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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

<b>NON-PAK - 372J ACA Eligible Employees</b>		<b>2016-17 Rates without Taxes</b>	<b>Enrollment</b>	<b>2017-18 Rates without Taxes</b>	<b>2017-18 Rates with Taxes</b>
Medical:	MESSA Choices	\$670.18	Single: 0	\$720.71	\$736.25
IN Deductible:	\$300/\$600	\$1,506.03	2-Person: 0	\$1,619.73	\$1,654.69
IN Coinsurance:	N/A	\$1,873.80	Family: 0	\$2,015.29	\$2,058.80
IN Copay (OV/UC/ER):	\$20/\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
<b>NON-PAK COBRA RATES:</b>					
	Medical		Single	\$719.21	\$734.75
			2-Person	\$1,618.23	\$1,653.19
			Family	\$2,013.79	\$2,057.30

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.