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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: **372A-Teacher**

Employer ID: 372  
 MESSA Field Rep: Jacqueline Mast

| Job              | FT/PT Eligibility Rule ID               | Job   | FT/PT Eligibility Rule ID                                    |                                |   |
|------------------|---|---|--|--------------------------------|---|
| Teacher - 100000 | FT/PT 372A                              |   |  |                                |   |
| PAK A            | Plan                                    | Brief Description   | Census Used  | Rate                           | MESSA Codes   |
| Medical          | MESSA Choices                           | In-Network Ded: \$500 Single/\$1000 Family<br>In-Network Copay: \$5 Office Visit/\$10 Urgent Care/\$25 ER<br>In-Network OOP Cap: \$1000 Single/\$2000 Family<br>Out-of-Network Ded: \$1000 Single/\$2000 Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2000 Single/\$4000 Family<br>Prescription Coverage: MESSA Saver Rx  | Single: 28<br>2-Person: 19<br>Family: 58                     | 639.07<br>1,437.92<br>1,789.40 | 7B<br><br>Rates<br>Including<br>ACA Taxes<br>\$662.41<br>\$1,488.50<br>\$1,851.97 |
| Dental           | Dent50/50/50/50:500/1000:2<br>0323-0001 | Class I: 50%<br>Class II: 50%<br>Class III: 50%<br>Class IV: 50%<br>Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$500<br>X-Rays paid under: Class II<br>Adult Orthodontics: No<br>Sealants: No<br>Cleanings: 2 per year  | Single: 27<br>2-Person: 21<br>Family: 57                     | 13.86<br>27.75<br>49.58        | D0088A<br><br><br>23MW<br>23MX<br>23MY  |
| Vision           | VSP 1                                   | Plan year July to July  | Single: 27<br>2-Person: 21<br>Family: 57                     | 3.38<br>7.27<br>10.93          | V11<br>23N2<br>23N3<br>23N4   |
| Negotiated LTD   | Neg LTD 66 2/3% Max \$5,000             | Replacement %: 66.67<br>Maximum Benefit: \$5,000<br>Maximum Monthly Salary: \$7,500<br>Waiting Period: 90 Calendar Days Modified Fill<br>Alcohol/Drug: 2 Year Limitation<br>Mental/Nervous: 2 Year Limitation<br>Social Security Offset: Family<br>Own Occupation: 2 years Minimum Benefit: 5%<br>Survivor Income Benefit: 0 months<br>Pre-Existing Conditions: Waived<br>Freeze on Offsets: Yes COLA: No<br>Educational Supplemental Program: No | Individuals: 105<br>Volume: 432,182<br>Rate per 100: 0.37    | 15.23                          | LT3672 15B4   |
| PAK Life         | \$10,000 PAK Life                       |   | Individuals: 105<br>Volume: 1,050,000<br>Rate per 1000: 0.13 | 1.30                           | P01002 15B5   |
| PAK AD&D         | \$10,000 PAK AD&D                       |   | Individuals: 105<br>Volume: 1,050,000<br>Rate per 1000: 0.03 | 0.30                           | K01002 15B3   |
| Basic Term Life  | Basic Term Life w/Med \$5,000           |   |  | 1.50                           | BTLM01 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 |
|---------------------------------|---|--|---------------------|-------|-------------|
| Dental                          | Dent75/75/50/50:500/1000:2<br>0323-0002 | Class I: 75%   |                     |       | D0145A      |
|                                 |   | Class II: 75%  |                     |       |             |
|                                 |   | Class III: 50%   |                     |       |             |
|                                 |   | Class IV: 50%  |                     |       |             |
|                                 |   | Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$500 |                     |       |             |
|                                 |   | X-Rays paid under: Class II  |                     |       |             |
|                                 |   | Adult Orthodontics: No   | Single: 4           | 23.05 | 23MZ        |
|                                 |   | Sealants: No   | 2-Person: 9         | 46.00 | 23N0        |
|                                 |   | Cleanings: 2 per year  | Family: 19          | 83.22 | 23N1        |
| Vision                          | VSP 2                                   | Plan year July to July   | Single: 4           | 5.13  | V22 23N5    |
|                                 |   |  | 2-Person: 9         | 11.03 | 23N6        |
|                                 |   |  | Family: 19          | 16.59 | 23N7        |
| Negotiated LTD                  | Neg LTD 66 2/3% Max \$5,000             | Replacement %: 66.67   | Individuals: 31     | 15.23 | LT367B 15BO |
|                                 |   | Maximum Benefit: \$5,000   | Volume: 127,596     |       |             |
|                                 |   | Maximum Monthly Salary: \$7,500                                    | Rate per 100: 0.37  |       |             |
|                                 |   | Waiting Period: 90 Calendar Days Modified Fill                     |                     |       |             |
|                                 |   | Alcohol/Drug: 2 Year Limitation                                    |                     |       |             |
|                                 |   | Mental/Nervous: 2 Year Limitation                                  |                     |       |             |
|                                 |   | Social Security Offset: Family                                     |                     |       |             |
|                                 |   | Own Occupation: 2 years Minimum Benefit: 5%                        |                     |       |             |
|                                 |   | Survivor Income Benefit: 0 months                                  |                     |       |             |
|                                 |   | Pre-Existing Conditions: Waived                                    |                     |       |             |
| Freeze on Offsets: Yes COLA: No |   |  |                     |       |             |
|                                 |   | Educational Supplemental Program: No                               |                     |       |             |
| PAK Life                        | \$10,000 PAK Life                       |  | Individuals: 31     | 1.30  | P0100B 15BP |
|                                 |   |  | Volume: 310,000     |       |             |
|                                 |   |  | Rate per 1000: 0.13 |       |             |
| PAK AD&D                        | \$10,000 PAK AD&D                       |  | Individuals: 31     | 0.30  | K0100B 15BN |
|                                 |   |  | Volume: 310,000     |       |             |
|                                 |   |  | Rate per 1000: 0.03 |       |             |

**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.