



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

**2010 Rate Renewal Exclusively for**  
**Dearborn Heights District**  
 Renewal Effective 07/01/2010

Quote #: 308111  
 MESSA Field Rep: Cynthia Coleman  
 Date Created: 04/22/2010

| PAK A - 053E Teacher, Psych, Special Ed Tea | 2009-10 Rates      | Enrollment  | 2010-11 Rates |
|---------------------------------------------|--------------------|-------------|---------------|
| Medical:                                    | MESSA Super Care 1 | Single: 1   |               |
| OV/UC/ER Copay:                             | N/A                | 2-Person: 7 |               |
| RX Drug Copay:                              | \$10/\$20          | Family: 3   |               |
| Deductible:                                 | \$100/\$200        |             |               |
| Riders Included:                            | XVA2               |             |               |
| Composite:                                  |                    |             |               |
| Dental:                                     |                    | Single: 1   |               |
| Class I:                                    | 80%                | 2-Person: 7 |               |
| Class II:                                   | 80%                | Family: 3   |               |
| Class III:                                  | 80%                |             |               |
| Annual Max:                                 | \$1,000            |             |               |
| Class IV:                                   | 50%                |             |               |
| Lifetime Max:                               | \$1,000            |             |               |
| Riders:                                     | 2 Cleanings        |             |               |
| Composite:                                  |                    |             |               |
| Vision:                                     | VSP 3              | Single: 1   |               |
|                                             |                    | 2-Person: 7 |               |
|                                             |                    | Family: 3   |               |
| Composite:                                  |                    |             |               |
| Life Insurance:                             | \$40,000           | 11          |               |
| Rate/\$1000                                 |                    |             |               |
| Volume                                      |                    |             |               |
| Composite:                                  |                    |             |               |
| AD&D Coverage:                              | \$40,000           | 11          |               |
| Rate/\$1000                                 |                    |             |               |
| Volume                                      |                    |             |               |
| Composite:                                  |                    |             |               |



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| PAK C - 053E Teacher, Psych, Special Ed Tea | 2009-10 Rates                   | Enrollment   | 2010-11 Rates |
|---------------------------------------------|---------------------------------|--------------|---------------|
| Medical:                                    | MESSA Choices                   | Single: 22   |               |
| OV/UC/ER Copay:                             | \$10/\$25/\$50                  | 2-Person: 29 |               |
| RX Drug Copay:                              | \$10/\$20                       | Family: 84   |               |
| Deductible:                                 | In-\$200/\$400, Out-\$400/\$800 |              |               |
| Riders Included:                            | XVA2, Adult Immunizations       |              |               |
| Composite:                                  |                                 |              |               |
| Dental:                                     |                                 | Single: 22   |               |
| Class I:                                    | 80%                             | 2-Person: 29 |               |
| Class II:                                   | 80%                             | Family: 84   |               |
| Class III:                                  | 80%                             |              |               |
| Annual Max:                                 | \$1,000                         |              |               |
| Class IV:                                   | 50%                             |              |               |
| Lifetime Max:                               | \$1,000                         |              |               |
| Riders:                                     | 2 Cleanings                     |              |               |
| Composite:                                  |                                 |              |               |
| Vision:                                     | VSP 3                           | Single: 22   |               |
|                                             |                                 | 2-Person: 29 |               |
|                                             |                                 | Family: 84   |               |
| Composite:                                  |                                 |              |               |
| Life Insurance:                             | \$40,000                        | 135          |               |
| Rate/\$1000                                 |                                 |              |               |
| Volume                                      |                                 |              |               |
| Composite:                                  |                                 |              |               |
| AD&D Coverage:                              | \$40,000                        | 135          |               |
| Rate/\$1000                                 |                                 |              |               |
| Volume                                      |                                 |              |               |
| Composite:                                  |                                 |              |               |



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| PAK A - 053D Office Personnel |                                 | 2009-10 Rates | Enrollment  | 2010-11 Rates |
|-------------------------------|---------------------------------|---------------|-------------|---------------|
| Medical:                      | MESSA Choices                   |               | Single: 0   |               |
| OV/UC/ER Copay:               | \$10/\$25/\$50                  |               | 2-Person: 4 |               |
| RX Drug Copay:                | \$10/\$20                       |               | Family: 4   |               |
| Deductible:                   | In-\$200/\$400, Out-\$400/\$800 |               |             |               |
| Riders Included:              | XVA2, Adult Immunizations       |               |             |               |
| Composite:                    |                                 |               |             |               |
| Dental:                       |                                 |               | Single: 0   |               |
| Class I:                      | 80%                             |               | 2-Person: 4 |               |
| Class II:                     | 80%                             |               | Family: 4   |               |
| Class III:                    | 80%                             |               |             |               |
| Annual Max:                   | \$1,500                         |               |             |               |
| Class IV:                     | 50%                             |               |             |               |
| Lifetime Max:                 | \$1,500                         |               |             |               |
| Riders:                       | 2 Cleanings                     |               |             |               |
| Composite:                    |                                 |               |             |               |
| Vision:                       | VSP 3                           |               | Single: 0   |               |
|                               |                                 |               | 2-Person: 4 |               |
|                               |                                 |               | Family: 4   |               |
| Composite:                    |                                 |               |             |               |
| Life Insurance:               | \$30,000                        |               | 8           |               |
| Rate/\$1000                   |                                 |               |             |               |
| Volume                        |                                 |               |             |               |
| Composite:                    |                                 |               |             |               |
| AD&D Coverage:                | \$30,000                        |               | 8           |               |
| Rate/\$1000                   |                                 |               |             |               |
| Volume                        |                                 |               |             |               |
| Composite:                    |                                 |               |             |               |



