



Good health. Good business. Great schools.

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

Benefit Program Cost Summary

Effective 07/01/2015

Negaunee Public Schools
 101 S Pioneer Ave
 Negaunee, MI 49866-1694

Group: **748C-Teacher**

Employer ID: 748
 MESSA Field Rep: RaeAnn Loy

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID		
Teacher - 100000	FT/PT 748C				
PAK A	Plan	Brief Description	Census Used	Rate	MESSA Code
Medical	MESSA Choices	In-Network Ded: \$200 Single/\$400 Family In-Network Copay: \$20 Office Visit/\$25 Urgent Care/\$50 ER Out-of-Network Ded: \$400 Single/\$800 Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Prescription Coverage: MESSA Saver Rx Includes EA1 Rider	Single: 13 2-Person: 8 Family: 45	606.49 1,364.61 1,698.16	6D 2A3 2A3 2A3
Dental	Dent80/80/80/80:1200/1000:2 6201-0001	Class I: 80% Class II: 80% Class III: 80% Class IV: 80% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,200 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 12 2-Person: 9 Family: 45	26.56 53.21 98.45	D0210 2A3 2A3 2A3
Vision	VSP 3	Plan year July to July	Single: 12 2-Person: 9 Family: 45	6.88 14.80 22.26	V31 2A3 2A3 2A3
Negotiated LTD	Neg LTD 66 2/3% Max \$2,500	Replacement %: 66.67 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$3,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: Same as any other illness 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	Individuals: 66 Volume: 235,651 Rate per 100: 0.36	12.87	LT539 18C
PAK Life	\$30,000 PAK Life		Individuals: 66 Volume: 1,980,000 Rate per 1000: 0.08	2.40	P03002 18C
PAK AD&D	\$30,000 PAK AD&D		Individuals: 66 Volume: 1,980,000 Rate per 1000: 0.03	0.90	K03002 18C
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	BTLM01 001

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 Code
Dental	Dent80/80/80/80:1300/1000:2 6201-0002	Class I: 80% Class II: 80% Class III: 80% Class IV: 80% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,300 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 4 2-Person: 6 Family: 12	26.62 54.47 100.06	D0213A 2A3I 2A3I 2A3I
Vision	VSP 3	Plan year July to July	Single: 4 2-Person: 6 Family: 12	6.88 14.80 22.26	V32 2A3I 2A3I 2A3I
Negotiated LTD	Neg LTD 66 2/3% Max \$2,500	Replacement %: 66.67 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$3,750 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: Same as any other illness 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	Individuals: 22 Volume: 78,550 Rate per 100: 0.36	12.87	LT5392 18C
PAK Life	\$40,000 PAK Life		Individuals: 22 Volume: 880,000 Rate per 1000: 0.08	3.20	P04002 18C
PAK AD&D	\$40,000 PAK AD&D		Individuals: 22 Volume: 880,000 Rate per 1000: 0.03	1.20	K04002 18C
PAK Dependent Life	\$10,000/5,000 PAK Dep Life		Individuals: 22 Volume: 220,000 Rate per 1000: 0.23	2.30	PDL010 18C

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.



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2015 Rate Renewal Exclusively for
Negaunee Public Schools
 Renewal Effective 07/01/2015

Quote #: 330695
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/26/2015

N-PAK - 748A Educational Support Personnel		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$621.18	Single: 12	\$679.30
Deductible:	\$200/\$400	\$1,395.79	2-Person: 1	\$1,526.58
Coinsurance:	N/A	\$1,736.60	Family: 1	\$1,899.36
Copay (OV/UC/ER):	\$5/\$10/\$25			
Coverage:	\$10/\$20			
Plans Included:	EA1			
NON-PAK COBRA RATES:		Medical	Single	\$677.80
			2-Person	\$1,525.08
			Family	\$1,897.86

above rates are effective 07/01/2015 and based on plans and enrollment as of 03/26/2015. 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. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax & CA Federal Taxes/Fees that may be included on your invoice.**



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2015 Rate Renewal Exclusively for
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 Renewal Effective 07/01/2015

Quote #: 330695
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/26/2015

N-PAK - 748H Transportation/Mechanics

		2014-15 Rates	Enrollment	2015-16 Rates
ical:	MESSA Choices	\$621.18	Single: 2	\$679.30
eductible:	\$200/\$400	\$1,395.79	2-Person: 1	\$1,526.58
oinsurance:	N/A	\$1,736.60	Family: 2	\$1,899.36
opay (OV/UC/ER):	\$5/\$10/\$25			
Coverage:	\$10/\$20			
ers Included:	EA1			

NON-PAK COBRA RATES:

Medical	Single	\$677.80
	2-Person	\$1,525.08
	Family	\$1,897.86

above rates are effective 07/01/2015 and based on plans and enrollment as of 03/26/2015. 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. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax & CA Federal Taxes/Fees that may be included on your invoice.**



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2015 Rate Renewal Exclusively for

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Renewal Effective 07/01/2015

Quote #: 330695
 MESSA Field Rep: RaeAnn Loy
 Date Created: 03/26/2015

N-PAK - 748F Administration		2014-15 Rates	Enrollment	2015-16 Rates
Medical:	MESSA Choices	\$603.95	Single: 1	\$660.46
Deductible:	\$200/\$400	\$1,357.03	2-Person: 3	\$1,484.19
Coinsurance:	N/A	\$1,688.37	Family: 6	\$1,846.60
Copay (OV/UC/ER):	\$20/\$25/\$50			
Coverage:	\$10/\$20			
Plans Included:	EA1			
<hr/>				
NON-PAK COBRA RATES:		Medical	Single	\$658.96
			2-Person	\$1,482.69
			Family	\$1,845.10

above rates are effective 07/01/2015 and based on plans and enrollment as of 03/26/2015. 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. **These rates do not include the Michigan Claims Tax Assessment, State Premium Tax & CA Federal Taxes/Fees that may be included on your invoice.**



Thomas M. Conway
Chairman

Emily M. Woodward
Executive Director

May 21, 2015

Mr. Dan Skewis
Superintendent of Schools
Negaunee Public Schools
101 South Pioneer Avenue
Negaunee, MI 49866

Re: **September 1, 2015 Renewal**
Group Nos. 16176-80, 81

Dear Mr. Skewis:

Our records indicate that the Medical and Prescription Drug programs at Negaunee Public Schools are scheduled to renew September 1, 2015. The following monthly premium rates are effective September 1, 2015 through August 31, 2016.

	Individual	Member + 1	Family
Medical: PPO 100/80	\$441.31	\$1,164.55	\$1,339.88
Prescription Drug: R:\$10/\$20/\$35; MO:\$20/\$40/\$70	\$105.46	\$ 277.35	\$ 330.07

An updated Participation Agreement will be sent for your review and signature within the next 60 days. This Agreement will provide for continued coverage through the Fund through August 31, 2016.

If you have any questions or need additional information, please do not hesitate to call me. I can be reached directly at (412) 562-2462.

Sincerely,

A handwritten signature in black ink, appearing to read "Diane Pickle", written over a light blue horizontal line.

Diane Pickle
Account Executive

CC: C. Haddock, USW District 2

S T E E L W O R K E R S H E A L T H A N D W E L F A R E F U N D

60 BLVD OF THE ALLIES, STE 700, Pittsburgh, PA 15222 • 412-562-2279 • 888-831-3863 • 412-562-2276 (Fax) • www.uswfund.org

