



MESSA.
www.messa.org

**West Branch-Rose
City Area Schools**



MESSA Executive Director Cynthia Williams

MESSA has a proud, rich history. We are a Michigan success story based in East Lansing. We employ more than 300 people throughout Michigan. Since we were founded in 1960 as a not-for-profit VEBA (Voluntary Employees' Beneficiary Association), we have saved millions of dollars for employers and helped generations of education employees stay healthy—and provided them with peace of mind when they're not.

MESSA has built a strong tradition of providing comprehensive, quality coverage and outstanding personalized service. MESSA coverage is very important to education employees and it helps employers build strong, talented staffs:

- 98 percent of our members express high satisfaction with MESSA
- MESSA is an important factor in job satisfaction for 92 percent of our members
- When given a choice between two comparable job offers, 80 percent of prospective employees would take a position with MESSA coverage over the offer with different insurance

Cutting red tape and minimizing hassles are two key drivers of MESSA member loyalty. MESSA's Member Service Center is a designated "Center of Excellence" based on a review and measurement of key performance metrics determined by The Center for Customer-Driven Quality™ at Purdue University and BenchmarkPortal. Our statewide network of local Field Representatives provides helpful, personalized assistance for members and business accounts.

MESSA plans emphasize preventive care coverage and support for wellness programs. Our pro-active focus on member health education, health promotion, disease management, preventive care and cancer screenings clearly holds great promise for reducing health care costs over the longterm while also reducing absenteeism and contributing to healthier, happier and more productive employees.

MESSA's newly-redesigned Web site at www.messa.org makes it easy for members and business offices to fully utilize our on-line services, including personalized benefit profiles, online EOBs (explanation of benefits statements), provider searches, claims assistance, and personal health and wellness tools.

Over the past five decades MESSA's pooling model provided financial stability and protected employers from spikes in rates that can hit experience-rated groups when an expensive catastrophic illness strikes. The passage of PA 106 of 2007 dramatically changed the market environment for all public employers, including school districts, community colleges and universities. Public employers with more than 100 employees will likely find few pooled options as PA 106 forces a turn toward a market driven by the volatility of year-to-year claims experience.

PA 106 is also requiring MESSA to change our business model. MESSA will nonetheless stay true to our principles. We are also striving to provide additional levels of risk protection to all of our groups, to the extent PA 106 allows in an experience-driven market.

Our new rating methods have been developed with the idea of leveraging the characteristics and positive benefits of "community pooling" whenever possible and wherever it is appropriate. This will allow MESSA and its groups to continue to utilize the most basic of insurance principles—the "law of large numbers." We believe it is absolutely essential to devise a business strategy moving forward that continues to spread risk—as 97 percent of MESSA groups are too small to be rated solely on their own medical experience safely.

We appreciate the opportunity to work with you on behalf of education employees throughout Michigan. We've assembled this booklet to share our unique story with you, to answer your questions about our plans and business model, and to help you understand better what makes MESSA important to educators and to the success of educational institutions. If you have any questions about MESSA or the information contained in this booklet, please contact your local MESSA Field Representative at 800.292.4910.

Thank you.

Cynthia Williams

MESSA – Our Business Model

A Legacy of Spreading Risk and Providing Pooled Protection

Since MESSA was founded nearly five decades ago, we have been the market leader in providing the best value and promoting the good health of our members. Throughout those five decades, MESSA pooled all of its members into large area pools to spread risk and protect employers from rate spikes after a year of bad medical claims experience. Our pooling business model is a key reason why MESSA is a Michigan success story.

MESSA is chartered as a not-for-profit membership organization (a VEBA – Voluntary Employees' Beneficiary Association). As a VEBA, MESSA is member-owned and member-governed. Our Member Service Center has been named a national center of excellence for providing outstanding service according to benchmark standards for the industry. Our Board of Trustees is comprised entirely of educators and retired educators. As a VEBA, MESSA is also the policyholder for the plan. Based in East Lansing, MESSA has always stood for outstanding value and excellent member service.

Guiding Principle: Spreading Risk to Protect Employers and Employees

As a VEBA, MESSA has rated groups using a "community pooling" method for five decades. This rating methodology has made it possible for MESSA to provide comprehensive benefits at competitive rates. Over the decades, MESSA's pooled business model spread risk across large numbers of groups, saving employers hundreds of millions of dollars and protecting them from the huge rate spikes experienced in the small group insurance market. In doing so, MESSA leveraged the time-tested insurance concept of the law of large numbers: spreading risk over a large number of employees. Our pool has historically been one of the largest fully-insured medical insurance groups in Michigan.

PA 106 Thwarts MESSA's Pure Pooling Model

The passage of PA 106 of 2007 has dramatically changed the market environment for public employers. Public employers with more than 100 employees will likely find few pooled options as PA 106 forces a turn toward a market driven by the volatility of year-to-year claims experience. PA 106 is also requiring MESSA to change our business model. MESSA will nonetheless stay true to our principles. We are also striving to provide additional levels of risk protection to all of our groups, to the extent PA 106 allows spreading of risk in an experience-driven market.

Our new rating methods have been developed with the idea of leveraging the characteristics and positive benefits of "community pooling" to spread risk whenever

possible and wherever it is appropriate. This will allow MESSA and its groups to continue to utilize the most basic of insurance principles – the “law of large numbers.” We believe it is absolutely essential to devise a business strategy moving forward that continues to spread risk—as 97 percent of MESSA groups are too small to be rated solely on their own medical experience safely.

New Business Model: Multiple Layers of Protection from Risk

MESSA’s insured groups range in size from one or two employees to more than 1,000 employees. Our new model of rating methodology is designed to meet the needs of very small groups—utilizing pooling and pure community-rating—all the way up to the very large, experience-rated groups. Our new model also includes a catastrophic claims pool to spread the risk of large, expensive claims across the largest possible number of members.

In our new rating methodology, education groups under 100 continue to be community-rated in a statewide pool. For medium-sized groups of 100 to 499 members, MESSA employs an approach best characterized as “limited experience rating” that blend experience rating with additional protection against the risk of catastrophic losses based on an actuarial assessment of the group’s “rating creditability” if it stood alone. Groups larger than 499 are fully experience-rated.

MESSA’s Catastrophic Claims Pool: An Additional Layer of Protection

In order to protect groups of all sizes from the negative financial impact of unexpected high cost medical cases and claims, MESSA established a Catastrophic Claims Pool for all cases exceeding \$500,000 in costs for the 2009-2010 plan year. In this way MESSA is using pooling to protect all groups large and small from “rate spikes” due to high cost catastrophic claims.

MESSA Groups under 100: A Statewide Pool to Protect the Most Vulnerable Groups

Groups under 100 in size continue to be rated together. But MESSA is no longer able to pool employee groups of all sizes (under 100 and over 100) together into area rating pools. In order to create the largest size pool possible for groups under 100, as of July 1, 2008 the experience of these groups is aggregated on a statewide basis to create a single statewide pool.

Creating a single statewide pool for groups with fewer than 100 members provides the maximum amount of protection against risk. Rates for these groups are developed statewide with adjustments for geographic differences in provider charges and practice patterns. Additionally, standard industry group underwriting rules based on

participation are applied where appropriate and necessary to protect the integrity of the pool.

For the 50 percent of MESSA groups with health plan enrollments under 100, there is little change and minimal variation from the approach these groups have known in the past. MESSA's small group pool is also covered by MESSA's catastrophic claims pool to spread risk across larger numbers and provide an additional layer of protection from large claims.

MESSA Groups from 100 to 499: Sharing Some Risk to Protect Against Rate Spikes

Groups with 100 to 499 employees are rated in part on a pooled basis and in part on the individual group's experience. As MESSA has compiled claims data on a group basis only since December 1, 2007, we used one year of experience data for the 2009-2010 plan year. In subsequent plan years we will use two years of data in determining rates.

Because experience data for smaller groups within the 100-499 range is less credible than the larger groups in this range, rates are weighted using rating credibility factors. Thus rates for smaller groups have some basis in the group's experience and some pooling of high risk cases at various dollar levels. The larger the group is, the more that group's rate is based upon its own experience and less of the risk will be pooled.

MESSA has developed the following chart to illustrate the rate development process for medium sized groups in the range 100 to 499.

Group Size	Credibility Factor	Pooling Attachment Point
100	30%	\$25,000
200	48%	\$50,000
300	65%	\$75,000
400	83%	\$100,000

Chart 1 MESSA Rating Methodology for Groups 100-499

Thus for a group with 301 employees, all claims up to \$75,000 are considered within that group's experience and claims costs above \$75,000 are pooled to spread risk among all medium-sized groups. All medium-sized groups share in the cost of the risk pool based on their attachment point. Claims above \$500,000 from our medium-sized groups are pooled in MESSA's Catastrophic Claims pool to spread risk and provide an additional layer of protection from large claims.

Large MESSA Groups

Groups of 500 or more employees are fully experience-rated using two years of experience with pooling of large claims according to the following chart. Large groups are also covered by MESSA's catastrophic claims pool to spread risk and provide an additional layer of protection from large claims.

Group Size	Credibility Factor	Pooling Attachment Point
500	100%	\$150,000
750	100%	\$200,000
1000	100%	\$300,000
1500	100%	\$400,000
2500 and larger	100%	\$500,000

Chart 2 MESSA Rating Methodology for Large Groups

As MESSA has compiled claims data on a group basis only since December 1, 2007, we used one year of experience data in setting rates for the 2009-2010 plan year. In subsequent plan years we will use two years of data to "smooth rates" and provide additional protection from a single year of bad claims experience. In subsequent years, the experience for each year will be trended forward to the new rating year and then will be weighted to give more recognition to the most recent experience.

Retentions

As is standard practice throughout the industry for insured plans, rates for all groups will include retention charges for operation, insuring the plans and the Other Than Group charge that MESSA is required to pay BCBSM based on state law. Beginning July 1, 2008 MESSA's rating methodology adopted the standard industry practice of apportioning administrative costs based on a group's size.

As part of our traditional community-pooled business model, MESSA historically charged all groups the same percentage to administer their medical plan. As PA 106 forced MESSA to disaggregate our pools, the cost to administer our plans needs to be accounted for on a group account basis as is standard in the industry. This new method reflects the simple fact that much of the costs of administering a group are fixed

regardless of the size of a group. Therefore with a small group there are fewer plan participants to spread the fixed costs over, and so, on a percentage basis, the figure is higher. For groups 1-99 in size, the cost for administration is 10.57 percent; for groups 100-499 in size the charge is 8.07 percent; and for groups 500 or larger, 5.57 percent. Retention charges will be adjusted annually.

