



2020 Rate Renewal Exclusively for  
 Berrien Springs Public Schools  
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894  
 MESSA Field Rep: Jacqueline Mast  
 Date Created: 08/09/2019

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

PAK A - 372A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$684.22	Single: 24	\$687.07	\$716.89
IN Deductible:	\$500/\$1000	\$1,537.62	2-Person: 17	\$1,544.05	\$1,611.14
IN Coinsurance:	N/A	\$1,913.11	Family: 43	\$1,921.13	\$2,004.61
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 22	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 19	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 43	\$44.79	\$45.31
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 22	\$3.60	\$3.73
		\$6.72	2-Person: 19	\$7.73	\$8.01
		\$10.11	Family: 43	\$11.62	\$12.05
Life Insurance:	\$10,000		84		\$0.12
Rate/\$1000					\$840,000.00
Volume					\$1.20
Composite:		\$1.30			
AD&D Coverage:	\$10,000		84		\$0.03
Rate/\$1000					\$840,000.00
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	66 2/3% Max \$5,000		84		
Max Monthly Salary:	\$7,500				\$0.38
Waiting Period:	90 CDMF				\$340,430.00
Alcohol/Drug:	2 Year Limitation				\$15.40
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$15.25			
Total Monthly Rate per Member - Single		\$717.77			\$750.57
Total Monthly Rate per Member - 2-Person		\$1,586.98			\$1,660.71
Total Monthly Rate per Member - Family		\$1,987.89			\$2,078.87
<b>PAK A COBRA RATES:</b>					
	Medical		Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
The COBRA rates for Dental and Vision are the same as the rates above.					

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.  
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PAK B - 372A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	0323-0002	\$23.88	Single: 3	\$22.34	\$22.60
Diag & Prev:	75%	\$44.88	2-Person: 15	\$41.69	\$42.18
Basic Services:	75%	\$81.97	Family: 21	\$76.78	\$77.68
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.99	Single: 3	\$5.46	\$5.66
		\$10.72	2-Person: 15	\$11.72	\$12.15
		\$16.13	Family: 21	\$17.63	\$18.28
Life Insurance:	\$10,000		39		\$0.12
Rate/\$1000					\$390,000.00
Volume					\$1.20
Composite:		\$1.30			
AD&D Coverage:	\$10,000		39		\$0.03
Rate/\$1000					\$390,000.00
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	66 2/3% Max \$5,000		39		
Max Monthly Salary:	\$7,500				\$0.38
Waiting Period:	90 CDMF				\$158,057.00
Alcohol/Drug:	2 Year Limitation				\$15.40
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$15.25			
Total Monthly Rate per Member - Single		\$45.72			\$45.16
Total Monthly Rate per Member - 2-Person		\$72.45			\$71.23
Total Monthly Rate per Member - Family		\$114.95			\$112.86
PAK B COBRA RATES:		The COBRA rates for Dental and Vision are the same as the rates above.			

