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**Quote Summary Exclusively for
 Fennville Public Schools**
 Quote Effective 04/01/2012

Requested: 03/21/2012
 Quote Request ID: 210675
 MESSA Field Rep: Bonnie Brooks

Group(s): NEW-Administration

Current - NEW	Rate	Census Used	Quote ID 317839	Rate	Quote ID 317840	Rate
Single: 1 2-Person: 1 Family: 4			PAK A MESSA Choices \$200/\$400 \$400/\$800 \$10/\$25/\$50 SaverRX None	608.50 1,367.26 1,519.02	PAK A MESSA Choices \$300/\$600 \$600/\$1200 \$10/\$25/\$50 SaverRX None	597.35 1,342.15 1,491.11
Single: 1 2-Person: 1 Family: 4			100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	40.13 73.86 127.71	100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	40.13 73.86 127.71
Single: 1 2-Person: 1 Family: 4			VSP 2	5.45 11.72 17.63	VSP 2 Silver	6.12 13.16 19.82
6			2X Salary	820,362 0.13 17.77	2X Salary	820,362 0.13 17.77
6			2X Salary	820,000 0.03 4.10	2X Salary	820,000 0.03 4.10
			Not Included in Benefit Package		Not Included in Benefit Package	
6			60% Max \$6,500 90 CDMF Same as any other illness Same as any other illness Family Yes	34,182 0.67 38.17	60% Max \$6,500 90 CDMF Same as any other illness Same as any other illness Family Yes	34,182 0.67 38.17
Rate Per Member - Single				\$714.12		\$703.64
Rate Per Member - 2 Person				\$1,512.88		\$1,489.21
Rate Per Member - Family				\$1,724.40		\$1,698.88

are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements will affect final rates.

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Group(s): **NEW-Administration**

Current - NEW	Rate	Census Used	Quote ID 317839	Rate	Quote ID 317840	Rate
			PAK B Not Included in Benefit Package		PAK B Not Included in Benefit Package	
		Single: 1 2-Person: 0 Family: 1	100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	32.66 60.39 113.77	100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	32.66 60.39 113.77
		Single: 1 2-Person: 0 Family: 1	VSP 2	5.45 11.72 17.63	VSP 2 Silver	6.12 13.16 19.82
		2	2X Salary	354,432 0.13 23.04	2X Salary	354,432 0.13 23.04
		2	2X Salary	355,000 0.03 5.33	2X Salary	355,000 0.03 5.33
			Not Included in Benefit Package		Not Included in Benefit Package	
		2	60% Max \$6,500 90 CDMF Same as any other illness Same as any other illness Family Yes	14,768 0.67 49.47	60% Max \$6,500 90 CDMF Same as any other illness Same as any other illness Family Yes	14,768 0.67 49.47
				\$115.95		\$116.62
				\$149.95		\$151.39
				\$209.24		\$211.43

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**Quote Summary Exclusively for
 Fennville Public Schools**

Quote Effective 04/01/2012

Requested: 03/21/2012
 Quote Request ID: 210676
 MESSA Field Rep: Bonnie Brooks

Selected Group(s): NEW-Support Staff

Description	Current - NEW	Rate	Census Used	Quote ID 317844	Rate	Quote ID 317845	Rate
Deductible: Co-pay: SaverRX None			Single: 15 2-Person: 3 Family: 5	NON-PAK MESSA Choices \$200/\$400 \$400/\$800 \$10/\$25/\$50 SaverRX None	620.89 1,395.13 1,549.99	NON-PAK MESSA Choices \$300/\$600 \$600/\$1200 \$10/\$25/\$50 SaverRX None	609.51 1,369.52 1,521.52
Deductible: Co-pay: SaverRX None			Single: 15 2-Person: 7 Family: 9	100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	39.67 73.05 126.30	100% 80% 50% \$1,500 50% \$1,000 2 Cleanings	39.67 73.05 126.30
Deductible: Co-pay: SaverRX None			Single: 15 2-Person: 7 Family: 9	VSP 2	5.45 11.72 17.63	VSP 2 Silver	6.12 13.16 19.82
Deductible: Co-pay: \$1,000:			31	\$18,000	558,000 0.14	\$18,000	558,000 0.14
Deductible: Co-pay: \$1,000:			31	\$18,000	558,000 0.03	\$18,000	558,000 0.03
Life Ins: Deductible: \$1,000:				Not Included in Benefit Package		Not Included in Benefit Package	
Waiting Period: Alcohol/Drug: Pre-Existing/Nervous: Offset: A: Deductible: \$100:				Not Included in Benefit Package		Not Included in Benefit Package	

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 as offered will affect final rates.