And Don't Forget the Networks and Discounts

Blue Cross Blue Shield of Michigan (BCBSM) and BCS Life (a national underwriter) underwrite MESSA's medical plans. BCBSM underwrites MESSA's basic medical plan benefits while BCS Life underwrites the benefits that are unique to MESSA's plans. MESSA's contracts with the Blues and BCS Life give our members access to the largest provider networks in the state and nation. That's a very important factor for MESSA because our members are located in every corner of the state. Large networks help ensure that members can access quality health care. The Blues also have the largest network discounts which MESSA leverages to keep our rates competitive while preserving quality coverage. Utilizing participating providers also limits members' out-of-pocket costs and helps hold down the overall cost of health care through BCBSM's pre-negotiated fees with participating and In-network providers.

MESSA – Key Facts

Background

- MESSA is a Michigan not-for-profit membership organization established under the Internal Revenue Code (IRC) as a Voluntary Employees' Beneficiary Association (VEBA). As a VEBA, MESSA must act in the best interest of our members. MESSA is governed by the MESSA Board of Trustees. Every trustee is a MESSA member and either an active or retired educational employee.
- MESSA's mission is to design and administer comprehensive benefit plans and provide outstanding personalized service and value to our members. MESSA coverage is typically bargained by MEA bargaining units. However, if at least one group in a school district or other educational institution is an MEA group that bargained MESSA, other employees—both represented and non-represented—are eligible to bargain for, or select MESSA.
- In the past four years, educators with MESSA coverage have helped their employers and taxpayers save more than \$500 million by choosing plan options that preserve quality coverage and cost less.
- For the 2009-2010 plan year, MESSA's rate increase averaged 5.2 percent statewide. Our rate increases for 2008-2009 and 2007-2008 were under four percent.
- As a not-for-profit VEBA, MESSA used \$142 million of our reserves to subsidize and reduce the premiums charged to school districts in the past three plan years.
- About 85 percent of MESSA members are MEA members. The rest are represented by other unions or are non-represented employees.
- MESSA serves about 45 percent of Michigan's educational health insurance market. Our health benefits are currently underwritten by Blue Cross Blue Shield of Michigan (BCBSM) and BCS Life.
- MESSA insures about 83,000 members and 200,000 insured lives (including dependents). About 75 percent of our members have moved to a MESSA PPO plan in the last three years.
- MESSA's in-house disease management programs and aggressive promotion of preventive care and cancer screening benefits have resulted in a higher rate of employee compliance with cancer screenings and testing than the BCBSM statewide average benchmarks. Services measured include breast and cervical cancer screenings, and best practices in treatment of asthma, cardiovascular and diabetes.

BCBSM Business Intelligence Center Report, July 2008

Hay Group Report Findings

In 2005, the Michigan State Senate commissioned the Hay Group to conduct a comprehensive study of the State's educational insurance market. The Hay Group found MESSA well-run and impressive.

Additional observations made by the Hay Group include:

*The current system is **not** broken. In fact, Husted said the system today is **"working quite well, particularly the MESSA operation. We're very impressed with that."***

Edwin Husted, lead actuary, Hay Group, testimony before the Senate Appropriations Committee, July 26, 2005

"Over half of school employees are covered through MESSA. This is a very large system and it's very well-run."

Hay Group actuary Tom Wildsmith, testimony before the House Education Committee October 19, 2005

"MESSA clearly has sufficient enrollment to have already captured most of the savings that are available solely on the basis of size and bargaining power."

Hay Group Report, page 26

"The programs offered by MESSA are designed to provide a stable source of coverage to smaller districts. . ."

Hay Group Report, page 15

Citing statistics that MESSA served about 55 percent of the school health insurance market (2004 data) and that only about 58 percent of the members of the MEA have MESSA coverage, the Hay Group noted:

"These statistics indicate that MESSA is viewed as an attractive mechanism for purchasing health insurance, independent of its affiliation with the majority union for school employees."

Hay Group Report, page 15

Member Satisfaction

Long-time MESSA members consistently express high satisfaction with coverage and service in our regular member surveys. In our most recent member poll, 98 percent of members expressed satisfaction with MESSA. MESSA members trust us to:

- Put their interests first,
- Protect their privacy,
- Preserve comprehensive coverage, and
- Always provide outstanding personalized service.

Some Final Thoughts: The Value of MESSA

MESSA is a Michigan success story whose interests are aligned with promoting successful school employees and districts.

Teachers and other educational employees have freely bargained health care plan choices with their employers. Many of these educators have sacrificed pay increases in the bargaining process to keep quality coverage. Quality health care plans help school districts attract and retain experienced, tested and proven teachers and other school employees. It's the same peace of mind, service and financial security all Michigan citizens deserve from their health insurer.

MESSA helps local school districts succeed by keeping employees healthy and on the job. MESSA coverage is an important factor in job satisfaction for 92 percent of our members. We help districts build strong, successful staffs.

MESSA – Our Difference

As a not-for-profit membership organization, MESSA believes strongly in acting in our members' best interests, providing coverage that promotes their good health and well-being. We strive to provide outstanding value and quality products that our members tell us they need.

MESSA's focus on member health education, preventive care and early detection through regular cancer screenings pays off in measurable ways. According to the Business Intelligence Center operated by Blue Cross Blue Shield of Michigan, MESSA's membership has higher compliance rates with measures of best practices in cancer screenings and chronic disease management than BCBSM statewide benchmarks.

MESSA coverage is negotiated at the bargaining table. MESSA has earned the intense loyalty of its members because we provide exceptional value and outstanding member service. MESSA's member satisfaction rate was 98 percent in our latest member survey.

MESSA plans have been developed with the special needs of educational employees first and foremost. MESSA is not an insurance company. We are a not-for-profit membership organization that designs and services our own unique plan coverages, and then seek underwriters who can provide those coverages at a competitive price.

MESSA is committed to acting in the best interests of our members. We provide quality benefit plans and outstanding personalized service at competitive rates. It is why we have earned our members' tremendous loyalty. As part of our long-term commitment to our members, MESSA is also committed to pursuing smart strategies that hold the best promise for providing a significant return-on-investment and for reducing health care costs significantly in the future.

Our Pooling Strategy Protected Members and Their Employers

MESSA was decades ahead of our time in 1960 when we decided to spread risk across large regional pools to provide stable, affordable rates for school employee groups and their employers. MESSA serves primarily small-groups and thus a pooling strategy provided valuable protection for all. Over the past 50 years MESSA pooled our members into large community rating areas, gaining significant purchasing power and spreading risk across a large number of groups. MESSA's pooling strategy provided financial stability and protected employers from huge spikes in rates that result from a single catastrophic illness or accident. MESSA's pooling strategy has saved employers hundreds of millions of dollars over the years.

The passage of PA 106 of 2007 has dramatically changed the market environment for public employers. PA 106 is also requiring MESSA to change our business model. MESSA will nonetheless stay true to our principles. We are also striving to provide additional

levels of risk protection to all of our groups, to the extent PA 106 allows in an experience-driven market.

Our new rating methods have been developed with the idea of leveraging the characteristics and positive benefits of "community pooling" whenever possible and wherever it is appropriate. This will allow MESSA and its groups to continue to utilize the most basic of insurance principles—the "law of large numbers."

MESSA's Field Representatives Provide Local Support

MESSA's statewide network of field representatives provides local support and a convenient connection for MESSA members and business accounts. Given the vast amount of change in the health insurance market, MESSA's field representatives are highly valued by our members for the service and support they provide locally. MESSA's field representatives conduct orientation meetings for new members, educational training sessions for members transitioning to new plans, and enrollment meetings in partnership with business accounts. They are also available as local contacts to help members get the most value from their benefit plans.

A Strong Focus on Health Promotion and Prevention

In the 1990s, MESSA was a leader in best health care practices with an aggressive focus on member education, wellness and preventive care. In 2000, we partnered with the health experts at Mayo Clinic to provide timely and credible health information at www.messa.org. In 2003, we expanded that "wellness" partnership to include Mayo's *EmbodyHealth* monthly newsletter filled with health articles and healthy living tips.

We've also developed specific member services as part of our focus on men's, women's and kids' unique health needs and concerns. And our newest health care plans, MESSA Choices and MESSA Choices II, include preventive services and screenings as part of the basic health coverage.

MESSA's Member Education Department serves all MESSA members with a broad spectrum of health education and support programs, including:

- Healthy Expectations, a support program for expectant mothers
- Asthma Management Program
- Diabetes Management Program
- Cardiovascular Health Management Program
- *KidSource*, a newsletter for parents and kids
- Wellness promotion, including sponsorship of the annual Great Lakes Wellness Conference as well as support and education for school wellness teams

All of MESSA's plans include Nurseline—a 24-hour phone line staffed by nurses trained to answer medical inquiries.

MESSA also participates in a number of coalitions working to improve health care for all Michigan residents, including the Michigan Health and Safety Coalition (MHSC), Michigan Steps Up, Michigan On the Move and the Michigan Action for Healthy Kids Coalition.

Mayo Clinic Partnership

The customized Mayo Clinic area of our Web site at www.messa.org is designed to empower our members to make better health care decisions. This partnership with Mayo Clinic provides a personalized online health management Web site that MESSA members and their families can use to plan and live healthy lifestyles, research medical information and learn about self-care.

The Web site services include extensive interactive tools as well as resources to help users make informed decisions about personal health care issues and chronic medical conditions. The site is customized to address specific health management goals for members and users can personalize it based on their individual health objectives or concerns. By teaming with Mayo Clinic, MESSA provides our members with an online health information resource they can trust.

MESSA Partners with Jackson Public Schools on a Unique Wellness Project

Early in 2008, MESSA partnered with Jackson Public Schools and the Jackson Education Association to launch a unique wellness project designed to help school employees improve their health and make healthier lifestyle choices.

The goal of this 18-month demonstration project is to see if this model can work in a school system setting to help our members live healthier lifestyles and to measure the program's effectiveness at:

- Keeping healthy people healthy
- Identifying health conditions early
- Reducing health risks

The program assigns a personal health coach to provide each participant with one-on-one attention. The program is completely voluntary and all health information on individual participants is strictly confidential. Our Jackson project is a natural extension of our longtime focus on supporting good health.

The demonstration project is designed to help MESSA gauge our members' interest in proactive worksite wellness programs. MESSA is also looking to gain measurable results to help us assess new, cost-effective strategies for member wellness programs. So far, the project has been very well-received by our members, EA officials, the administration and the board.

months. During the layoff, a member is enrolled in the same medical coverage they received while covered through their employer.

Waiver of Premium Benefits

MESSA offers three distinct types of waiver of premium benefits for members who are disabled and unable to work.

- **MESSA's Negotiated Long Term Disability** waiver of premium waives the monthly premium when a member who has negotiated LTD through MESSA becomes disabled and begins receiving disability payments from MESSA.
- **MESSA's Medical Waiver of Premium** benefit waives the medical premium when members who have negotiated LTD through MESSA become disabled and begin receiving disability payments from MESSA. This unique benefit offers individuals the ability to continue their medical coverage for up to 24 months at no cost to them
- **MESSA's Life Waiver of Premium** benefit waives the life insurance premium when individuals have been continuously disabled for six months

The MESSA Difference: Embracing a Long-Range Vision

Getting a handle on the nation's health costs requires new ways of thinking about the problem and innovative solutions. Research shows that cost-shifting and slashing benefits are not real solutions and, in fact, may increase costs over the long-run.