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.  
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PAK C - 372A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 12	\$596.06	\$621.92
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 1	\$1,339.27	\$1,397.45
IN Coinsurance:	N/A	\$1,659.34	Family: 8	\$1,666.29	\$1,738.69
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 10	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 9	\$44.79	\$45.31
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 10	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 9	\$11.62	\$12.05
Life Insurance:	\$10,000		21		\$0.12
Rate/\$1000					\$210,000.00
Volume					\$1.20
Composite:		\$1.30			
AD&D Coverage:	\$10,000		21		\$0.03
Rate/\$1000					\$210,000.00
Volume					\$0.30
Composite:		\$0.30			
LTD Benefit	66 2/3% Max \$5,000		21		\$0.38
Max Monthly Salary:	\$7,500				\$85,107.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$85,107.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per Member - Single		\$627.14			\$655.60
Total Monthly Rate per Member - 2-Person		\$1,383.05			\$1,447.02
Total Monthly Rate per Member - Family		\$1,734.12			\$1,812.95
<b>PAK C COBRA RATES:</b>					
	Medical		Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK D - 372A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$581.12	Single: 2	\$583.55	\$608.86
IN Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 2	\$1,311.11	\$1,368.06
IN Coinsurance:	10%	\$1,624.44	Family: 5	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 2	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 5	\$44.79	\$45.31
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 2	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 5	\$11.62	\$12.05
Life Insurance:	\$10,000		9		\$0.12
Rate/\$1000					\$90,000.00
Volume		\$1.30			\$1.20
Composite:					
AD&D Coverage:	\$10,000		9		\$0.03
Rate/\$1000					\$90,000.00
Volume		\$0.30			\$0.30
Composite:					
LTD Benefit	66 2/3% Max \$5,000		9		\$0.38
Max Monthly Salary:	\$7,500				\$36,475.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$36,475.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per Member - Single		\$614.67			\$642.54
Total Monthly Rate per Member - 2-Person		\$1,355.00			\$1,417.63
Total Monthly Rate per Member - Family		\$1,699.22			\$1,776.37
<b>PAK D COBRA RATES:</b>					
	Medical		Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
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PAK E - 372A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 4	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 1	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 3	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 4	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 2	\$44.79	\$45.31
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 4	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 2	\$11.62	\$12.05
Life Insurance:	\$10,000		8		\$0.12
Rate/\$1000					\$80,000.00
Volume		\$1.30			\$1.20
Composite:					
AD&D Coverage:	\$10,000		8		\$0.03
Rate/\$1000					\$80,000.00
Volume		\$0.30			\$0.30
Composite:					
LTD Benefit	66 2/3% Max \$5,000		8		\$0.38
Max Monthly Salary:	\$7,500				\$32,422.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$32,422.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per Member - Single		\$480.25			\$501.69
Total Monthly Rate per Member - 2-Person		\$1,052.55			\$1,100.71
Total Monthly Rate per Member - Family		\$1,322.84			\$1,381.98
<b>PAK E COBRA RATES:</b>					
	Medical		Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
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PAK A - 372C Administration		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$684.22	Single: 10	\$687.07	\$716.89
IN Deductible:	\$500/\$1000	\$1,537.62	2-Person: 5	\$1,544.05	\$1,611.14
IN Coinsurance:	N/A	\$1,913.11	Family: 18	\$1,921.13	\$2,004.61
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 8	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 5	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 20	\$93.98	\$95.08
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 8	\$7.32	\$7.59
		\$14.63	2-Person: 5	\$15.72	\$16.30
		\$22.00	Family: 20	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)		33		\$0.12
Rate/\$1000					\$5,652,945.00
Volume					\$20.56
Composite:		\$22.68			
AD&D Coverage:	3X Salary (Max of \$225,000)		33		\$0.03
Rate/\$1000					\$5,652,945.00
Volume					\$5.14
Composite:		\$5.23			
LTD Benefit	66 2/3% Max \$4,500		33		\$0.49
Max Monthly Salary:	\$6,750				\$160,199.00
Waiting Period:	90 CDMF				\$23.79
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$160,199.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per Member - Single		\$770.65			\$800.46
Total Monthly Rate per Member - 2-Person		\$1,657.67			\$1,727.39
Total Monthly Rate per Member - Family		\$2,088.67			\$2,173.70
PAK A COBRA RATES:					
	Medical		Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
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PAK B - 372C Administration	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 0323-0012	\$26.66	Single: 2	\$26.49	\$26.80
Diag & Prev: 80%	\$50.02	2-Person: 4	\$49.83	\$50.41
Basic Services: 80%	\$93.45	Family: 15	\$93.60	\$94.69
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 50%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 3	\$6.80	Single: 2	\$7.32	\$7.59
	\$14.63	2-Person: 4	\$15.72	\$16.30
	\$22.00	Family: 15	\$23.65	\$24.52
Life Insurance: 3X Salary (Max of \$225,000)		21		\$0.12
Rate/\$1000				\$3,597,329.00
Volume				\$20.56
Composite:	\$22.68			
AD&D Coverage: 3X Salary (Max of \$225,000)		21		\$0.03
Rate/\$1000				\$3,597,329.00
Volume				\$5.14
Composite:	\$5.23			
LTD Benefit 66 2/3% Max \$4,500		21		\$0.49
Max Monthly Salary: \$6,750				\$101,945.00
Waiting Period: 90 CDMF				\$23.79
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				
Covered Salary				
Composite:	\$23.28			
Total Monthly Rate per Member - Single	\$84.65			\$83.88
Total Monthly Rate per Member - 2-Person	\$115.84			\$116.20
Total Monthly Rate per Member - Family	\$166.64			\$168.70
<p>PAK B COBRA RATES:</p> <p>The COBRA rates for Dental and Vision are the same as the rates above.</p>				

