



2010 PAK Medical Rate Summary
Big Rapids Public Schools
 Effective 07/01/2010

Thank you for being a valued MESSA customer. Effective with the July 2010 invoice, we will begin billing PAK plans using tiered rates (single, 2-person, family). To help you with the transition to the new tiered rates in a PAK, we are providing this supplement to help you compare your current **PAK medical rates** to the new renewal rates. Below is a summary of the PAK medical rates by coverage and as a composite rate for your reference. The Composite Rate is calculated based on enrollment census. Your 2010 Rate Renewal Report provides the total monthly PAK benefit rate per coverage for all benefit plans in the PAK.

PAK A - 362E Teacher		MESSA Choices II		
Coverage Level	Current 2009-10		Renewal 2010-11	
	Enrollment	Rates	Enrollment	Rates
Single	20	\$556.21	19	\$650.53
2-Person	21	\$1,249.61	25	\$1,461.82
Family	50	\$1,388.29	43	\$1,624.08
Composite Rate		\$1,173.41		\$1,364.84



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Quote #: 307630
 MESSA Field Rep: Grace Romzick
 Date Created: 04/01/2010

PAK A - 362E Teacher		2009-10 Rates	Enrollment	2010-11 Rates
Medical:	MESSA Choices II		Single: 19	\$650.53
OV/UC/ER Copay:	\$5/\$10/\$25		2-Person: 25	\$1,461.82
RX Drug Copay:	\$5/\$10		Family: 43	\$1,624.08
Deductible:	In-\$0, Out-\$250/\$500			
Riders Included:	None			
Composite:		\$1,173.41		
Dental:			Single: 19	
Class I:	100%		2-Person: 25	
Class II:	90%		Family: 43	
Class III:	90%			
Annual Max:	\$1,500			
Class IV:	90%			
Lifetime Max:	\$2,500			
Riders:	2 Cleanings, Adult Ortho			
Composite:		\$103.29		\$102.74
Vision:	VSP 3		Single: 19	
			2-Person: 25	
			Family: 43	
Composite:		\$17.90		\$18.16
Life Insurance:	\$20,000		87	
Rate/\$1000				\$0.16
Volume				\$1,740,000.00
Composite:		\$3.00		\$3.20
AD&D Coverage:	\$20,000		87	
Rate/\$1000				\$0.03
Volume				\$1,740,000.00
Composite:		\$0.60		\$0.60
LTD Benefit	66 2/3% Max \$5,000		87	
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.58
Covered Salary				\$413,850.00
Composite:		\$26.84		\$27.59
Total Composite Rate per Member		\$1,325.04		
Total Monthly Rate per Member - Single				\$802.82
Total Monthly Rate per Member - 2-Person				\$1,614.11
Total Monthly Rate per Member - Family				\$1,776.37

The above rates are based on plans and enrollment as of 03/24/2010. Rates will be guaranteed for 12 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.



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PAK A COBRA RATES:

Medical	Single	\$649.03
	2-Person	\$1,460.32
	Family	\$1,622.58
Dental	Single	\$102.74
	2-Person	\$102.74
	Family	\$102.74
Vision	Single	\$18.16
	2-Person	\$18.16
	Family	\$18.16

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PAK B - 362E Teacher	2009-10 Rates	Enrollment	2010-11 Rates
Dental:		Single: 0	
Class I:	100%	2-Person: 2	
Class II:	90%	Family: 15	
Class III:	90%		
Annual Max:	\$1,500		
Class IV:	90%		
Lifetime Max:	\$2,500		
Riders:	2 Cleanings, Adult Ortho		
Composite:	\$121.53		\$133.31
Vision:	VSP 3	Single: 0	
		2-Person: 2	
		Family: 15	
Composite:	\$20.93		\$21.21
Life Insurance:	\$30,000	17	
Rate/\$1000			\$0.16
Volume			\$510,000.00
Composite:	\$4.50		\$4.80
AD&D Coverage:	\$30,000	17	
Rate/\$1000			\$0.03
Volume			\$510,000.00
Composite:	\$0.90		\$0.90
LTD Benefit	66 2/3% Max \$5,000	17	
Max Monthly Salary:	\$7,500		
Waiting Period:	90 CDMF		
Alcohol/Drug:	2 Year Limitation		
Mental/Nervous:	Same as any other illness		
Soc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			\$0.58
Covered Salary			\$83,779.00
Composite:	\$25.92		\$28.58
Total Composite Rate per Member	\$173.78		\$188.80

PAK B COBRA RATES:

Dental	Single	\$133.31
	2-Person	\$133.31
	Family	\$133.31
Vision	Single	\$21.21
	2-Person	\$21.21
	Family	\$21.21

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NON-PAK - 362G Para-Educators		2009-10 Rates	Enrollment	2010-11 Rates
Vision:	VSP 3	\$19.65	Single: 5	\$19.72
		\$19.65	2-Person: 18	\$19.72
		\$19.65	Family: 24	\$19.72
NON-PAK COBRA RATES:				
		Vision	Single	\$19.72
			2-Person	\$19.72
			Family	\$19.72

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