As a nation, we have focused more on expensive cures rather than cost-effective prevention. Focusing on the 75 percent of health care costs attributable to chronic and preventable disease offers real promise for long-term savings. In addition to reducing health care costs, a focus on prevention and health also lowers indirect costs for employers, including reduced absenteeism, lost productivity and fewer sick days.

MESSA's in-house disease management programs and aggressive promotion of preventive care and cancer screening benefits have resulted in a higher rate of employee compliance with cancer screenings and testing than the BCBSM statewide average benchmarks. Services measured in MESSA's 2008 BCBSM Business Intelligence Report include breast and cervical cancer screenings, and best practices in treatment of asthma, cardiovascular and diabetes.

As a not-for-profit membership association, MESSA is uniquely positioned to stake out a leadership position focusing on smart, measurable strategies—member education, preventive care, health promotion and disease management—as wise courses of action that promote better health for members and that hold much promise for reducing health care spending in the future.

MESSA – Business Office Services

Complete Continuum of Service – Phone, Paper or Web

MESSA's Group Services Department offers a unique call center environment with highly skilled customer service representatives (CSRs) who specialize in assisting School Business Offices (SBOs) with their various enrollment and benefit administration needs.

MESSA designates specific CSRs to work with each SBO to enhance personalized service and provide them with solutions to their unique needs and challenges.

MESSA strives for accurate and timely processing of enrollment changes and updates. Consequently, 95 percent of SBOs are able to pay their premium "as billed." Our CSRs ensure that MESSA invoices are completely up-to-date with requested changes so the invoices continue to maintain the accuracy that our school business partners expect.

Business Office Training

MESSA Group Services hosts two sessions annually at our headquarters in East Lansing for school business office personnel. During these sessions, school business office personnel receive training and have the opportunity to ask questions specific to their district's needs. Since beginning the training sessions in 2005, more than 200 districts have attended a Group Services training where many topics are covered such as:

- How to correctly use various forms
- Reading various reports
- Eligibility
- COBRA
- Direct Pay
- Waivers of Premium
- Invoice Options
- MESSA Web site tools
- Disability
- Other services provided

Binders with all required forms and detailed instructions and samples are provided at the training sessions. Forms are also available in the secure School Business Office section of our Web site at www.messa.org.

Some districts have used these training opportunities to introduce procedures to those who are new to administering benefits at the district; others have used the trainings as refreshers to keep up-to-date on current processes.

The hosted training sessions are only the beginning. When new procedures or features are introduced, MESSA trainers communicate to the business offices using email, fax, Web site, mail and phone. Whichever communication technology works best for the school is what MESSA will use.

The Group Services trainers, along with the assigned CSRs, are always available to personally answer questions posed by the business offices. MESSA strives to build a personal relationship with each of our business offices. When we respond to questions or training needs, we are providing the business offices with the tools they need to perform their jobs more efficiently and accurately.

As MESSA continues to update and streamline our processes, we seek feedback from SBO staff in the development of forms and procedures. School business office input is solicited via electronic surveys and their feedback helps shape Group Services practices.

MESSA Annual Workshops

In addition to the training sessions at MESSA headquarters, our Field Services Department holds multiple annual workshops at locations throughout the state. These half-day sessions are packed full with information and training regarding MESSA rates, forms, products and procedures.

It is also a valuable networking opportunity. Attendees meet with their local Field Representatives and headquarters staff they will interact with on a regular basis from both the Field Services and Group Services departments. There is also the chance to connect with other business office personnel from area schools and the sessions conclude with a luncheon hosted by MESSA.

Continuous Advancements!

To better serve our SBO's, MESSA recently introduced electronic invoicing. Now SBO's can easily access, review and process their invoices for payment. Another update was EZ Pay for our Direct Pay members so they can pay their invoices online via a credit or debit card.

MESSA understands the pressures on school business office personnel. We are introducing a training DVD that will be available to all offices. Whether you are unable to make an on-site training or simply need a refresher on certain processes, the DVD will walk and talk you through it.

Again, MESSA's full continuum of service means that detailed written instructions and guides are provided to SBOs at annual trainings. Many of the forms can be downloaded directly from the Web site on an as-needed basis. Most importantly, whenever the SBO has a question or concern of any kind, help is just a phone call away; at MESSA's East Lansing headquarters!

MESSA – Member Satisfaction

"It's worth every cent spent on this insurance...my family is healthier because of these benefits we receive. When you say to me MESSA is not-for-profit, to me it shows that you care more about people than you do about money."

*MESSA Member Janie Sustaita
Lansing, Michigan*

What Our Members Say

MESSA has a proud, rich history in Michigan. Since 1960, we have provided the best value in the marketplace for group health insurance coverage to school districts and we've earned our members' full trust. We've worked hard to build a strong tradition of providing comprehensive, quality coverage and outstanding personalized service. For our efforts, long-time MESSA members consistently express high satisfaction with our coverage and service in our annual member surveys. In our most recent member poll, 98 percent of our members expressed satisfaction with MESSA. Our members trust us to:

- put their interests first,
- protect their privacy,
- preserve comprehensive coverage, and
- always provide outstanding personalized service.

Here are some other details shared by our members in recent surveys:

- 99 percent say having MESSA coverage gives them peace of mind
- 96 percent value the financial security provided by MESSA
- 98 percent believe our coverage is important to families with babies and young children
- Most value our service, comprehensive coverage and the "no hassle factor" of our customer service

Building Successful School Districts and Other Educational Institutions

Peace of mind and the sense of security provided through MESSA benefits helps members focus on doing what they were hired to do—helping students learn and achieve great things.

Having MESSA is a tremendous positive for employers when it comes to attracting top talent. According to our member surveys, MESSA benefits are an important factor in job satisfaction for 92 percent of our members.

And when given a choice between two comparable job offers, 84 percent would take a position with MESSA coverage over the one with different insurance.

Maintaining MESSA's core values of providing comprehensive coverage and outstanding personalized service is the key to our success and the success of our members in their jobs. As we face the future and address new challenges, we will continue to focus on preserving and protecting the core values that have helped us save employers money, spread risk for small employers, and provide our members with the security and peace of mind they only have with MESSA's coverage.

MESSA's Member Service Center – A “Center of Excellence”

Cutting red tape and minimizing hassles are two key drivers of MESSA member loyalty. Providing outstanding personalized service has always been a hallmark of MESSA's commitment to its members. MESSA's East Lansing-based Member Service Center is central to our efforts to maintain our record as an organization that puts our members' health needs first and helps them stay healthy and on the job.

For the third consecutive year MESSA's Member Service Center has received national recognition for superior performance and providing outstanding customer service to members. We were named a “Center of Excellence” by The Center for Customer-Driven Quality™ at Purdue University and BenchmarkPortal. BenchmarkPortal is the custodian of the Purdue University Center for Customer-Driven Quality database of contact center metrics. Their database is the world's largest.

To be certified as a “Center of Excellence,” MESSA's Member Service Center had to meet or exceed key performance indicators and metrics established by BenchmarkPortal as standards of quality, cost-efficiency and best practices. MESSA's certification was awarded following a rigorous audit that benchmarked our call center against the best practices of a peer group of comparable call centers.

Key metrics measured by BenchmarkPortal were:

➤ Operational efficiency	➤ Process management
➤ Employee training	➤ Resources
➤ Customer satisfaction	➤ First call resolution
➤ Speed in answering call	➤ Percentage of abandoned calls

MESSA exceeded benchmark standards in both efficient and effective performance as compared to its industry peers.

MESSA's Member Service Center is located in East Lansing. When our members call they receive timely assistance from MESSA's friendly and informative member service staff. Our staff is knowledgeable and helpful—providing personal, friendly assistance to each member and handling a large volume of inquiries. In fact, during the 2007-2008 plan year, MESSA's Member Service Center handled more than 177,500 member and provider phone inquiries, researched and responded to more than 500 MESSA Web site inquiries and reviewed and processed more than 330,000 pieces of mail.

Member Service Center staff also saved MESSA's plans and our members more than \$28 million by coordinating benefits with other Blue Cross Blue Shield plans and participating in Blue Cross Blue Shield of Michigan's out-of-state claims billing process.

With the rise in medical and pharmaceutical costs and the budget crisis in Michigan, it is important for MESSA to be extremely efficient and a wise steward of our members' premiums. Being recognized as a "Center of Excellence" is a tribute to MESSA's outstanding member service and efficient processes.

Helpful Local Field Representatives

MESSA specializes in providing easily accessible, personalized member service. Our statewide network of local field representatives provide helpful, personalized assistance for members and business accounts. With the extensive change in health insurance plans in the marketplace, MESSA's field representatives are highly valued by members for the local service and support they provide.

Our field representatives are MESSA employees. They are not agents or consultants who stand to benefit from a commission sale or consulting fees.

MESSA's field representatives conduct orientation meetings for new members, educational training sessions for members transitioning to new plans, and enrollment meetings in partnership with business accounts. They are also valuable local contacts to help members receive the most value from their benefit plans and as a resource for questions or concerns.

Online Explanation of Benefits (EOBs)

Explanation of Benefit statements (EOBs) provide important information on the types and cost of services used by members, as well as a reference for annual deductibles and co-payments. Each member has the ability to view and print up to two years of EOB statements online through their own secure, password-protected area. This tool allows members quick and convenient access to their EOB information 24 hours a day, seven days a week.

MESSA – Data Reporting

For almost five decades MESSA pooled our members into large community rating areas, gaining significant purchasing power and spreading risk across large groups. Our pooling model provided financial stability and protected school districts and other educational employers from huge spikes in rates that would result from a single employee's catastrophic illness or accident. MESSA's pooling strategy has saved educational employers hundreds of millions of dollars over the years.

Historically, MESSA never compiled data on a group basis because the information was not relevant to our pooling business model, or the community-pooled rates we provided to employers. In the past, we have not rated groups on an individual basis.

With the passage of PA 106, all health plans serving public employers that have 100 or more employees are required to release claims experience data to the employer. MESSA is complying fully with the law.

PA 106 Compliance

As required by law, we successfully built our IT infrastructure and data warehouse system needed to compile claims experience. This new system became operational on December 1, 2007. Our system and reports protect the privacy of our members and their dependents, while providing employers with the information required under PA 106. On a yearly basis, MESSA electronically reports PA106 claims experience and costs to each qualifying school through the school's online business account.

We've included sample reports in this section.

HIPAA Compliance

MESSA has always cared deeply about protecting the privacy and security of our members' personal health information—whether through strong internal privacy practices or by combining members into community pools across the state to protect individual identities. Our implementation of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) provided us with an important opportunity to strengthen that commitment through a comprehensive review of our current practices and policies.

