



Good health. Good business. Great schools.

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

2019 Rate Renewal Exclusively for Negaunee Public Schools

Quote #: 342404
MESSA Field Rep: RaeAnn Loy
Date Created: 08/17/2018

Rates Effective 01/01/2019 through 12/31/2019

NON-PAK - 748A Educational Support Personnel		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 2	\$597.57	\$606.77
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,342.67	\$1,363.37
IN Coinsurance:	N/A	Family: 0	\$1,670.49	\$1,696.25
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 4	\$795.86	\$808.12
IN Deductible:	\$200/\$400	2-Person: 0	\$1,788.81	\$1,816.40
IN Coinsurance:	N/A	Family: 0	\$2,225.69	\$2,260.03
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1	Single	\$596.07	\$605.27
		2-Person	\$1,341.17	\$1,361.87
		Family	\$1,668.99	\$1,694.75
	MESSA Choices	Single	\$794.36	\$806.62
		2-Person	\$1,787.31	\$1,814.90
		Family	\$2,224.19	\$2,258.53

The above rates are based on plans and enrollment as of 08/14/2018. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.
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PAK A - 748C Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA Choices	Single: 9	\$712.27	\$723.24
IN Deductible:	\$200/\$400	2-Person: 3	\$1,600.75	\$1,625.44
IN Coinsurance:	N/A	Family: 6	\$1,991.66	\$2,022.38
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	EA1			
Dental:	6201-0001	Single: 9	\$25.89	\$25.89
Class I:	80%	2-Person: 3	\$49.68	\$49.68
Class II:	80%	Family: 6	\$99.00	\$99.00
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 9	\$6.74	\$6.80
		2-Person: 3	\$14.49	\$14.63
		Family: 6	\$21.79	\$22.00
Life Insurance:	\$30,000	18		\$0.08
Rate/\$1000				\$540,000.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$30,000	18		\$0.03
Rate/\$1000				\$540,000.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$2,500	18		\$0.35
Max Monthly Salary:	\$3,750			\$65,808.00
Waiting Period:	90 CDMF			\$12.80
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				
Covered Salary				
Composite:				
Total Monthly Rate per Member - Single				\$772.03
Total Monthly Rate per Member - 2-Person				\$1,705.85
Total Monthly Rate per Member - Family				\$2,159.48

PAK A COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$710.77	\$721.74
	2-Person	\$1,599.25	\$1,623.94
	Family	\$1,990.16	\$2,020.88

The COBRA rates for Dental and Vision are the same as the rates above.

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PAK B - 748C Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Dental:	6201-0002	Single: 3	\$27.98	\$27.98
Class I:	80%	2-Person: 3	\$54.07	\$54.07
Class II:	80%	Family: 17	\$101.45	\$101.45
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3	Single: 3	\$6.74	\$6.80
		2-Person: 3	\$14.49	\$14.63
		Family: 17	\$21.79	\$22.00
<hr/>				
Life Insurance:	\$40,000	23		
Rate/\$1000				\$0.08
Volume				\$920,000.00
Composite:				\$3.20
AD&D Coverage:	\$40,000	23		
Rate/\$1000				\$0.03
Volume				\$920,000.00
Composite:				\$1.20
Dependent Life:		23		
Rate/\$1000				\$0.23
Volume				\$230,000.00
Composite:				\$2.30
<hr/>				
LTD Benefit	66 2/3% Max \$2,500	23		
Max Monthly Salary:	\$3,750			
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				\$0.35
Covered Salary				\$84,088.00
Composite:				\$12.80
<hr/>				
Total Monthly Rate per Member - Single				\$54.28
Total Monthly Rate per Member - 2-Person				\$88.20
Total Monthly Rate per Member - Family				\$142.95

PAK B COBRA RATES:

The COBRA rates for Dental and Vision are the same as the rates above.

