

2010 Rate Renewal Exclusively for Dearborn Heights District

Renewal Effective 07/01/2010

PAK A - 053E Teacher, Psych, Special Ed Tea		2009-10 Rates Enrollment	Enrollment	2010-11 Rates	
Medical: OV/UC/ER Copay: RX Drug Copay: Deductible:	MESSA Super Care 1 N/A \$10/\$20 \$100/\$200		Single: 1 2-Person: 7 Family: 3		
Riders Included: Composite:	XVA2				
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	and depth for the strange date of the	
			2-Person: 7		
Composite:			Family: 3		
Life Insurance:	\$40,000		11		
Rate/\$1000	\$ 1 0,000		11		
Volume					
Composite:					
AD&D Coverage:	\$40,000		11		
Rate/\$1000	4 .41444				
Volume					
Composite:					



2010 Rate Renewal Exclusively for Dearborn Heights District

Renewal Effective 07/01/2010

OV/UC/ER Copay: \$10/\$25/\$50 2-Person: 29 RX Drug Copay: \$10/\$25/\$50 2-Person: 29 Exmity: 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: Life Insurance: \$40,000 135 Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000	PAK C - 053E Teacher	, Psych, Special Ed Tea	2009-10 Rates	Enrollment	2010-11 Rates	
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: Single: 22 Class I: 80% 2-Person: 29 Class II: 80% Family: 84 Class III: 80% Cl	Medical:	MESSA Choices		Single: 22		
Deductible: In-\$200/\$400, Out-\$400/\$800 Riders Included: XVA2, Adult Immunizations Composite: Single: 22 Dental: 80% 2-Person: 29 Class II: 80% Family: 84 Class III: 80% Family: 84 Class IV: 50% Class IV: Lifetime Max: \$1,000 Single: 22 Lifetime Max: \$1,000 Single: 22 Composite: VSP 3 Single: 22 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 \$40,000 135		\$10/\$25/\$50		2-Person: 29		
Riders Included: XVA2, Adult Immunizations Composite: Single: 22 Class I: 80% 2-Person: 29 Class II: 80% Family: 84 Class III: 80% Annual Max: \$1,000 Class IV: 50% Lifetine Max: \$1,000 Riders: 2 Cleanings Composite: Single: 22 2-Person: 29 Family: 84 Composite: \$40,000 135 Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000 \$40,000 135	RX Drug Copay:	\$10/\$20		Family: 84		
Composite: Dental: Class I: 80% Class II: 80% Class III: 80% Class III: 80% Annual Max: \$1,000 Class IV: 50% Lifetime Max: \$1,000 Riders: 2 Cleanings Composite: VSP 3 Single: 22 2-Person: 29 Family: 84 Composite: Life Insurance: Life Insurance: \$40,000 Sales	Deductible:	In-\$200/\$400, Out-\$400/\$8	00	•		
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 Rate/\$1000		XVA2, Adult Immunizations	i			
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: VSP 3 Single: 22 2-Person: 29 Family: 84 Composite: Life Insurance: \$40,000 135 Rate/\$1000 Volume Composite: \$40,000 135 Rate/\$1000	Dental:	**************************************	The state of the s	Single: 22		
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 Rate/\$1000	Class I:	80%				
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 Rate/\$1000	Class II:	80%		Family: 84		
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 Rate/\$1000	Class III:					
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 Rate/\$1000	Annual Max:	\$1,000				
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 Rate/\$1000	Class IV:	50%				
Composite: Vision: VSP 3 Single: 22 2-Person: 29 Family: 84 Composite: Life Insurance: \$40,000 Life Insurance: \$40,000 Volume Composite: AD&D Coverage: \$40,000 Rate/\$1000 135 Rate/\$1000	Lifetime Max:					
Composite: Vision: VSP 3 Single: 22 2-Person: 29 Family: 84 Composite: Life Insurance: 440,000 Life Insurance: Composite: AD&D Coverage; AD&D Coverage; Rate/\$1000 Single: 22 2-Person: 29 Family: 84 AD&D Coverage: 135 135 135 135	Riders:	2 Cleanings				
2-Person: 29 Family: 84 Composite: Life Insurance: \$40,000 135 Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000	Composite:	·				
Family: 84 Composite: Family: 84	Vision:	VSP 3				
Composite: Life Insurance: \$40,000 135 Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000						
Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000	Composite:			Family: 84		
Rate/\$1000 Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000	Life Insurance:	\$40,000		135		
Volume Composite: AD&D Coverage: \$40,000 135 Rate/\$1000		ψ 10 ₁ 000		133		
Composite: AD&D Coverage: \$40,000 135 Rate/\$1000						
AD&D Coverage: \$40,000 135 Rate/\$1000						
Rate/\$1000		\$40,000		135		
Volume		\$ 10,000		100		
t winding						
Composite:						



2010 Rate Renewal Exclusively for Dearborn Heights District

Renewal Effective 07/01/2010

PAK A - 053D Office Personnel		2009-10 Rates	Enrollment	2010-11 Rates	
Medical: OV/UC/ER Copay:	MESSA Choices \$10/\$25/\$50	//31/20/20	Single: 0 2-Person: 4		
RX Drug Copay:	\$10/\$20		Family: 4		
Deductible:	In-\$200/\$400, Out-\$400/\$800	 	t army. 4		
Riders Included:	XVA2, Adult Immunizations				
Composite;					
Dental:		· · · · · · · · · · · · · · · · · · ·	Single: 0	The state of the s	
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:					



2010 Rate Renewal Exclusively for Dearborn Heights District

Renewal Effective 07/01/2010

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



2010 Rate Renewal Exclusively for Dearborn Heights District

Renewal Effective 07/01/2010

PAK A - 053F Administration		2009-10 Rates	Enrollment	2010-11 Rates	
Medical: OV/UC/ER Copay: RX Drug Copay: Deductible: Riders Included; Composite:	MESSA Choices \$10/\$25/\$50 \$10/\$20 In-\$200/\$400, Out-\$400/\$80 XVA2, Adult Immunizations	0	Single: 1 2-Person: 2 Family: 10		
Dental: Class I: Class II: Class III: Annual Max: Class IV: Lifetime Max: Riders: Composite:	80% 80% 80% \$1,500 50% \$1,500 2 Cleanings		Single: 1 2-Person: 2 Family: 10		
Vision: Composite:	VSP 3		Single: 1 2-Person: 2 Family: 10	-	
Life Insurance: Rate/\$1000 Volume Composite:	\$100,000		13		
AD&D Coverage: Rate/\$1000 Volume Composite:	\$100,000		13		