In order to lessen employer load and ensure consistency, MESSA took the administrative lead on HIPAA compliance for our health plans, including:

- plan coverage language updates,
- regulatory changes, and
- legal notices to members.

MESSA is fully compliant with HIPAA requirements. Our commitment to protecting members' privacy and the security of their health care information has always been strong. HIPAA provided us with an opportunity to make that commitment even stronger.

MESSA Claims Report - Census Data

Account Name: West Branch-Rose City Area Sch

Group: ALL

As Of Date: 2/28/2011

Date of Birth	Gender	Zip Code	Coverage Title	Coverage Type
10/06/1964	F	48661	Family	M, V, RX
02/07/1952	F	48661	Two-Person	M, V, RX
10/03/1948	M	48661	Two-Person	M, V, RX
05/29/1956	F	48661	Family	V
11/14/1964	F	48611	Family	M, V, RX
11/10/1965	F	48661	Family	M, V, RX
12/15/1952	F	48661	Two-Person	M, V, RX
08/24/1948	F	48658	Two-Person	M, V, RX
05/28/1949	F	48661	Two-Person	V
04/23/1955	F	48661	Two-Person	M, V, RX
02/19/1962	M	48661	Family	M, V, RX
02/22/1959	F	48610	Family	M, V, RX
02/05/1965	M	48661	Family	V
10/27/1974	F	48654	Family	M, V, RX
07/24/1969	F	48661	Family	M, V, RX
11/08/1976	F	48651	Single	M, V, RX
08/12/1967	F	48661	Single	V
04/22/1952	F	48661	Two-Person	M, V, RX
05/28/1975	F	48748	Family	M, V, RX
12/17/1950	M	48653	Two-Person	V
06/08/1956	F	48610	Family	M, V, RX
08/01/1956	M	48756	Family	M, V, RX
04/03/1962	F	48766	Family	M, V, RX
02/14/1951	F	48654	Two-Person	M, V, RX
07/09/1953	F	48661	Family	M, V, RX
12/22/1965	F	48661	Family	M, V, RX
01/19/1965	F	48642	Family	M, V, RX
12/15/1965	F	48756	Family	M, V, RX
07/03/1961	M	48653	Family	M, V, RX
04/16/1961	F	49738	Two-Person	M, V, RX
11/10/1975	M	48661	Family	M, V, RX
03/07/1974	F	48629	Single	M, V, RX
08/31/1978	F	48661	Family	V
07/20/1948	F	48661	Single	M, V, RX
12/13/1960	F	48610	Family	M, V, RX
11/03/1963	F	48661	Family	M, V, RX
04/04/1964	F	48654	Family	M, V, RX
09/08/1974	M	48661	Single	M, V, RX
11/05/1964	F	48654	Family	M, V, RX
01/29/1956	F	48739	Family	M, V, RX
09/28/1959	M	48661	Family	M, V, RX
04/28/1967	F	48659	Two-Person	M, V, RX
03/18/1978	F	48661	Two-Person	M, V, RX
04/14/1948	M	48661	Two-Person	M, V, RX
01/13/1952	F	48661	Family	M, V, RX
06/25/1960	M	48653	Family	M, V, RX
11/13/1967	F	48661	Two-Person	M, V, RX
09/04/1973	M	48756	Family	V
05/12/1980	F	48659	Family	M, V, RX
07/16/1984	F	48661	Two-Person	M, V, RX
10/05/1982	F	48706	Family	M, V, RX
05/02/1985	M	48661	Single	M, V, RX
07/16/1968	F	48635	Family	M, V, RX
05/01/1978	F	48661	Two-Person	M, V, RX
01/25/1952	F	48763	Two-Person	M, V, RX
09/22/1963	M	49709	Family	M, V, RX
11/08/1970	F	48661	Family	M, V, RX
08/21/1975	F	48661	Family	M, V, RX
10/25/1947	F	48661	Single	M, V, RX

Date of Birth	Gender	Zip Code	Coverage Tier	Coverage Type
05/24/1959	F	48661	Two-Person	M, V, RX
07/19/1960	F	48661	Two-Person	M, V, RX
08/09/1956	F	48654	Two-Person	M, V, RX
03/10/1967	F	48661	Family	M, V, RX
05/21/1972	M	48661	Family	M, V, RX
04/09/1957	M	48610	Family	V
08/26/1952	F	48610	Two-Person	M, V, RX
01/01/1975	F	48661	Two-Person	M, V, RX
05/29/1971	M	48748	Family	V
12/13/1965	F	48661	Family	M, V, RX
07/15/1976	M	48661	Single	M, V, RX
08/03/1971	M	48661	Family	M, V, RX
03/21/1968	M	48661	Family	M, V, RX
12/10/1947	F	48624	Single	M, V, RX
08/01/1952	M	48647	Family	M, V, RX
07/10/1960	M	48661	Family	M, V, RX
12/09/1957	F	48624	Family	M, V, RX
05/05/1980	F	48661	Family	M, V, RX
11/15/1963	F	48661	Two-Person	M, V, RX
12/12/1969	F	48661	Family	M, V, RX
02/11/1962	F	48756	Family	M, V, RX
08/23/1953	F	48661	Single	M, V, RX
05/30/1966	F	48661	Family	M, V, RX
08/06/1979	F	48661	Family	M, V, RX
10/04/1947	M	48654	Family	M, V, RX
09/13/1956	M	48661	Family	M, V, RX
08/11/1966	M	48656	Single	M, V, RX
01/23/1942	M	48661	Single	M, V, RX
07/14/1956	M	48624	Family	M, V, RX
01/18/1960	F	48661	Family	M, V, RX
05/30/1960	F	48635	Family	M, V, RX
11/18/1968	M	48635	Family	M, V, RX
06/06/1962	M	48661	Single	M, V, RX
10/14/1975	F	48739	Two-Person	M, V, RX
03/02/1959	F	48661	Two-Person	M, V, RX
08/25/1969	F	48629	Two-Person	M, V, RX
02/21/1984	M	48654	Family	M, V, RX
08/25/1981	F	48661	Family	M, V, RX
01/28/1963	F	48654	Two-Person	M, V, RX
03/31/1984	F	48756	Family	M, V, RX
03/11/1978	F	48654	Family	M, V, RX
09/13/1970	F	48661	Family	M, V, RX
07/26/1985	F	48624	Two-Person	M, V, RX
10/18/1981	F	48613	Family	M, V, RX
01/02/1983	F	48661	Family	M, V, RX
07/08/1973	M	48661	Family	V
04/20/1953	F	48624	Family	M, V, RX
06/01/1974	F	48661	Family	M, V, RX
06/13/1967	F	48661	Family	M, V, RX
11/08/1952	F	48661	Family	M, V, RX
12/30/1958	F	48661	Family	M, V, RX
03/06/1953	F	48610	Two-Person	M, V, RX
04/19/1963	F	48661	Single	M, V, RX
10/16/1961	F	48654	Two-Person	M, V, RX
09/19/1952	F	48659	Two-Person	M, V, RX
05/09/1977	M	48653	Family	M, V, RX
04/07/1987	F	48661	Single	M, V, RX
02/11/1963	F	48661	Family	M, V, RX
10/16/1959	F	48661	Family	V
01/03/1962	F	48654	Two-Person	M, V, RX
07/14/1972	F	48661	Single	M, V, RX
09/19/1976	M	48661	Family	M, V, RX
06/12/1960	F	48661	Family	M, V, RX

Date of Birth	Gender	Zip Code	Coverage Tier	Coverage Type
02/07/1960	F	48654	Family	M, V, RX
01/04/1952	F	48654	Single	V
04/22/1959	F	48661	Family	M, V, RX
09/06/1972	F	48661	Two-Person	M, V, RX
08/11/1951	M	48661	Family	M, V, RX
02/08/1980	F	48661	Family	M, V, RX
04/29/1978	F	48653	Family	M, V, RX
01/23/1979	F	48661	Family	M, V, RX
01/17/1977	F	48661	Two-Person	M, V, RX
02/04/1970	M	48439	Family	M, V, RX
09/27/1962	F	48661	Family	M, V, RX
04/10/1975	F	48661	Single	M, V, RX
09/17/1961	M	48661	Family	M, V, RX
11/04/1951	F	48756	Single	M, V, RX
07/25/1966	M	48661	Family	M, V, RX
08/24/1952	F	48661	Two-Person	M, V, RX
12/05/1957	F	48661	Two-Person	M, V, RX
01/07/1967	F	48661	Family	M, V, RX
01/19/1967	F	48661	Family	M, V, RX
04/19/1962	M	48661	Family	M, V, RX
08/10/1948	M	48661	Two-Person	M, V, RX
09/24/1974	F	48433	Two-Person	M, V, RX
02/16/1978	M	48661	Family	M, V, RX
01/21/1952	M	48661	Two-Person	M, V, RX
09/04/1956	F	48661	Single	M, V, RX
05/09/1974	M	48661	Family	M, V, RX
10/21/1983	M	48654	Family	M, V, RX
08/19/1951	M	48661	Family	M, V, RX
10/14/1961	F	48661	Two-Person	M, V, RX
03/22/1952	F	48661	Two-Person	M, V, RX
01/04/1952	F	48654	Single	M, RX

MESSA Claims Report

Account Name: West Branch-Rose City Area Sch

Claims Paid: 3/1/2008 to 2/28/2011

Month	In Network		Out Network		Total	
	Count	Amount	Count	Amount	Count	Amount
March - 2008	445	51,216.02	140	7,530.23	585	58,746.25
April - 2008	522	51,455.33	191	16,029.51	713	67,484.84
May - 2008	500	59,091.72	104	6,522.37	604	65,614.09
June - 2008	444	43,346.25	150	8,346.95	594	51,693.20
July - 2008	561	71,074.56	184	14,460.74	745	85,535.30
August - 2008	460	50,016.64	178	10,116.38	638	60,133.02
September - 2008	339	45,617.40	153	13,516.00	492	59,133.40
October - 2008	494	57,077.13	198	13,826.34	692	70,903.47
November - 2008	399	40,413.95	180	11,902.74	579	52,316.69
December - 2008	434	57,755.20	148	11,124.33	582	68,879.53
January - 2009	408	50,579.57	135	9,373.38	543	59,952.95
February - 2009	410	43,590.07	97	10,598.53	507	54,188.60
March - 2009	378	36,886.17	136	12,457.67	514	49,343.84
April - 2009	496	43,364.30	177	12,244.07	673	55,608.37
May - 2009	485	43,270.53	101	9,112.00	586	52,382.53
June - 2009	385	35,297.17	155	9,365.59	540	44,662.76
July - 2009	476	77,573.51	170	10,990.24	646	88,563.75
August - 2009	423	50,970.83	130	4,820.76	553	55,791.59
September - 2009	479	44,043.39	179	30,050.33	658	74,093.72
October - 2009	373	32,659.37	112	11,060.76	485	43,720.13
November - 2009	411	41,553.82	119	11,744.51	530	53,298.33
December - 2009	510	60,550.65	102	7,013.66	612	67,564.31
January - 2010	332	25,559.27	82	5,664.87	414	31,224.14
February - 2010	449	30,140.72	155	6,932.25	604	37,072.97
March - 2010	528	40,789.97	187	16,160.14	715	56,950.11
April - 2010	344	32,767.77	92	4,817.90	436	37,585.67
May - 2010	376	36,629.31	107	8,364.56	483	44,993.87
June - 2010	421	38,969.17	174	14,451.74	595	53,420.91
July - 2010	311	32,133.58	127	12,272.38	438	44,405.96
August - 2010	348	38,214.58	94	7,192.12	442	45,406.70
September - 2010	407	43,743.89	114	16,437.44	521	60,181.33
October - 2010	335	35,571.83	125	7,998.46	460	43,570.29
November - 2010	339	31,375.65	96	8,393.92	435	39,769.57
December - 2010	405	39,387.30	127	10,036.41	532	49,423.71
January - 2011	348	27,507.92	124	9,139.66	472	36,647.58
February - 2011	426	48,107.43	101	10,277.67	527	58,385.10
Total	15,201	1,588,301.97	4,944	390,346.61	20,145	1,978,648.58

