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

**Request for Benefit Implementation/Cancellation**  
**Berrien Springs Public Schools**  
 RBI Effective 01/01/2017

RBI#: 500608  
 MESSA Field Rep: Jacqueline Mast

Quoted Group(s): 372A-Teacher

Description	Current - 372A	Rate	Census Used	Quote ID 335721	Rate
Medical:	Not Included in Benefit Package		Single: 0	<b>PAK C</b> MESSA ABC Plan 1	560.20
IN Deductible:			2-Person: 0	\$1300/\$2600	1,258.59
IN Coinsurance:			Family: 0	0%	1,565.88
OON Deductible:				\$2600/\$5200	
OV/UC/ER Copay:				N/A	
RX Drug Copay:				ABC Rx	
Riders Included:				None	
Dental:	Not Included in Benefit Package		Single: 0		13.86
Class I:			2-Person: 0	50%	27.75
Class II:			Family: 0	50%	49.58
Class III:				50%	
Annual Max:				\$1,000	
Class IV:				50%	
Lifetime Max:				\$500	
Riders Included:				2 Cleanings	
Vision:	Not Included in Benefit Package		Single: 0	VSP 1	3.38
			2-Person: 0		7.27
			Family: 0		10.93
Life Ins:	Not Included in Benefit Package		0	\$10,000	
Volume:					0
Rate/\$1,000:					0.13
Composite:					1.30
AD&D Ins:	Not Included in Benefit Package		0	\$10,000	
Volume:					0
Rate/\$1,000:					0.03
Composite:					0.30
Dep Life Ins:	Not Included in Benefit Package			Not Included in Benefit Package	
Volume:					
Rate/\$1,000:					
Composite:					
LTD:	Not Included in Benefit Package		0	66 2/3% Max \$5,000	
Waiting Period:				90 CDMF	
Alcohol/Drug:				2 Year Limitation	
Mental/Nervous:				2 Year Limitation	
SS Offset:				Family	
COLA:				No	
Volume:					0
Rate/\$100:					0.37
Composite:					15.23
Total Monthly Rate Per Member - Single					\$594.27
Total Monthly Rate Per Member - 2 Person					\$1,310.44
Total Monthly Rate Per Member - Family					\$1,643.22

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. These rates do not include the Michigan Claims Tax Assessment, State Premium Tax or ACA Federal Taxes/Fees.