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**2011 Rate Renewal Exclusively for
 Marshall Public Schools
 Renewal Effective 07/01/2011**

Quote #: 314295
 MESSA Field Rep: Bonnie Brooks
 Date Created: 05/05/2011

PAK B - 159C Maintenance & Office Personnel		2010-11 Rates	Enrollment	2011-12 Rates
Dental:			Single: 2	\$18.37
Class I:	50%		2-Person: 3	\$34.30
Class II:	50%		Family: 1	\$61.11
Class III:	50%			
Annual Max:	\$1,000			
Class IV:	50%			
Lifetime Max:	\$1,300			
Riders:	2 Cleanings, Sealants			
Composite:		\$33.37		
Vision:	VSP 2		Single: 2	\$5.45
			2-Person: 3	\$11.72
			Family: 1	\$17.63
Composite:		\$13.22		
Life Insurance:	\$5,000		6	
Rate/\$1000				\$0.14
Volume				\$30,000.00
Composite:		\$0.70		\$0.70
AD&D Coverage:	\$5,000		6	
Rate/\$1000				\$0.03
Volume				\$30,000.00
Composite:		\$0.15		\$0.15
Total Composite Rate per Member		\$47.44		
Total Monthly Rate per Member - Single				\$24.67
Total Monthly Rate per Member - 2-Person				\$46.87
Total Monthly Rate per Member - Family				\$79.59

PAK B COBRA RATES:

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

The above rates are based on plans and enrollment as of 04/29/2011. Rates will be guaranteed for 12 months for plans which remain in compliance with MESSA Underwriting and Rating guidelines. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plan may require re-calculation of rates.