March - 2008	85	4,809.43	4	403.77	89	5,213.20
April - 2008	90	8,761.79	4	1,360.21	94	10,122.00
May - 2008	43	3,490.53	0	0.00	43	3,490.53
June - 2008	44	1,531.08	3	299.82	47	1,830.90
July - 2008	104	3,122.31	7	403.74	111	3,526.05
August - 2008	67	4,279.43	4	1,818.00	71	6,097.43
September - 2008	51	4,582.83	7	426.07	58	5,008.90
October - 2008	71	3,146.06	8	293.88	79	3,439.94
November - 2008	78	4,521.59	5	341.15	83	4,862.74
December - 2008	55	4,250.39	2	64.24	57	4,314.63
January - 2009	52	3,807.67	5	0.81	57	3,808.48
February - 2009	59	1,492.74	5	185.63	64	1,678.37
March - 2009	58	2,682.63	5	324.38	63	3,007.01
April - 2009	91	5,260.29	10	2,345.89	101	7,606.18
May - 2009	70	4,075.67	4	1,836.15	74	5,911.82
June - 2009	43	2,699.47	4	379.19	47	3,078.66
July - 2009	82	2,707.52	9	594.81	91	3,302.33
August - 2009	107	4,519.03	13	965.95	120	5,484.98
September - 2009	50	1,959.81	10	274.15	60	2,233.96
October - 2009	38	1,361.54	2	146.40	40	1,507.94
November - 2009	82	2,870.52	7	1,245.93	89	4,116.45
December - 2009	120	5,895.41	2	576.67	122	6,472.08
January - 2010	67	1,970.66	5	177.66	72	2,148.32
February - 2010	129	1,713.96	0	0.00	129	1,713.96
March - 2010	165	3,183.97	6	665.36	171	3,849.33
April - 2010	58	1,777.28	9	1,645.20	67	3,422.48
May - 2010	50	1,642.49	2	1,265.13	52	2,907.62
June - 2010	47	1,531.05	6	562.28	53	2,093.33
July - 2010	64	2,274.93	8	902.85	72	3,177.78
August - 2010	76	2,298.89	1	145.00	77	2,443.89
September - 2010	78	2,629.70	1	147.63	79	2,777.33
October - 2010	41	2,707.39	7	703.51	48	3,410.90
November - 2010	69	2,036.65	5	94.07	74	2,130.72
December - 2010	58	2,373.07	1	32.36	59	2,405.43
January - 2011	34	1,479.08	7	770.53	41	2,249.61
February - 2011	56	2,584.70	0	0.00	56	2,584.70
Total	2,532	112,031.56	178	21,398.42	2,710	133,429.98

March - 2008	3	722.34	13	2,105.57	16	2,827.91
April - 2008	6	925.19	12	3,088.52	18	4,013.71
May - 2008	0	0.00	10	1,370.89	10	1,370.89
June - 2008	2	365.10	19	2,408.13	21	2,773.23
July - 2008	5	466.85	23	4,858.31	28	5,325.16

August - 2008	3	498.09	13	2,982.74	16	3,480.83
September - 2008	2	392.66	17	2,157.75	19	2,550.41
October - 2008	2	408.55	23	3,511.40	25	3,919.95
November - 2008	3	167.60	19	5,100.29	22	5,267.89
December - 2008	0	0.00	14	2,783.57	14	2,783.57
January - 2009	0	0.00	15	1,924.49	15	1,924.49
February - 2009	4	268.47	8	838.35	12	1,106.82
March - 2009	2	148.38	10	2,789.62	12	2,938.00
April - 2009	0	0.00	30	9,266.70	30	9,266.70
May - 2009	2	81.03	18	4,584.52	20	4,665.55
June - 2009	1	233.65	20	3,485.35	21	3,719.00
July - 2009	0	0.00	10	1,299.62	10	1,299.62
August - 2009	7	2,059.04	11	2,337.57	18	4,396.61
September - 2009	1	337.47	22	4,309.60	23	4,647.07
October - 2009	0	0.00	9	396.57	9	396.57
November - 2009	7	1,353.55	7	1,240.32	14	2,593.87
December - 2009	3	573.96	16	2,316.59	19	2,890.55
January - 2010	1	365.09	21	2,216.78	22	2,581.87
February - 2010	3	567.83	13	3,859.56	16	4,427.39
March - 2010	4	639.65	26	3,558.66	30	4,198.31
April - 2010	0	0.00	11	7,318.37	11	7,318.37
May - 2010	2	225.03	8	1,540.20	10	1,765.23
June - 2010	1	0.00	15	1,853.93	16	1,853.93
July - 2010	1	5,583.20	9	945.84	10	6,529.04
August - 2010	1	48.12	9	1,583.81	10	1,631.93
September - 2010	1	290.00	14	5,606.01	15	5,896.01
October - 2010	2	16.88	12	2,205.63	14	2,222.51
November - 2010	2	773.20	11	3,639.65	13	4,412.85
December - 2010	0	0.00	9	1,109.65	9	1,109.65
January - 2011	0	0.00	12	3,108.47	12	3,108.47
February - 2011	0	0.00	10	2,638.24	10	2,638.24
Total	71	17,510.93	519	106,341.27	590	123,852.20

Facility	In Network		Out Network		Total
March - 2008	3	29,889.24	1	548.45	30,437.69
April - 2008	0	0.00	0	0.00	0.00
May - 2008	2	20,467.43	0	0.00	20,467.43
June - 2008	2	26,564.80	3	8,678.12	35,242.92
July - 2008	2	17,995.39	1	1,321.45	19,316.84
August - 2008	1	545.92	1	703.83	1,249.75

September - 2008	4	71,406.28	2	3,060.41	6	74,466.69
October - 2008	0	0.00	0	0.00	0	0.00
November - 2008	5	38,028.21	1	442.77	6	38,470.98
December - 2008	0	0.00	1	2,761.77	1	2,761.77
January - 2009	0	0.00	0	0.00	0	0.00
February - 2009	0	0.00	0	0.00	0	0.00
March - 2009	2	7,252.47	1	851.13	3	8,103.60
April - 2009	2	17,868.74	0	0.00	2	17,868.74
May - 2009	4	30,475.80	0	0.00	4	30,475.80
June - 2009	5	35,587.60	0	0.00	5	35,587.60
July - 2009	1	2,779.18	2	61,474.65	3	64,253.83
August - 2009	3	12,655.68	2	2,347.92	5	15,003.60
September - 2009	1	8,538.63	1	4,769.57	2	13,308.20
October - 2009	1	4,065.16	2	11,930.43	3	15,995.59
November - 2009	2	16,624.09	0	4,246.69	2	20,870.78
December - 2009	1	30,804.21	1	1,494.08	2	32,298.29
January - 2010	1	77,681.02	0	0.00	1	77,681.02
February - 2010	1	4,786.71	2	7,770.72	3	12,557.43
March - 2010	2	31,008.58	1	5,122.73	3	36,131.31
April - 2010	3	12,258.94	1	378.01	4	12,636.95
May - 2010	2	17,914.73	1	113.49	3	18,028.22
June - 2010	1	6,247.22	1	3,978.73	2	10,225.95
July - 2010	1	4,564.16	0	0.00	1	4,564.16
August - 2010	4	15,036.54	0	0.00	4	15,036.54
September - 2010	2	22,712.34	1	124.50	3	22,836.84
October - 2010	4	23,276.67	0	0.00	4	23,276.67
November - 2010	4	42,046.39	5	9,996.14	9	52,042.53
December - 2010	3	24,240.51	2	-1,935.54	5	22,304.97
January - 2011	3	13,182.10	1	3,613.98	4	16,796.08
February - 2011	6	28,547.43	0	0.00	6	28,547.43
Total	78	695,052.17	34	133,794.03	112	828,846.20

March - 2008	73	31,497.76	7	1,378.74	80	32,876.50
April - 2008	79	48,410.63	10	6,260.63	89	54,671.26
May - 2008	77	50,162.06	4	1,550.69	81	51,712.75
June - 2008	56	26,697.94	11	1,569.13	67	28,267.07
July - 2008	99	51,723.42	47	9,436.40	146	61,159.82
August - 2008	84	41,865.22	13	3,452.13	97	45,317.35
September - 2008	100	77,846.30	8	5,923.91	108	83,770.21
October - 2008	63	21,536.08	5	2,770.48	68	24,306.56
November - 2008	79	28,601.30	4	2,384.30	83	30,985.60

December - 2008	80	38,109.92	8	6,224.78	88	44,334.70
January - 2009	55	33,923.14	11	5,340.48	66	39,263.62
February - 2009	88	26,761.80	7	3,792.45	95	30,554.25
March - 2009	78	66,256.77	19	4,718.76	97	70,975.53
April - 2009	72	23,638.69	9	19,488.03	81	43,126.72
May - 2009	88	35,112.09	4	1,596.34	92	36,708.43
June - 2009	93	43,958.68	15	6,594.85	108	50,553.53
July - 2009	45	27,458.83	5	1,351.50	50	28,810.33
August - 2009	71	43,806.17	9	3,481.62	80	47,287.79
September - 2009	95	47,794.86	6	1,268.59	101	49,063.45
October - 2009	48	28,340.08	3	1,321.64	51	29,661.72
November - 2009	81	44,386.80	6	1,445.49	87	45,832.29
December - 2009	77	45,843.65	7	6,118.14	84	51,961.79
January - 2010	60	45,228.34	2	296.38	62	45,524.72
February - 2010	68	41,316.09	7	2,597.69	75	43,913.78
March - 2010	89	24,671.94	7	5,861.59	96	30,533.53
April - 2010	55	21,787.63	8	4,102.09	63	25,889.72
May - 2010	85	50,033.01	3	3,729.89	88	53,762.90
June - 2010	64	32,654.80	1	1,287.45	65	33,942.25
July - 2010	65	38,702.64	5	1,463.50	70	40,166.14
August - 2010	93	41,353.71	9	7,894.63	102	49,248.34
September - 2010	48	36,315.40	0	0.00	48	36,315.40
October - 2010	60	40,198.10	2	4,400.72	62	44,598.82
November - 2010	73	34,384.70	6	4,568.35	79	38,953.05
December - 2010	65	25,182.30	1	2,620.57	66	27,802.87
January - 2011	71	46,012.65	5	7,367.60	76	53,380.25
February - 2011	83	35,972.50	4	1,297.14	87	37,269.64
Total	2,660	1,397,546.00	278	144,956.68	2,938	1,542,502.68