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PAK C - 372C Administration		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 3	\$596.06	\$621.92
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 1	\$1,339.27	\$1,397.45
IN Coinsurance:	N/A	\$1,659.34	Family: 7	\$1,666.29	\$1,738.69
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 3	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 1	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 7	\$93.98	\$95.08
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 3	\$7.32	\$7.59
		\$14.63	2-Person: 1	\$15.72	\$16.30
		\$22.00	Family: 7	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)		11		\$0.12
Rate/\$1000					\$1,884,315.00
Volume					\$20.56
Composite:		\$22.68			
AD&D Coverage:	3X Salary (Max of \$225,000)		11		\$0.03
Rate/\$1000					\$1,884,315.00
Volume					\$5.14
Composite:		\$5.23			
LTD Benefit	66 2/3% Max \$4,500		11		\$0.49
Max Monthly Salary:	\$6,750				\$53,400.00
Waiting Period:	90 CDMF				\$23.79
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$53,400.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per Member - Single		\$680.02			\$705.49
Total Monthly Rate per Member - 2-Person		\$1,453.74			\$1,513.70
Total Monthly Rate per Member - Family		\$1,834.90			\$1,907.78
<b>PAK C COBRA RATES:</b>					
	Medical		Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19
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Medical: MESSA Choices	\$581.12	Single: 0	\$583.55	\$608.86
IN Deductible: \$1000/\$2000	\$1,305.64	2-Person: 2	\$1,311.11	\$1,368.06
IN Coinsurance: 10%	\$1,624.44	Family: 3	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: None				
Dental: 0323-0011	\$28.44	Single: 0	\$26.18	\$26.49
Diag & Prev: 80%	\$54.23	2-Person: 2	\$49.88	\$50.46
Basic Services: 80%	\$102.37	Family: 3	\$93.98	\$95.08
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 50%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 3	\$6.80	Single: 0	\$7.32	\$7.59
	\$14.63	2-Person: 2	\$15.72	\$16.30
	\$22.00	Family: 3	\$23.65	\$24.52
Life Insurance: 3X Salary (Max of \$225,000)		5		\$0.12
Rate/\$1000				\$856,507.00
Volume				\$20.56
Composite: \$22.68				
AD&D Coverage: 3X Salary (Max of \$225,000)		5		\$0.03
Rate/\$1000				\$856,507.00
Volume				\$5.14
Composite: \$5.23				
LTD Benefit 66 2/3% Max \$4,500		5		\$0.49
Max Monthly Salary: \$6,750				\$24,273.00
Waiting Period: 90 CDMF				\$23.79
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$24,273.00
Composite: \$23.28				\$23.79
Total Monthly Rate per Member - Single	\$667.55			\$692.43
Total Monthly Rate per Member - 2-Person	\$1,425.69			\$1,484.31
Total Monthly Rate per Member - Family	\$1,800.00			\$1,871.20
<b>PAK D COBRA RATES:</b>				
	Medical	Single	\$582.05	\$607.36
		2-Person	\$1,309.61	\$1,366.56
		Family	\$1,629.73	\$1,700.61
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK E - 372C Administration		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 1	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 0	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 2	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 1	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 0	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 2	\$93.98	\$95.08
