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

# Benefit Program Cost Summary

## Effective 08/01/2016

**Berrien Springs Public Schools**  
**PO Box 130**  
**Berrien Springs, MI 49103-0130**

Group: **372C-Administration**

Employer ID: 372  
 MESSA Field Rep: Jacqueline Mast

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Administrator - 110000	FT/PT 372C	Principal - 110004	FT/PT 372C

PAK A	Plan	Brief Description	Census Used	Rate	MESSA Codes
<b>Medical</b>	MESSA Choices	In-Network Ded: \$500 Single/\$1000 Family In-Network Copay: \$20 Office Visit/\$25 Urgent Care/\$50 ER In-Network OOP Cap: \$1000 Single/\$2000 Family Out-of-Network Ded: \$1000 Single/\$2000 Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Prescription Coverage: MESSA Saver Rx	Single: 8 2-Person: 4 Family: 7	620.79 1,396.77 1,738.20	7F         2N7Q 2N7R 2N7S
<b>Dental</b>	Dent80/80/80/50:1000/1000:2 0323-0011	Class I: 80% Class II: 80% Class III: 80% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 6 2-Person: 5 Family: 8	28.13 56.47 103.24	D0185         2N7T 2N7U 2N7V
<b>Vision</b>	VSP 3	Plan year July to July	Single: 6 2-Person: 5 Family: 8	6.88 14.80 22.26	V3 2N7W 2N7X 2N7Y
<b>Negotiated LTD</b>	Neg LTD 66 2/3% Max \$4,500	Replacement %: 66.67 Maximum Benefit: \$4,500 Maximum Monthly Salary: \$6,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Primary Own Occupation: 3 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 19 Volume: 88,119 Rate per 100: 0.54	25.04	LT728 2N7Z
<b>PAK Life</b>	3X Salary PAK Life (Max of \$225,000)		Individuals: 19 Volume: 3,084,175 Rate per 1000: 0.13	21.10	P03X01 2N80
<b>PAK AD&amp;D</b>	3X Salary PAK AD&D (Max of \$225,000)		Individuals: 19 Volume: 3,084,175 Rate per 1000: 0.03	4.87	K03X01 2N81
<b>Basic Term Life</b>	Basic Term Life w/ Med \$5,000			1.50	BTLM03 001Z

**COBRA RATES:**

The COBRA rates for this group are the same as the rates above.



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PAK B	Plan	Brief Description	Census Used	Rate	MESSA Codes
<b>Dental</b>	Dent80/80/80/50:1000/1000:2 0323-0012	Class I: 80% Class II: 80% Class III: 80% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 2 2-Person: 2 Family: 10	28.29 55.61 100.40	D0185A      2N82 2N83 2N84
<b>Vision</b>	VSP 3	Plan year July to July	Single: 2 2-Person: 2 Family: 10	6.88 14.80 22.26	V31 2N85 2N86 2N87
<b>Negotiated LTD</b>	Neg LTD 66 2/3% Max \$4,500	Replacement %: 66.67 Maximum Benefit: \$4,500 Maximum Monthly Salary: \$6,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Primary Own Occupation: 3 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 14 Volume: 64,930 Rate per 100: 0.54	25.04	LT728A 2N88
<b>PAK Life</b>	3X Salary PAK Life (Max of \$225,000)		Individuals: 14 Volume: 2,272,550 Rate per 1000: 0.13	21.10	P03X02 2N89
<b>PAK AD&amp;D</b>	3X Salary PAK AD&D (Max of \$225,000)		Individuals: 14 Volume: 2,272,550 Rate per 1000: 0.03	4.87	K03X02 2N8A

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## Benefit Program Cost Summary

### Effective 08/01/2016

PAK C	Plan	Brief Description	Census Used	Rate	MESSA Codes
<b>Medical</b>	MESSA ABC Plan 1	In-Network Ded: \$1300 Single Cov; \$2600 2-Person & Family Cov In-Network OOP Cap: \$1000 Single Cov; \$2000 2-Person & Family Cov Out-of-Network Ded: \$2600 Single Cov; \$5200 2-Person & Family Cov Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single Cov; \$4000 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 2 2-Person: 1 Family: 4	558.70 1,257.09 1,564.38	7V       2N8B 2N8C 2N8D
<b>Dental</b>	Dent80/80/80/50:1000/1000:2 0323-0011	Class I: 80% Class II: 80% Class III: 80% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 2 2-Person: 1 Family: 4	28.13 56.47 103.24	D0185B       2N8E 2N8F 2N8G
<b>Vision</b>	VSP 3	Plan year July to July	Single: 2 2-Person: 1 Family: 4	6.88 14.80 22.26	V32 2N8H 2N8I 2N8J
<b>Negotiated LTD</b>	Neg LTD 66 2/3% Max \$4,500	Replacement %: 66.67 Maximum Benefit: \$4,500 Maximum Monthly Salary: \$6,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Primary Own Occupation: 3 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 7 Volume: 32,465 Rate per 100: 0.54	25.04	LT728B 2N8K
<b>PAK Life</b>	3X Salary Pak Life (Max of \$225,000)		Individuals: 7 Volume: 1,136,275 Rate per 1000: 0.13	21.10	P03X03 2N8L
<b>PAK AD&amp;D</b>	3X Salary PAK AD&D (Max of \$225,000)		Individuals: 7 Volume: 1,136,275 Rate per 1000: 0.03	4.87	K03X03 2N8M
<b>Basic Term Life</b>	Basic Term Life w/Med \$5,000			1.50	BTLM02 001Z

**COBRA RATES:**

The COBRA rates for this group are the same as the rates above.

Please refer to plan coverage booklets for a complete description of benefits.