Vision	In Network		Out Network		Total	
March - 2008	5	210.60	0	0.00	5	210.60
April - 2008	13	543.81	0	0.00	13	543.81
May - 2008	4	160.25	0	0.00	4	160.25
June - 2008	9	381.45	0	0.00	9	381.45
July - 2008	19	846.29	0	0.00	19	846.29
August - 2008	14	650.50	0	0.00	14	650.50
September - 2008	7	321.90	0	0.00	7	321.90
October - 2008	10	354.44	0	0.00	10	354.44
November - 2008	15	637.03	0	0.00	15	637.03

December - 2008	14	506.71	0	0.00	14	506.71
January - 2009	9	365.90	0	0.00	9	365.90
February - 2009	7	174.15	0	0.00	7	174.15
March - 2009	11	433.70	0	0.00	11	433.70
April - 2009	6	233.45	0	0.00	6	233.45
May - 2009	11	431.16	0	0.00	11	431.16
June - 2009	10	432.35	0	0.00	10	432.35
July - 2009	14	533.37	0	0.00	14	533.37
August - 2009	14	602.05	0	0.00	14	602.05
September - 2009	6	263.60	0	0.00	6	263.60
October - 2009	8	254.50	0	0.00	8	254.50
November - 2009	6	232.21	0	0.00	6	232.21
December - 2009	1	50.00	0	0.00	1	50.00
January - 2010	7	263.21	0	0.00	7	263.21
February - 2010	13	477.11	0	0.00	13	477.11
March - 2010	13	526.60	0	0.00	13	526.60
April - 2010	6	181.90	0	0.00	6	181.90
May - 2010	5	174.75	0	0.00	5	174.75
June - 2010	11	363.65	0	0.00	11	363.65
July - 2010	17	855.75	0	0.00	17	855.75
August - 2010	18	1,141.30	0	0.00	18	1,141.30
September - 2010	7	386.15	0	0.00	7	386.15
October - 2010	7	471.83	0	0.00	7	471.83
November - 2010	3	120.35	0	0.00	3	120.35
December - 2010	4	212.71	0	0.00	4	212.71
January - 2011	6	413.96	0	0.00	6	413.96
February - 2011	11	697.20	0	0.00	11	697.20
Total	341	14,905.89	0	0.00	341	14,905.89

March - 2008	1	32.50	0	0.00	1	32.50
April - 2008	7	70.00	0	0.00	7	70.00
May - 2008	1	65.00	0	0.00	1	65.00
June - 2008	3	0.00	0	0.00	3	0.00
July - 2008	3	65.00	0	0.00	3	65.00
August - 2008	8	80.50	0	0.00	8	80.50
September - 2008	6	130.00	0	0.00	6	130.00
October - 2008	3	130.00	0	0.00	3	130.00
November - 2008	2	0.00	0	0.00	2	0.00
December - 2008	0	0.00	0	0.00	0	0.00
January - 2009	4	117.98	0	0.00	4	117.98
February - 2009	3	0.00	0	0.00	3	0.00

March - 2009	6	195.00	0	0.00	6	195.00
April - 2009	4	135.00	0	0.00	4	135.00
May - 2009	1	0.00	0	0.00	1	0.00
June - 2009	1	0.00	0	0.00	1	0.00
July - 2009	1	65.00	0	0.00	1	65.00
August - 2009	9	260.00	0	0.00	9	260.00
September - 2009	0	0.00	0	0.00	0	0.00
October - 2009	1	65.00	0	0.00	1	65.00
November - 2009	4	260.00	0	0.00	4	260.00
December - 2009	1	0.00	0	0.00	1	0.00
January - 2010	6	260.00	0	0.00	6	260.00
February - 2010	1	65.00	0	0.00	1	65.00
March - 2010	6	130.00	0	0.00	6	130.00
April - 2010	6	65.00	0	0.00	6	65.00
May - 2010	1	65.00	0	0.00	1	65.00
June - 2010	4	65.00	0	0.00	4	65.00
July - 2010	3	0.00	0	0.00	3	0.00
August - 2010	4	260.00	0	0.00	4	260.00
September - 2010	1	65.00	0	0.00	1	65.00
October - 2010	5	237.00	0	0.00	5	237.00
November - 2010	4	130.00	0	0.00	4	130.00
December - 2010	4	130.00	0	0.00	4	130.00
January - 2011	3	65.00	0	0.00	3	65.00
February - 2011	2	65.00	0	0.00	2	65.00
Total	119	3,272.98	0	0.00	119	3,272.98

March - 2008	4	274.00	0	0.00	4	274.00
April - 2008	13	849.30	0	0.00	13	849.30
May - 2008	4	285.05	0	0.00	4	285.05
June - 2008	9	530.66	0	0.00	9	530.66
July - 2008	19	1,247.19	0	0.00	19	1,247.19
August - 2008	14	956.29	0	0.00	14	956.29
September - 2008	7	445.09	0	0.00	7	445.09
October - 2008	10	544.52	0	0.00	10	544.52
November - 2008	15	886.38	0	0.00	15	886.38
December - 2008	15	759.07	0	0.00	15	759.07
January - 2009	9	573.80	0	0.00	9	573.80
February - 2009	7	382.75	0	0.00	7	382.75
March - 2009	11	704.41	0	0.00	11	704.41
April - 2009	6	329.48	0	0.00	6	329.48
May - 2009	11	650.67	0	0.00	11	650.67

June - 2009	10	621.63	0	0.00	10	621.63
July - 2009	14	894.05	0	0.00	14	894.05
August - 2009	14	838.10	0	0.00	14	838.10
September - 2009	6	413.05	0	0.00	6	413.05
October - 2009	8	474.61	0	0.00	8	474.61
November - 2009	6	422.85	0	0.00	6	422.85
December - 2009	1	25.00	0	0.00	1	25.00
January - 2010	7	368.77	0	0.00	7	368.77
February - 2010	13	776.50	0	0.00	13	776.50
March - 2010	20	803.00	0	0.00	20	803.00
April - 2010	9	211.68	0	0.00	9	211.68
May - 2010	5	281.44	0	0.00	5	281.44
June - 2010	11	557.92	0	0.00	11	557.92
July - 2010	17	661.27	0	0.00	17	661.27
August - 2010	18	875.04	0	0.00	18	875.04
September - 2010	7	284.56	0	0.00	7	284.56
October - 2010	7	238.63	0	0.00	7	238.63
November - 2010	3	133.88	0	0.00	3	133.88
December - 2010	4	140.94	0	0.00	4	140.94
January - 2011	6	217.18	0	0.00	6	217.18
February - 2011	11	415.54	0	0.00	11	415.54
Total	351	19,074.30	0	0.00	351	19,074.30

March - 2008	6	212.00	0	0.00	6	212.00
April - 2008	21	1,021.00	0	0.00	21	1,021.00
May - 2008	7	320.50	0	0.00	7	320.50
June - 2008	16	695.00	0	0.00	16	695.00
July - 2008	21	983.55	0	0.00	21	983.55
August - 2008	26	1,206.14	0	0.00	26	1,206.14
September - 2008	16	718.51	0	0.00	16	718.51
October - 2008	16	647.80	0	0.00	16	647.80
November - 2008	19	886.75	0	0.00	19	886.75
December - 2008	14	567.05	0	0.00	14	567.05
January - 2009	13	607.00	0	0.00	13	607.00
February - 2009	11	535.00	0	0.00	11	535.00
March - 2009	18	737.00	0	0.00	18	737.00
April - 2009	10	465.00	0	0.00	10	465.00
May - 2009	13	541.25	0	0.00	13	541.25
June - 2009	8	361.00	0	0.00	8	361.00
July - 2009	23	1,034.77	0	0.00	23	1,034.77
August - 2009	21	931.00	0	0.00	21	931.00

September - 2009	6	288.00	0	0.00	6	288.00
October - 2009	10	401.80	0	0.00	10	401.80
November - 2009	9	365.25	0	0.00	9	365.25
December - 2009	6	231.50	0	0.00	6	231.50
January - 2010	15	620.60	0	0.00	15	620.60
February - 2010	13	522.25	0	0.00	13	522.25
March - 2010	33	844.50	0	0.00	33	844.50
April - 2010	23	560.50	0	0.00	23	560.50
May - 2010	9	333.00	0	0.00	9	333.00
June - 2010	11	564.39	0	0.00	11	564.39
July - 2010	21	982.00	0	0.00	21	982.00
August - 2010	8	338.00	0	0.00	8	338.00
September - 2010	6	232.76	0	0.00	6	232.76
October - 2010	1	45.25	0	0.00	1	45.25
November - 2010	1	48.00	0	0.00	1	48.00
December - 2010	4	195.00	0	0.00	4	195.00
January - 2011	1	65.00	0	0.00	1	65.00
February - 2011	1	65.00	0	0.00	1	65.00
Total	457	19,173.12	0	0.00	457	19,173.12

March - 2008	* The miscellaneous category represents vision claims which do not have a cpt category available				0	0.00
April - 2008					0	0.00
May - 2008					1	65.00
June - 2008					0	0.00
July - 2008					3	195.00
August - 2008					3	45.00
September - 2008					0	0.00
October - 2008					0	0.00
November - 2008					2	86.00
December - 2008					1	65.00
January - 2009					0	0.00
February - 2009					1	0.00
March - 2009					1	43.00
April - 2009					1	0.00
May - 2009					1	0.00
June - 2009					0	0.00
July - 2009					1	0.00
August - 2009					2	65.00
September - 2009					1	65.00
October - 2009					2	0.00
November - 2009					0	0.00

December - 2009

* The miscellaneous category represents vision claims which do not have a cpt category available