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 1	\$7.32	\$7.59
		\$14.63	2-Person: 0	\$15.72	\$16.30
		\$22.00	Family: 2	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)		3		\$0.12
Rate/\$1000					\$513,904.00
Volume					\$20.56
Composite:		\$22.68			
AD&D Coverage:	3X Salary (Max of \$225,000)		3		\$0.03
Rate/\$1000					\$513,904.00
Volume					\$5.14
Composite:		\$5.23			
LTD Benefit	66 2/3% Max \$4,500		3		\$0.49
Max Monthly Salary:	\$6,750				\$14,564.00
Waiting Period:	90 CDMF				\$23.79
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$14,564.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per Member - Single		\$533.13			\$551.58
Total Monthly Rate per Member - 2-Person		\$1,123.24			\$1,167.39
Total Monthly Rate per Member - Family		\$1,423.62			\$1,476.81
<b>PAK E COBRA RATES:</b>					
	Medical		Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK A - 372D FT Maint, Parapro, & Secretary		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$684.22	Single: 2	\$687.07	\$716.89
IN Deductible:	\$500/\$1000	\$1,537.62	2-Person: 5	\$1,544.05	\$1,611.14
IN Coinsurance:	N/A	\$1,913.11	Family: 3	\$1,921.13	\$2,004.61
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 2	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 5	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 3	\$58.24	\$58.92
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 2	\$3.60	\$3.73
		\$6.72	2-Person: 5	\$7.73	\$8.01
		\$10.11	Family: 3	\$11.62	\$12.05
Life Insurance:	\$7,500		10		\$0.12
Rate/\$1000					\$80,000.00
Volume					\$0.96
Composite:		\$1.04			
AD&D Coverage:	\$7,500		10		\$0.03
Rate/\$1000					\$80,000.00
Volume					\$0.24
Composite:		\$0.24			
LTD Benefit	60% Max \$3,000		10		\$1.15
Max Monthly Salary:	\$5,000				\$20,726.00
Waiting Period:	90 CDMF				\$23.83
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.15
Covered Salary					\$20,726.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per Member - Single		\$730.02			\$761.94
Total Monthly Rate per Member - 2-Person		\$1,602.86			\$1,675.50
Total Monthly Rate per Member - Family		\$2,011.77			\$2,100.61
<b>PAK A COBRA RATES:</b>					
	Medical		Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - 372D FT Maint, Parapro, & Secretary	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 0323-0010	\$14.80	Single: 0	\$15.62	\$15.80
Diag & Prev: 50%	\$27.33	2-Person: 1	\$29.46	\$29.80
Basic Services: 50%	\$44.88	Family: 2	\$56.13	\$56.78
Major Services: 50%				
Annual Max: \$1,000				
Orthodontics: 50%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
	\$6.72	2-Person: 1	\$7.73	\$8.01
	\$10.11	Family: 2	\$11.62	\$12.05
Life Insurance: \$7,500		3		\$0.12
Rate/\$1000				\$24,000.00
Volume				\$0.96
Composite:	\$1.04			
AD&D Coverage: \$7,500		3		\$0.03
Rate/\$1000				\$24,000.00
Volume				\$0.24
Composite:	\$0.24			
LTD Benefit 60% Max \$3,000		3		\$1.15
Max Monthly Salary: \$5,000				\$6,218.00
Waiting Period: 90 CDMF				\$23.83
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				
Covered Salary				
Composite:	\$23.99			
Total Monthly Rate per Member - Single	\$43.20			\$44.56
Total Monthly Rate per Member - 2-Person	\$59.32			\$62.84
Total Monthly Rate per Member - Family	\$80.26			\$93.86

