

2023 Rate Renewal Exclusively for Climax-Scotts Community Sch

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

Rates Effective 01/01/2023 through 12/31/2023

Quoted Group(s): 046A - Adm, Tchrs, Sup Staff & Bus Dr

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental	06123-08			
Diag & Prev: Basic Services:	90%			
Major Services:	80% (X-Rays) 80%	Single: 25	\$34.23	\$33.55
Annual Max:	\$1,500	Single: 25 2-Person: 10	\$65.91	\$66.36
Orthodontics:	80%	Family: 14	\$133.84	\$00.30 \$134.36
Lifetime Max:	\$2,500	Failiny. 14	\$133.04	φ134.30
Riders:				
Plan Year:	2 Cleanings Jan-Dec			
Vision	VSP 3 Plus P	Single: 25	\$11.57	\$10.46
Plan Year:	Jan-Dec	2-Person: 10	\$24.85	\$22.46
		Family: 14	\$37.38	\$33.80
Life Insurance				
Volume:	\$10,000			
Total Volume:	\$490,000	49		
Rate/\$1,000:			\$0.17	\$0.15
Composite:			\$1.70	\$1.50
AD&D Coverage				
Volume:	\$10,000			
Total Volume:	\$490,000	49		
Rate/\$1,000:	\$430,000		\$0.03	\$0.03
Composite:			\$0.30	\$0.30
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LTD Benefit	00 0/00/ May #5 000			
Benefit:	66 2/3% Max \$5,000			
Max Monthly Salary:	\$7,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	2 Year Limitation			
Mental/Nervous:	2 Year Limitation			
Soc. Sec. Offset:	Family			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$207,683	49	AD 40	A
Rate/\$100:			\$0.43	\$0.44
Composite:			\$16.30	\$18.65
	Total Monthly Rate per Member: Single		\$64.10	\$64.46
	Total Monthly Rate per Member: 2-Person		\$109.06	\$109.27
Total Monthly Rate per Member: Family		\$189.52	\$188.61	

COBRA RATES:

The COBRA rates for this group are the same as the rates above.