



**2010 Rate Renewal Exclusively for
South Lake Schools
Renewal Effective 07/01/2010**

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

PAK A - 891A FT Custodians, Food Service

Medical: MESSA Choices II
 OV/UC/ER Copy: \$5/\$10/\$25
 RX Drug Copy: \$10/\$20
 Deductible: In-\$0, Out-\$250/\$500
 Riders Included: XVA2, Adult Immunizations
 Composite:

Dental:
 Class I: 80%
 Class II: 80%
 Class III: 80%
 Annual Max: \$1,000
 Class IV: 80%
 Lifetime Max: \$1,300
 Riders: 2 Cleanings
 Composite:

Vision: VSP 3 Gold

Composite:

Life Insurance: \$40,000
 Rate/\$1000
 Volume
 Composite:
 AD&D Coverage: \$40,000
 Rate/\$1000
 Volume
 Composite:

LTD Benefit 66 2/3% Max \$5,000
 Max Monthly Salary: \$7,500
 Waiting Period: 90 CDMF
 Alcohol/Drug: Same as any other illness
 Mental/Nervous: Same as any other illness
 Soc. Sec. Offset: Family
 Pre-Exist Cond.: Waived
 COLA: Yes
 Rate/\$100
 Covered Salary
 Composite:

PAK B - 891A FT Custodians, Food Service

Dental:
 Class I: 100%
 Class II: 90%
 Class III: 90%
 Annual Max: \$1,000
 Class IV: 90%
 Lifetime Max: \$1,500
 Riders: 2 Cleanings
 Composite:

Vision: VSP 3 Gold

Composite:

Life Insurance: \$60,000
 Rate/\$1000
 Volume
 Composite:
 AD&D Coverage: \$60,000
 Rate/\$1000
 Volume
 Composite:

LTD Benefit 66 2/3% Max \$5,000
 Max Monthly Salary: \$7,500
 Waiting Period: 90 CDMF
 Alcohol/Drug: Same as any other illness
 Mental/Nervous: Same as any other illness
 Soc. Sec. Offset: Family
 Pre-Exist Cond.: Waived
 COLA: Yes
 Rate/\$100
 Covered Salary
 Composite: