

From: "Coleman, Cynthia" <CColeman@messa.org>
To: <strachann@wwcsd.net>
Date: 9/22/2008 10:32 AM
Subject: FW: FW: QUOTE: Wayne Westland EA
Attachments: Wayne Westland Choices 10 20 Rx nonPAK.pdf

Here you go.

C

From: Palasio, RaeNae
Sent: Fri 9/19/2008 2:02 PM
To: Coleman, Cynthia
Cc: Banek, Larry
Subject: RE: FW: QUOTE: Wayne Westland EA

Cynthia~

Do you know what Evelyn presented to her? I don't have a clue. But, if it is the non-PAK Choices \$10/20 Rx rates, then we can do that. Not a problem whatsoever. I'm attaching the rates for you. But again, I don't know what Evelyn presented.

Banek...do you?

RaeNae

From: Coleman, Cynthia
Sent: Friday, September 19, 2008 1:27 PM
To: Palasio, RaeNae
Cc: Banek, Larry
Subject: FW: FW: QUOTE: Wayne Westland EA

Hi RaeNae,

Can we honor this request?

Thanks,

Cynthia

From: Kelly Bohl [mailto:BohlK@wwcs.k12.mi.us]
Sent: Fri 9/19/2008 12:24 PM
To: Coleman, Cynthia
Subject: Re: FW: QUOTE: Wayne Westland EA

Cynthia,

Thank you for quick response to our request for a pak rate quote. I would like to also see the breakdown for the medical coverage costs at the single, two person and full family rates, as was presented in the information shared by Evelyn on 9/16.

Thanks,
Kelly

>>> "Coleman, Cynthia" <CColeman@messa.org> 9/19/2008 9:58 AM >>>
Hello,

Please find below the quote that MESSA provided for the bargaining teams. This quote represents placing all teachers into the MESSA Choices plan with the \$10/\$20 Rx .

If there is anything else you need please feel free to contact me.

Cynthia Coleman
MESSA Field Representative

MESSA PAK QUOTE

Thank you for requesting a MESSA PAK quote for the Teachers Hired Before and After 07/01/00 of Wayne Westland Community Schools. The plans and rates are shown on the attached quote. Also, attached are the MESSA Underwriting Guidelines for PAK Coverage. NOTE: The attached quote does not include sponsored dependent rates.

The attached quote is based on current rating factors and uses July renewal census. Any appreciable change in census upon enrollment or plan revision could result in an adjustment of the rates quoted. If your actual enrollment differs by more than 10% from the quoted census,

MESSA reserves the right to recalculate the rates.

The MESSA PAK rate is a per employee cost for all coverage combined (i.e., medical, LTD, life, vision and dental) with the medical rate being the largest component. The MESSA PAK rates are based on an average cost per employee or "composite rate."

The MESSA PAK program is designed to provide school employees with a total package of insurance plans. The PAK must have 100% participation within the definable group. Within each PAK, there are two plans available: PAK A is for employees electing health coverage; PAK B does not include a health plan. PAK C exists when the group elects Product Choice, and it will be a MESSA managed medical plan.

Each PAK has a separate rate for PAK A, PAK B and PAK C, if available. MESSA PAK rates are guaranteed from July 1 through June 30 of the following year. PAK rates reflect a discount on the health and dental rates. NOTE: Product Choice groups cannot be rated in a MESSA PAK until enrollment has been completed.

Cost quotations for MESSA plans are in effect for a 90-day period from the date issued by the Field Services department (except for the July 1 rate change). If the quote is accepted within that period, the insurance plan quoted will go into effect at that rate. After 90 days, the quote becomes invalid and a new quote is necessary. All plan changes require either a 30-day or 60-day written notice via the Request for Group Benefit Implementation/Termination form from the Employer. A signed Employer Participation Agreement is required to implement benefits.

If you have any questions, please contact MESSA Field Services at 1.800.292.4910, extension 7817.

Attachments

Health coverage underwritten by Blue Cross Blue Shield of Michigan and BCS Life Insurance Company.

Dental coverage underwritten by Delta Dental of Michigan.

All other coverage underwritten by Life Insurance Company of North America (LINA).

MESSA Contribution Rates
Exclusively for:
Wayne Westland Comm Schools # 944

MESSA Choices \$10/\$20 Rx

Rates Effective July 1, 2008 - June 30, 2009

Member Only	\$526.67
Member & Spouse or Member & Child	\$1,183.12
Full Family	\$1,314.41
Sponsored Dependent	\$708.98

Above rates are based on information available at the present time. Material changes in the composition of the group such as, number of enrollees, eligibility requirements or plans offered could result in different rates than above. Final rates will be determined by MESSA.



MESSA[®]
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