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| PAK A - 053ABC AdmSecyCust,Maint,Engineer | 2009-10 Rates                   | Enrollment  | 2010-11 Rates |
|-------------------------------------------|---------------------------------|-------------|---------------|
| Medical:                                  | MESSA Choices                   | Single: 2   |               |
| OV/UC/ER Copay:                           | \$10/\$25/\$50                  | 2-Person: 8 |               |
| RX Drug Copay:                            | \$10/\$20                       | Family: 12  |               |
| Deductible:                               | In-\$200/\$400, Out-\$400/\$800 |             |               |
| Riders Included:                          | XVA2, Adult Immunizations       |             |               |
| Composite:                                |                                 |             |               |
| Dental:                                   |                                 | Single: 2   |               |
| Class I:                                  | 80%                             | 2-Person: 8 |               |
| Class II:                                 | 80%                             | Family: 12  |               |
| Class III:                                | 80%                             |             |               |
| Annual Max:                               | \$1,500                         |             |               |
| Class IV:                                 | 50%                             |             |               |
| Lifetime Max:                             | \$1,500                         |             |               |
| Riders:                                   | 2 Cleanings                     |             |               |
| Composite:                                |                                 |             |               |
| Vision:                                   | VSP 3                           | Single: 2   |               |
|                                           |                                 | 2-Person: 8 |               |
|                                           |                                 | Family: 12  |               |
| Composite:                                |                                 |             |               |
| Life Insurance:                           | Volume As Enrolled              |             |               |
| Rate/\$1000                               |                                 |             |               |
| Volume                                    |                                 |             |               |
| Composite:                                |                                 |             |               |
| AD&D Coverage:                            | Volume As Enrolled              |             |               |
| Rate/\$1000                               |                                 |             |               |
| Volume                                    |                                 |             |               |
| Composite:                                |                                 |             |               |
| Total Composite Rate per Member           |                                 |             |               |
| Total Monthly Rate per Member - Single    |                                 |             |               |
| Total Monthly Rate per Member - 2-Person  |                                 |             |               |
| Total Monthly Rate per Member - Family    |                                 |             |               |



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| PAK A - 053F Administration              |                                 | 2009-10 Rates | Enrollment  | 2010-11 Rates |
|------------------------------------------|---------------------------------|---------------|-------------|---------------|
| Medical:                                 | MESSA Choices                   |               | Single: 1   |               |
| OV/UC/ER Copay:                          | \$10/\$25/\$50                  |               | 2-Person: 2 |               |
| RX Drug Copay:                           | \$10/\$20                       |               | Family: 10  |               |
| Deductible:                              | In-\$200/\$400, Out-\$400/\$800 |               |             |               |
| Riders Included:                         | XVA2, Adult Immunizations       |               |             |               |
| Composite:                               |                                 |               |             |               |
| Dental:                                  |                                 |               | Single: 1   |               |
| Class I:                                 | 80%                             |               | 2-Person: 2 |               |
| Class II:                                | 80%                             |               | Family: 10  |               |
| Class III:                               | 80%                             |               |             |               |
| Annual Max:                              | \$1,500                         |               |             |               |
| Class IV:                                | 50%                             |               |             |               |
| Lifetime Max:                            | \$1,500                         |               |             |               |
| Riders:                                  | 2 Cleanings                     |               |             |               |
| Composite:                               |                                 |               |             |               |
| Vision:                                  | VSP 3                           |               | Single: 1   |               |
|                                          |                                 |               | 2-Person: 2 |               |
|                                          |                                 |               | Family: 10  |               |
| Composite:                               |                                 |               |             |               |
| Life Insurance:                          | \$100,000                       |               | 13          |               |
| Rate/\$1000                              |                                 |               |             |               |
| Volume                                   |                                 |               |             |               |
| Composite:                               |                                 |               |             |               |
| AD&D Coverage:                           | \$100,000                       |               | 13          |               |
| Rate/\$1000                              |                                 |               |             |               |
| Volume                                   |                                 |               |             |               |
| Composite:                               |                                 |               |             |               |
| Total Composite Rate per Member          |                                 |               |             |               |
| Total Monthly Rate per Member - Single   |                                 |               |             |               |
| Total Monthly Rate per Member - 2-Person |                                 |               |             |               |
| Total Monthly Rate per Member - Family   |                                 |               |             |               |