodontics:	50%			
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Vision:	VSP 1	Single: 0	\$3.10	\$3.13
		2-Person: 0	\$6.66	\$6.72
		Family: 0	\$10.01	\$10.11
Life Insurance:	\$12,500	0		\$0.13
Rate/\$1000				\$0.00
Volume				\$1.63
Composite:				
AD&D Coverage:	\$12,500	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.38
Composite:				
LTD Benefit	60% Max \$3,000	0		\$1.38
Max Monthly Salary:	\$5,000			\$0.00
Waiting Period:	90 CDMF			\$30.95
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.38
Covered Salary				\$0.00
Composite:				\$30.95
Total Monthly Rate per Member - Single				\$646.02
Total Monthly Rate per Member - 2-Person				\$1,405.68
Total Monthly Rate per Member - Family				\$1,763.95

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$583.09	\$592.09
	2-Person	\$1,311.93	\$1,332.19
	Family	\$1,632.63	\$1,657.84

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

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NON-PAK - 372J ACA Eligible Employees		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$704.99	\$715.85
IN Deductible:	\$300/\$600	2-Person: 0	\$1,584.35	\$1,608.79
IN Coinsurance:	N/A	Family: 0	\$1,971.27	\$2,001.68
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
NON-PAK COBRA RATES:				
	Medical	Single	\$703.49	\$714.35
		2-Person	\$1,582.85	\$1,607.29
		Family	\$1,969.77	\$2,000.18

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