0 0.00

January - 2010

1 43.00

February - 2010

0 0.00

March - 2010

0 0.00

April - 2010

0 0.00

May - 2010

0 0.00

June - 2010

1 65.00

July - 2010

0 0.00

August - 2010

8 340.80

September - 2010

5 191.80

October - 2010

7 353.00

November - 2010

5 234.25

December - 2010

2 96.00

January - 2011

15 637.95

February - 2011

15 624.00

Total

79 3,214.80

March - 2008

16 729.10

April - 2008

54 2,484.11

May - 2008

17 895.80

June - 2008

37 1,607.11

July - 2008

65 3,337.03

August - 2008

65 2,938.43

September - 2008

36 1,615.50

October - 2008

39 1,676.76

November - 2008

53 2,496.16

December - 2008

44 1,897.83

January - 2009

35 1,664.68

February - 2009

29 1,091.90

March - 2009

47 2,113.11

April - 2009

27 1,162.93

May - 2009

37 1,623.08

June - 2009

29 1,414.98

July - 2009

53 2,527.19

August - 2009

60 2,696.15

September - 2009

19 1,029.65

October - 2009

29 1,195.91

November - 2009

25 1,280.31

December - 2009

9 306.50

January - 2010

36 1,555.58

February - 2010

40 1,840.86

March - 2010	72	2,304.10
April - 2010	44	1,019.08
May - 2010	20	854.19
June - 2010	38	1,615.96
July - 2010	58	2,499.02
August - 2010	56	2,955.14
September - 2010	26	1,160.27
October - 2010	27	1,345.71
November - 2010	16	666.48
December - 2010	18	774.65
January - 2011	31	1,399.09
February - 2011	40	1,866.74
Total	1,347	59,641.09

Pharmacy	Retail In Network		Retail Out Network		Mail Order	
March - 2008	471	27,124.22	0	0.00	35	12,243.08
April - 2008	440	29,353.41	0	0.00	43	5,752.20
May - 2008	405	25,374.81	0	0.00	48	7,112.95
June - 2008	662	49,730.59	0	0.00	53	16,405.36
July - 2008	385	29,015.19	0	0.00	38	4,161.62
August - 2008	420	27,965.38	0	0.00	47	5,116.10
September - 2008	398	27,344.48	0	0.00	31	11,024.35
October - 2008	429	30,163.77	0	0.00	45	4,259.66
November - 2008	431	26,490.16	0	0.00	65	6,650.55
December - 2008	625	41,198.61	0	0.00	40	12,537.58
January - 2009	442	31,063.37	0	0.00	59	6,988.83
February - 2009	444	31,763.35	0	0.00	33	5,616.62
March - 2009	471	30,816.73	0	0.00	32	17,781.14
April - 2009	426	28,986.88	0	0.00	61	5,448.58
May - 2009	458	28,843.82	0	0.00	28	3,667.68
June - 2009	645	47,210.08	0	0.00	57	23,743.71
July - 2009	380	25,818.47	0	0.00	36	5,830.58
August - 2009	399	30,804.99	0	0.00	35	18,229.73
September - 2009	386	27,194.86	0	0.00	36	5,587.48
October - 2009	407	25,462.76	0	0.00	31	4,163.89
November - 2009	631	50,138.55	0	0.00	46	15,416.58
December - 2009	431	29,986.69	0	0.00	44	7,494.69
January - 2010	377	23,955.65	0	0.00	26	3,218.70
February - 2010	400	30,631.36	0	0.00	27	5,855.20

March - 2010	420	31,283.66	0	0.00	27	11,619.26
April - 2010	370	22,673.10	0	0.00	38	5,279.33
May - 2010	597	44,837.46	2	29.39	62	15,148.84
June - 2010	374	36,418.48	1	37.98	43	4,871.64
July - 2010	305	21,959.49	0	0.00	31	4,002.06
August - 2010	334	35,690.42	2	96.97	19	3,127.07
September - 2010	259	25,434.01	0	0.00	21	2,199.56
October - 2010	457	37,933.03	12	263.16	40	7,935.37
November - 2010	296	33,971.50	0	0.00	19	2,417.10
December - 2010	309	29,546.92	0	0.00	28	4,528.37
January - 2011	258	23,718.43	0	0.00	20	4,265.26
February - 2011	359	38,866.12	1	122.50	26	2,917.27
Total	15,301	1,138,770.80	18	550.00	1,370	282,617.99

March - 2008					506	39,367.30
April - 2008					483	35,105.61
May - 2008					453	32,487.76
June - 2008					715	66,135.95
July - 2008					423	33,176.81
August - 2008					467	33,081.48
September - 2008					429	38,368.83
October - 2008					474	34,423.43
November - 2008					496	33,140.71
December - 2008					665	53,736.19
January - 2009					501	38,052.20
February - 2009					477	37,379.97
March - 2009					503	48,597.87
April - 2009					487	34,435.46
May - 2009					486	32,511.50
June - 2009					702	70,953.79
July - 2009					416	31,649.05
August - 2009					434	49,034.72
September - 2009					422	32,782.34
October - 2009					438	29,626.65
November - 2009					677	65,555.13
December - 2009					475	37,481.38
January - 2010					403	27,174.35
February - 2010					427	36,486.56
March - 2010					447	42,902.92
April - 2010					408	27,952.43
May - 2010					661	60,015.69

June - 2010	418	41,328.10
July - 2010	336	25,961.55
August - 2010	355	38,914.46
September - 2010	280	27,633.57
October - 2010	509	46,131.56
November - 2010	315	36,388.60
December - 2010	337	34,075.29
January - 2011	278	27,983.69
February - 2011	386	41,905.89
Total	16,689	1,421,938.79

MESSA Claims Report - Claims Exceeding \$50,000

Account Name: West Branch-Rose City Area Sch

Claims Paid: 3/1/2010 - 2/28/2011

Number of Claimants with Paid Claims Exceeding \$50,000	Total Dollar Amount of Paid Claims Exceeding \$50,000
5	402,757.92

Claims Paid: 3/1/2009 - 2/28/2010

Number of Claimants with Paid Claims Exceeding \$50,000	Total Dollar Amount of Paid Claims Exceeding \$50,000
4	557,432.89

Claims Paid: 3/1/2008 - 2/28/2009

Number of Claimants with Paid Claims Exceeding \$50,000	Total Dollar Amount of Paid Claims Exceeding \$50,000
3	265,375.31

MESSA Retention Expense Report

Account Name: West Branch Rose City Area Sch

Plan Name: MESSA Retention Expense

Expense	Medical Coverage	Prescription Drug Coverage	Vision Coverage
Plan Administration Fees	\$149,479.73	\$7,186.54	\$1,408.70
Network Access Fees	Included	Included	Included
Specific Stop Loss Fees	N/A	N/A	N/A
Aggregate Stop Loss Fees	N/A	N/A	N/A
Utilization Review Fees	Included	Included	Included
Case Management Fees	Included	Included	N/A
Agent/Broker/Consultant Commissions	N/A	N/A	N/A
Agent/Broker/Consultant Fees	N/A	N/A	N/A
Risk and Contingency Charges	\$33,696.84	\$7,925.06	\$391.27
Premium Taxes	\$1,055.93	\$0.00	\$0.00
Other Than Group Subsidy	\$17,454.29	\$3,962.53	N/A
Conversion Subsidy	\$0.00	\$0.00	N/A
Total Retention Expense:	\$201,686.79	\$19,074.13	\$1,799.97

Expenses denoted as "Included" are part of the overall Administration Fee.

Expenses denoted as "N/A" are not applicable to a Fully Insured Plan. MESSA will not pay any agent, broker or consultant a fee or commission.

MESSA Retention Expense Report

Account Name: West Branch-Rose City Area Sch
 Report Period: 3/1/2009 - 02/28/2010

Plan Administration Fees	\$153,076.51	\$7,899.20	\$1,464.97
Network Access Fees	Included	Included	Included
Specific Stop Loss Fees	N/A	N/A	N/A
Aggregate Stop Loss Fees	N/A	N/A	N/A
Utilization Review Fees	Included	Included	Included
Case Management Fees	Included	Included	N/A
Agent/Broker/Consultant Commissions	N/A	N/A	N/A
Agent/Broker/Consultant Fees	N/A	N/A	N/A
Risk and Contingency Charges	\$32,781.91	\$7,991.99	\$406.94
Premium Taxes	\$1,899.20	\$0.96	\$0.00
Other Than Group Subsidy	\$15,441.35	\$3,998.85	N/A
Conversion Subsidy	\$0.00	\$0.00	N/A
Total Retention Expense:	\$203,198.97	\$19,891.00	\$1,871.91

Expenses denoted as "Included" are part of the overall Administration Fee.
 Expenses denoted as "N/A" are not applicable to a Fully Insured Plan. MESSA will not pay any agent, broker or consultant a fee or commission.

MESSA Retention Expense Report

Account Name: West Branch-Rose City Area Sch
 Report Period: 3/1/2008 - 2/28/2009

Account Name	Report Period	Plan	Retention
Plan Administration Fees	\$136,455.10	\$8,732.43	\$1,497.18
Network Access Fees	Included	Included	Included
Specific Stop Loss Fees	N/A	N/A	N/A
Aggregate Stop Loss Fees	N/A	N/A	N/A
Utilization Review Fees	Included	Included	Included
Case Management Fees	Included	Included	N/A
Agent/Broker/Consultant Commissions	N/A	N/A	N/A
Agent/Broker/Consultant Fees	N/A	N/A	N/A
Risk and Contingency Charges	\$31,655.29	\$8,867.37	\$415.84
Premium Taxes	\$1,946.89	\$0.00	\$0.00
Other Than Group Subsidy	\$14,857.47	\$4,437.30	N/A
Conversion Subsidy	\$0.00	\$0.00	N/A
Total Retention Expense:	\$184,914.75	\$22,037.10	\$1,913.02

Expenses denoted as "Included" are part of the overall Administration Fee.
 Expenses denoted as "N/A" are not applicable to a Fully Insured Plan. MESSA will not pay any agent, broker or consultant a fee or commission.