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PAK C - 748C Teacher		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 7	\$585.65	\$594.67
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 6	\$1,315.84	\$1,336.13
IN Coinsurance:	N/A	Family: 33	\$1,637.11	\$1,662.36
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Dental:	6201-0001	Single: 6	\$25.89	\$25.89
Class I:	80%	2-Person: 6	\$49.68	\$49.68
Class II:	80%	Family: 34	\$99.00	\$99.00
Class III:	80%			
Annual Max:	\$1,000			
Class IV:	80%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 6	\$6.74	\$6.80
		2-Person: 6	\$14.49	\$14.63
		Family: 34	\$21.79	\$22.00
Life Insurance:	\$30,000	46		\$0.08
Rate/\$1000				\$1,380,000.00
Volume				\$2.40
Composite:				\$0.03
AD&D Coverage:	\$30,000	46		\$0.03
Rate/\$1000				\$1,380,000.00
Volume				\$0.90
Composite:				
LTD Benefit	66 2/3% Max \$2,500	46		\$0.35
Max Monthly Salary:	\$3,750			\$168,177.00
Waiting Period:	90 CDMF			\$12.80
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$0.35
Covered Salary				\$168,177.00
Composite:				\$12.80
Total Monthly Rate per Member - Single				\$643.46
Total Monthly Rate per Member - 2-Person				\$1,416.54
Total Monthly Rate per Member - Family				\$1,799.46

PAK C COBRA RATES:

Medical	Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
	Single	\$584.15	\$593.17
	2-Person	\$1,314.34	\$1,334.63
	Family	\$1,635.61	\$1,660.86

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NON-PAK - 748F Administration		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 1	\$597.57	\$606.77
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,342.67	\$1,363.37
IN Coinsurance:	N/A	Family: 4	\$1,670.49	\$1,696.25
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 0	\$773.78	\$785.70
IN Deductible:	\$200/\$400	2-Person: 2	\$1,739.13	\$1,765.96
IN Coinsurance:	N/A	Family: 1	\$2,163.87	\$2,197.25
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1	Single	\$596.07	\$605.27
		2-Person	\$1,341.17	\$1,361.87
		Family	\$1,668.99	\$1,694.75
	MESSA Choices	Single	\$772.28	\$784.20
		2-Person	\$1,737.63	\$1,764.46
		Family	\$2,162.37	\$2,195.75

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NON-PAK - 748H Transportation/Mechanics		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 2	\$597.57	\$606.77
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 0	\$1,342.67	\$1,363.37
IN Coinsurance:	N/A	Family: 1	\$1,670.49	\$1,696.25
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	EA1			
Medical:	MESSA Choices	Single: 0	\$795.86	\$808.12
IN Deductible:	\$200/\$400	2-Person: 0	\$1,788.81	\$1,816.40
IN Coinsurance:	N/A	Family: 0	\$2,225.69	\$2,260.03
IN Copay (OV/UC/ER):	\$5/\$10/\$25			
Rx Coverage:	\$10/\$20			
Riders Included:	EA1			
NON-PAK COBRA RATES:				
	MESSA ABC Plan 1	Single	\$596.07	\$605.27
		2-Person	\$1,341.17	\$1,361.87
		Family	\$1,668.99	\$1,694.75
	MESSA Choices	Single	\$794.36	\$806.62
		2-Person	\$1,787.31	\$1,814.90
		Family	\$2,224.19	\$2,258.53

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Thomas M. Conway
Chairman

Diane Pickle
Executive Director

May 29, 2018

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

Re: **September 1, 2018 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, 2018. The following monthly premium rates are effective September 1, 2018 through August 31, 2019.

	Individual	Member + 1	Family
Medical: PPO 100/80	\$490.91	\$1,300.95	\$1,497.31
Prescription Drug: R:\$10/\$20/\$35; MO:\$20/\$40/\$70	\$119.55	\$ 314.40	\$ 374.17
Fund Administrative Fee	\$4.00 per member per month		

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, 2019.

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'.

Diane Pickle
Executive Director

CC: C. Haddock, USW District 2

STEELWORKERS HEALTH AND WELFARE FUND

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