**Quote Summary Exclusively for
 Fennville Public Schools**
 Quote Effective 04/01/2012

Requested: 03/21/2012
 Quote Request ID: 210673
 MESSA Field Rep: Bonnie Brooks

Selected Group(s): 483K-Teachers

Description	Current - 483K	Rate	Census Used	Quote ID 317838	Rate
PAK A	PAK A			PAK A	
Medical:	MESSA Choices	608.50	Single: 13	MESSA Choices	597.35
Deductible:	\$200/\$400	1,367.26	2-Person: 14	\$300/\$600	1,342.15
Non-Deductible:	\$400/\$800	1,519.02	Family: 44	\$600/\$1200	1,491.11
UC/ER Copay:	\$10/\$25/\$50			\$10/\$25/\$50	
Drug Copay:	SaverRX			SaverRX	
Services Included:	None			None	
Total:		29.89	Single: 13		29.89
Class I:	80%	55.41	2-Person: 14	80%	55.41
Class II:	80%	97.54	Family: 44	80%	97.54
Class III:	60%			60%	
Annual Max:	\$1,000			\$1,000	
Class IV:	80%			80%	
Time Max:	\$800			\$800	
Services Included:	2 Cleanings			2 Cleanings	
Plan:	VSP 2	5.45	Single: 13	VSP 2	5.45
		11.72	2-Person: 14		11.72
		17.63	Family: 44		17.63
Life Ins:	\$15,000		71	\$15,000	
Time:					1,065,000
/\$1,000:					0.13
Proprietary:		1.95			1.95
Life Ins:	\$15,000		71	\$15,000	
Time:					1,065,000
/\$1,000:					0.03
Proprietary:		0.45			0.45
Life Ins:	Not Included in Benefit Package			Not Included in Benefit Package	
Time:					
/\$1,000:					
Proprietary:					
Waiting Period:	60% Max \$2,500		71	60% Max \$2,500	
Cholesterol/Drug:	90 CDMF			90 CDMF	
Alcohol/Nervous:	2 Year Limitation			2 Year Limitation	
Offset:	2 Year Limitation			2 Year Limitation	
Family:	Family			Family	
Other:	No			No	
Time:					254,234
/\$100:					0.36
Proprietary:		12.89			12.89
Monthly Rate Per Member - Single		\$659.13			\$647.98
Monthly Rate Per Member - 2 Person		\$1,449.68			\$1,424.57
Monthly Rate Per Member - Family		\$1,649.48			\$1,621.57

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Quote Summary Exclusively for Fennville Public Schools

Quote Effective 04/01/2012

Requested: 03/21/2012
 Quote Request ID: 210673
 MESSA Field Rep: Bonnie Brooks

Group(s): 483K-Teachers

Option	Current - 483K	Rate	Census Used	Quote ID 317838	Rate
	PAK B Not Included in Benefit Package			PAK B Not Included in Benefit Package	
		31.64	Single: 2		31.64
	80%	58.71	2-Person: 4	80%	58.71
	80%	102.57	Family: 2	80%	102.57
	80%			80%	
	I Max: \$1,000			\$1,000	
	IV: 50%			50%	
	ie Max: \$1,000			\$1,000	
	Included: 2 Cleanings			2 Cleanings	
	VSP 2	5.45	Single: 2	VSP 2	5.45
		11.72	2-Person: 4		11.72
		17.63	Family: 2		17.63
	\$20,000		8	\$20,000	160,000
					0.13
	\$1,000:	2.60			2.60
	osite:				
	D Ins: \$20,000		8	\$20,000	160,000
					0.03
	\$1,000:	0.60			0.60
	osite:				
	Life Ins: Not Included in Benefit Package			Not Included in Benefit Package	
	\$1,000:				
	osite:				
	ing Period: 60% Max \$2,500		8	60% Max \$2,500	
	hol/Drug: 90 CDMF			90 CDMF	
	tal/Nervous: 2 Year Limitation			2 Year Limitation	
	Offset: 2 Year Limitation			2 Year Limitation	
	A: Family			Family	
	me: No			No	
					29,413
					0.36
					13.24
		13.24			13.24
					\$53.53
	al Monthly Rate Per Member - Single	\$53.53			\$53.53
	al Monthly Rate Per Member - 2 Person	\$86.87			\$86.87
	al Monthly Rate Per Member - Family	\$136.64			\$136.64

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