PAK B COBRA RATES:

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

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PAK C - 372D FT Maint, Parapro, & Secretary		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$581.12	Single: 0	\$583.55	\$608.86
IN Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 1	\$1,311.11	\$1,368.06
IN Coinsurance:	10%	\$1,624.44	Family: 0	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 0	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 1	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 1	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$7,500		1		\$0.12
Rate/\$1000					\$8,000.00
Volume					\$0.96
Composite:		\$1.04			
AD&D Coverage:	\$7,500		1		\$0.03
Rate/\$1000					\$8,000.00
Volume					\$0.24
Composite:		\$0.24			
LTD Benefit	60% Max \$3,000		1		\$1.15
Max Monthly Salary:	\$5,000				\$2,073.00
Waiting Period:	90 CDMF				\$23.83
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.15
Covered Salary					\$2,073.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per Member - Single		\$626.92			\$653.91
Total Monthly Rate per Member - 2-Person		\$1,370.88			\$1,432.42
Total Monthly Rate per Member - Family		\$1,723.10			\$1,798.11
<b>PAK C COBRA RATES:</b>					
	Medical		Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK D - 372D FT Maint, Parapro, & Secretary		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 0	\$596.06	\$621.92
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 0	\$1,339.27	\$1,397.45
IN Coinsurance:	N/A	\$1,659.34	Family: 0	\$1,666.29	\$1,738.69
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 0	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 0	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$7,500		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$1.04			
AD&D Coverage:	\$7,500		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.23
Composite:		\$0.24			
LTD Benefit	60% Max \$3,000		0		
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.15
Covered Salary					\$0.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per Member - Single		\$639.39			\$666.90
Total Monthly Rate per Member - 2-Person		\$1,398.93			\$1,461.74
Total Monthly Rate per Member - Family		\$1,758.00			\$1,834.62
<b>PAK D COBRA RATES:</b>					
	Medical		Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK E - 372D FT Maint, Parapro, & Secretary		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 1	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 0	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 0	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 1	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 0	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$7,500		1		\$0.12
Rate/\$1000					\$8,000.00
Volume					\$0.96
Composite:		\$1.04			
AD&D Coverage:	\$7,500		1		\$0.03
Rate/\$1000					\$8,000.00
Volume					\$0.24
Composite:		\$0.24			
LTD Benefit	60% Max \$3,000		1		\$1.15
Max Monthly Salary:	\$5,000				\$2,073.00
Waiting Period:	90 CDMF				\$23.83
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$23.99			
Total Monthly Rate per Member - Single		\$492.50			\$513.06
Total Monthly Rate per Member - 2-Person		\$1,068.43			\$1,115.50
Total Monthly Rate per Member - Family		\$1,346.72			\$1,403.72
<b>PAK E COBRA RATES:</b>					
	Medical		Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK A - 372H Food Service Mechanic Support		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$684.22	Single: 1	\$687.07	\$716.89
IN Deductible:	\$500/\$1000	\$1,537.62	2-Person: 1	\$1,544.05	\$1,611.14
IN Coinsurance:	N/A	\$1,913.11	Family: 1	\$1,921.13	\$2,004.61
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 1	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 2	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$12,500		3		\$0.12
Rate/\$1000					\$39,000.00
Volume					\$1.56
Composite:		\$1.63			
AD&D Coverage:	\$12,500		3		\$0.03
Rate/\$1000					\$39,000.00
Volume					\$0.39
Composite:		\$0.38			
LTD Benefit	60% Max \$3,000		3		\$1.43
Max Monthly Salary:	\$5,000				\$6,834.00
Waiting Period:	90 CDMF				\$32.58
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.43
Covered Salary					\$6,834.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per Member - Single		\$736.65			\$770.77
Total Monthly Rate per Member - 2-Person		\$1,609.61			\$1,684.62
Total Monthly Rate per Member - Family		\$2,017.72			\$2,109.28
<b>PAK A COBRA RATES:</b>					
	Medical		Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
The COBRA rates for Dental and Vision are the same as the rates above.					

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<b>PAK B - 372H Food Service Mechanic Support</b>		<b>2019 Rates with Taxes</b>	<b>Enrollment</b>	<b>2020 Rates without Taxes</b>	<b>2020 Rates with Taxes</b>
Dental:	0323-0014	\$15.80	Single: 1	\$14.65	\$14.82
Diag & Prev:	50%	\$31.01	2-Person: 2	\$28.61	\$28.94
Basic Services:	50%	\$62.38	Family: 3	\$55.47	\$56.12
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 3	\$11.62	\$12.05
Life Insurance:	\$12,500		6		\$0.12
Rate/\$1000					\$78,000.00
Volume					\$1.56
Composite:		\$1.63			
AD&D Coverage:	\$12,500		6		\$0.03
Rate/\$1000					\$78,000.00
Volume					\$0.39
Composite:		\$0.38			
LTD Benefit	60% Max \$3,000		6		\$1.43
Max Monthly Salary:	\$5,000				\$13,669.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.43
Covered Salary					\$13,669.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per Member - Single		\$51.89			\$53.08
Total Monthly Rate per Member - 2-Person		\$70.69			\$71.48
Total Monthly Rate per Member - Family		\$105.45			\$102.70
<b>PAK B COBRA RATES:</b>		The COBRA rates for Dental and Vision are the same as the rates above.			

