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**2017 Rate Renewal Exclusively for  
 Berrien Springs Public Schools  
 Renewal Effective 07/01/2017**

Quote #: 337200  
 MESSA Field Rep: Jacqueline Mast  
 Date Created: 03/25/2017

PAK A - 372C Administration		2016-17 Rates without Taxes	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
Medical:	MESSA Choices	\$622.29	Single: 7	\$669.20	\$683.62
IN Deductible:	\$500/\$1000	\$1,398.27	2-Person: 6	\$1,503.82	\$1,536.27
IN Coinsurance:	N/A	\$1,739.70	Family: 11	\$1,871.05	\$1,911.43
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:		\$28.13	Single: 4	\$29.58	\$30.10
Class I:	80%	\$56.47	2-Person: 6	\$59.23	\$60.27
Class II:	80%	\$103.24	Family: 14	\$110.46	\$112.40
Class III:	80%				
Annual Max:	\$1,000				
Class IV:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.88	Single: 4	\$6.10	\$6.23
		\$14.80	2-Person: 6	\$13.11	\$13.39
		\$22.26	Family: 14	\$19.72	\$20.14
Life Insurance:	3X Salary (Max of \$225,000)		24		\$0.12
Rate/\$1000					\$4,149,778.00
Volume					\$20.75
Composite:		\$21.10			\$0.03
AD&D Coverage:	3X Salary (Max of \$225,000)		23		\$4,051,906.00
Rate/\$1000					\$5.29
Volume					
Composite:		\$4.87			
LTD Benefit	66 2/3% Max \$4,500		24		\$0.46
Max Monthly Salary:	\$6,750				\$118,251.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.46
Covered Salary					\$118,251.00
Composite:		\$25.04			\$22.66
Total Monthly Rate per Member - Single		\$708.31			\$768.65
Total Monthly Rate per Member - 2-Person		\$1,520.55			\$1,658.63
Total Monthly Rate per Member - Family		\$1,916.21			\$2,092.67

PAK A COBRA RATES:

Medical	Enrollment	2017-18 Rates without Taxes	2017-18 Rates with Taxes
	Single	\$667.70	\$682.12
	2-Person	\$1,502.32	\$1,534.77
	Family	\$1,869.55	\$1,909.93

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

The above rates are effective 07/01/2017 through 12/31/2018 and based on plans and enrollment as of 03/25/2017. Rates will be effective for 18 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.