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PAK C - 372H Food Service Mechanic Support		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 0	\$596.06	\$621.92
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 0	\$1,339.27	\$1,397.45
IN Coinsurance:	N/A	\$1,659.34	Family: 0	\$1,666.29	\$1,738.69
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 0	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 0	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$12,500		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$1.50
Composite:		\$1.63			
AD&D Coverage:	\$12,500		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.38
Composite:		\$0.38			
LTD Benefit	60% Max \$3,000		0		\$1.43
Max Monthly Salary:	\$5,000				\$0.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.43
Covered Salary					\$0.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per Member - Single		\$646.02			\$675.73
Total Monthly Rate per Member - 2-Person		\$1,405.68			\$1,470.86
Total Monthly Rate per Member - Family		\$1,763.95			\$1,843.29
<b>PAK C COBRA RATES:</b>					
	Medical		Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19
The COBRA rates for Dental and Vision are the same as the rates above.					

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		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
<b>PAK D - 372H Food Service Mechanic Support</b>					
Medical:	MESSA Choices	\$581.12	Single: 0	\$583.55	\$608.86
IN Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 1	\$1,311.11	\$1,368.06
IN Coinsurance:	10%	\$1,624.44	Family: 0	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 0	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 1	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 1	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$12,500		1		\$0.12
Rate/\$1000					\$13,000.00
Volume					\$1.56
Composite:		\$1.63			
AD&D Coverage:	\$12,500		1		\$0.03
Rate/\$1000					\$13,000.00
Volume					\$0.39
Composite:		\$0.38			
LTD Benefit	60% Max \$3,000		1		\$1.43
Max Monthly Salary:	\$5,000				\$2,278.00
Waiting Period:	90 CDMF				\$32.58
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.43
Covered Salary					\$2,278.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per Member - Single		\$633.55			\$662.74
Total Monthly Rate per Member - 2-Person		\$1,377.63			\$1,441.54
Total Monthly Rate per Member - Family		\$1,729.05			\$1,806.78
<b>PAK D COBRA RATES:</b>					
	Medical		Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK E - 372H Food Service Mechanic Support		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 0	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 0	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 0	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 0	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 0	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$12,500		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$1.50
Composite:		\$1.63			
AD&D Coverage:	\$12,500		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.38
Composite:		\$0.38			
LTD Benefit	60% Max \$3,000		0		\$1.43
Max Monthly Salary:	\$5,000				\$0.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.43
Covered Salary					\$0.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per Member - Single		\$499.13			\$521.82
Total Monthly Rate per Member - 2-Person		\$1,075.18			\$1,124.55
Total Monthly Rate per Member - Family		\$1,352.67			\$1,412.32
<b>PAK E COBRA RATES:</b>					
	Medical		Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
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<b>NON-PAK - 372J ACA Eligible Employees</b>		<b>2019 Rates with Taxes</b>	<b>Enrollment</b>	<b>2020 Rates without Taxes</b>	<b>2020 Rates with Taxes</b>
Medical:	Essentials by MESSA	\$455.78	Single: 5	\$457.69	\$477.53
IN Deductible:	\$375/\$750	\$1,023.64	2-Person: 0	\$1,027.92	\$1,072.56
IN Coinsurance:	20%	\$1,273.50	Family: 0	\$1,278.83	\$1,334.38
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
<b>NON-PAK COBRA RATES:</b>					
	Medical		Single	\$456.19	\$476.03
			2-Person	\$1,026.42	\$1,071.06
			Family	\$1,277.33	\$1,332.88

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