WestBranch-RoseCityAreaSchools

Group(s)	Month	Subscribers	Earned Premium	Paid Claims	Administration	Commission	Delta Admin
0000827	2008-03	269	\$13,585.30	\$12,850.55	\$1,842.17	\$682.62	\$1,159.55
	2008-04	270	\$13,621.49	\$14,715.10	\$1,847.08	\$109.88	\$1,737.20
	2008-05	270	\$13,612.83	\$10,208.65	\$1,845.90	\$228.62	\$1,617.28
	2008-06	270	\$13,609.98	\$12,556.70	\$1,845.52	\$460.07	\$1,385.45
	2008-07	263	\$14,637.40	\$16,182.05	\$2,021.43	\$225.95	\$1,795.48
	2008-08	264	\$14,713.34	\$17,683.78	\$2,031.91	\$370.45	\$1,661.46
	2008-09	266	\$14,791.62	\$10,179.60	\$2,042.72	\$0.00	\$2,042.72
	2008-10	267	\$14,852.84	\$15,267.55	\$2,051.18	\$735.72	\$1,315.46
	2008-11	269	\$14,931.12	\$11,186.50	\$2,061.98	\$483.36	\$1,578.62
	2008-12	267	\$14,852.84	\$13,250.40	\$2,051.18	\$255.81	\$1,795.37
	2009-01	267	\$14,852.84	\$15,492.50	\$2,051.18	\$0.00	\$2,051.18
	2009-02	265	\$14,745.12	\$11,046.00	\$2,036.30	\$381.36	\$1,654.94
	2009-03	263	\$14,666.23	\$19,590.65	\$2,025.41	\$370.96	\$1,654.45
	2009-04	261	\$14,558.51	\$17,591.00	\$2,010.53	\$735.00	\$1,275.53
	2009-05	261	\$14,558.51	\$12,783.80	\$2,010.53	\$361.71	\$1,648.82
	2009-06	261	\$14,558.51	\$14,795.10	\$2,010.53	\$363.51	\$1,647.02
	2009-07	255	\$16,063.95	\$20,313.65	\$2,194.34	\$365.14	\$1,829.20
	2009-08	255	\$16,063.95	\$20,030.70	\$2,194.34	\$394.18	\$1,800.16
	2009-09	256	\$16,109.58	\$9,094.45	\$2,200.57	\$404.59	\$1,795.98
	2009-10	257	\$16,127.10	\$13,053.55	\$2,202.97	\$412.83	\$1,790.14
	2009-11	261	\$16,392.86	\$10,367.50	\$2,239.27	\$513.30	\$1,725.97
	2009-12	261	\$16,420.97	\$19,349.50	\$2,243.11	\$287.27	\$1,955.84
	2010-01	263	\$16,484.12	\$13,038.90	\$2,251.73	\$305.70	\$1,946.03
	2010-02	260	\$16,291.01	\$15,665.10	\$2,225.35	\$416.54	\$1,808.81
	2010-03	260	\$16,291.01	\$18,572.35	\$2,225.35	\$409.86	\$1,815.49
	2010-04	260	\$16,291.01	\$18,145.15	\$2,225.35	\$506.02	\$1,719.33
	2010-05	259	\$16,245.38	\$9,563.20	\$2,219.12	\$402.91	\$1,816.21
	2010-06	259	\$16,245.38	\$14,672.50	\$2,219.12	\$290.96	\$1,928.16
	2010-07	241	\$15,174.45	\$19,937.70	\$2,072.83	\$530.50	\$1,542.33
	2010-08	240	\$15,128.82	\$15,057.80	\$2,066.60	\$267.35	\$1,799.25
	2010-09	254	\$16,086.78	\$10,531.05	\$2,197.46	\$490.01	\$1,707.45
	2010-10	254	\$16,086.78	\$15,996.50	\$2,197.46	\$370.72	\$1,826.74
2010-11	254	\$16,086.78	\$14,851.85	\$2,197.46	\$378.22	\$1,819.24	
2010-12	254	\$16,086.78	\$16,828.30	\$2,197.46	\$447.30	\$1,750.16	
2011-01	254	\$16,086.78	\$14,034.80	\$2,197.46	\$407.87	\$1,789.59	
2011-02	259	\$16,314.93	\$9,091.00	\$2,228.62	\$401.03	\$1,827.59	
0000827		9369	\$553,226.90	\$523,575.48	\$75,781.52	\$13,767.32	\$62,014.20

MESSA – Our Wellness Programs Keep Members Healthy and Reduce Costs

Research shows a significant return on investment for health promotion programs. In the U. S. Department of Health and Human Services study "Prevention Makes Common Cent\$," the median return on investment from nine disease management and wellness programs sponsored by companies such as General Motors, General Mills, Motorola, Chevron, Johnson & Johnson and Procter and Gamble, was \$3.14 for each dollar invested.¹ The same study found that disease management programs saved from \$7.33 to \$10.38 for each dollar invested².

These findings lead to one clear conclusion for health plans—reducing our nation's health care costs requires smarter strategies that help Americans:

- live healthier lives,
- make better lifestyle choices,
- prevent and avoid serious disease, and
- better manage chronic conditions when they do occur.

MESSA has been far ahead of its time in supporting wellness programs for our members, including:

- strong member education programs,
- support for school-based wellness teams,
- sponsorship of the Great Lakes Wellness Conference, and
- a partnership with Mayo Clinic to provide our members with credible medical information and healthy living tips through the monthly *Mayo EmbodyHealth* newsletter and interactive Web site services—including personalized health risk assessments.

MESSA's focus on member health education, preventive care and early detection through regular cancer screenings pays off in measurable ways. According to the Business Intelligence Center operated by Blue Cross Blue Shield of Michigan, MESSA's membership has higher compliance rates with measures of best practices in cancer screenings and chronic disease management than BCBSM statewide benchmarks. Services measured in MESSA's 2008 BCBSM Business Intelligence Report include breast and cervical cancer screenings, and best practices in treatment of asthma, cardiovascular and diabetes.

Wellness programs promote healthy lifestyle choices and proper balance in our lives. Healthy employees are more productive on the job, experience less absenteeism and feel happier.

¹ U.S. Department of Health and Human Services; *Prevention Makes Common Cent\$*, 2003; <http://aspe.hhs.gov/health/prevention/>

² Ibid

For years, coverage for preventive care and screenings has been a MESSA priority. MESSA's Healthy Expectations provides a personalized support program for expectant mothers. And MESSA's Choices and Choices II Preferred Provider Organization (PPO) plans have included coverage for important preventive services such as annual physical examinations and health screenings as part of the basic benefit package.

As part of our commitment to our members and to early detection and prevention of serious illness, MESSA plans support screening services for cervical and breast cancer (among other covered screening services). MESSA's participation rate for annual breast cancer screening is above the national average: 93 percent versus 75 percent in a National Committee for Quality Assurance study. Mammography screening is an important component of our Women's Health Initiative.

Wellness and Member Education

Health education programs that succeed in getting people to make healthier lifestyle choices are proving to be wise, cost-effective strategies that can dramatically lower health care costs long-term without impairing benefits or shifting costs. Wellness and member education programs are two types of programs that accomplish this goal.

MESSA's Health Education programs offer practical and proven approaches to effectively manage chronic conditions. MESSA has aggressively supported chronic disease management programs to help our members better manage their conditions and to reduce the cost of care over the long-term.

MESSA's Asthma Management Program, the MESSA Diabetes Education Program, and the MESSA Cardiovascular Health Education Program use a variety of methods to educate members:

- Access to specially-trained nurses who give members the personalized one-on-one support they need to manage asthma, diabetes, or cardiovascular disease
- Access to educational materials such as fliers, pamphlets, newsletters, information packets and videos
- Tips for members to use to improve their relationships with their personal physicians

Studies show that people with chronic illnesses enrolled in Health Education programs have fewer hospital admissions, fewer emergency room visits and lower overall medical costs. Patients enjoy a better quality of life and avoid many medical crises when a chronic condition such as asthma or diabetes is appropriately managed on a continuing basis.

Our Asthma and Diabetes management programs have proven to reduce costs while improving patients' quality of life.

All of MESSA's disease management programs provide important information, motivation and support to help members reach their health goals including important

cardiovascular health goals. Knowing key cardiovascular numbers such as blood pressure, blood sugar and cholesterol is important to achieving optimal health. MESSA's Health Initiative packets, *For Your Good Health*, help members track their key cardiovascular numbers, evaluate their risks for cardiovascular disease and take effective action.

Our support for preventive care, chronic condition management and wellness programs is based on our research in best health care practices. This research continues to show that such programs are a smart strategy for reducing health care costs in the short- and long-term.

In 2009, MESSA's chronic disease management programs earned full Disease Management Accreditation from URAC, a Washington-D.C.-based leader in establishing industry standards and benchmarking programs for quality, efficiency, cost-effectiveness and adherence to best practices.

MESSA's Asthma, Diabetes and Cardiovascular Health Education and Member Support programs provide highly-personalized support from MESSA nurses to help members better manage their conditions and utilize appropriate evidence-based medical treatments.

URAC Disease Management Accreditation of our disease management and member support programs is more proof that MESSA is a leader in providing high quality and cost-effective member support programs to public school employees. MESSA's goals are to help our 82,000 members and their families better manage their conditions, improve their quality of life and reduce health care costs over the long-term.

MESSA's Asthma Management Program

American workers lost 14.5 million work days and students lost 14 million school days due to asthma in 2004 according to the American Lung Association³. About one in six pediatric emergency room visits are asthma-related. One national study estimated that per capita expenditures for asthmatic patients are approximately 2.5 times higher than non-asthmatics. Clearly asthma is an area where a focused disease management program can positively affect costs downward.

Since 2000, more than 4,400 members have enrolled in MESSA's Asthma Management Program. In our program, registered nurses work with members who are asthmatic to utilize appropriate care and improve their quality of life. We identify candidates for the program by identifying those who have received emergency room or inpatient hospital care for asthma.

³ American Academy of Allergy Asthma & Immunology; *Allergy & Asthma Advocate*; Fall 2004
<http://www.aaaai.org/patients/advocate/2004/fall/costs.stm>

Our findings since implementing this program (source: MESSA's 2008 BCBSM Business Intelligence Center report based on 2006-2007 data) indicate:

- The rate of MESSA members receiving appropriate and preferred asthma therapy—96 percent—was well above the BCBSM statewide average of 93 percent
- MESSA paid an average of 9 percent less in total health care dollars, not including pharmacy claims, per member with persistent asthma compared to the BCBSM statewide average payment (2005-2006 data)
- MESSA rates per thousand for Emergency Room visits and inpatient hospitalization were well below the BCBSM statewide rates (2005-2006 data)

In addition to personalized nurse assistance, MESSA also sends members a packet of educational materials and a quarterly "Asthma Action" newsletter.

MESSA's Diabetes Management Program

Michigan's diabetes rate is high: second out of 17 benchmark states studied in the Altarum study commissioned by the Michigan Economic Development Corporation and released in 2004. Nationally, it is estimated that more than 17 million people have diabetes—almost six million undiagnosed. Studies have shown that people with diabetes incur medical expenditures 2.4 times higher than non-diabetics. People with diabetes are also absent from work more than three times the rate of people without diabetes.

Helping people better manage and control diabetes offers clear benefits to employers and MESSA members alike. In MESSA's Diabetes Management Program, registered nurses and a certified diabetic educator work with MESSA members who have experienced a hospital admission due to diabetes. More than 6,600 MESSA members have participated in this program.

Our findings since implementing this program indicate:

- MESSA's diabetic members had a combined severity of illness score five percent lower than the BCBSM statewide average in 2006
- MESSA rates for A1c testing, lipid profiling and nephropathy monitoring exceeded the BCBSM statewide rates during 2006 and 2007

MESSA's Cardiovascular Disease Management Program

The potential for long-term benefits for MESSA and our members who enroll in our Cardiovascular Disease Management Program is substantial. More than 61 million Americans live with some form of cardiovascular disease. The cost of cardiovascular disease, including both medical costs and lost productivity, topped \$448 billion in 2008 according to the American Heart Association. And the Altarum study commissioned by the state MEDC identified Michigan as the

worst among 17 benchmark states for cardiovascular disease.

Aggregate claim data shows cardiovascular disease is one of the most costly chronic conditions afflicting MESSA members. We also know that not all members are receiving the recommended appropriate care based on the National Committee on Quality Assurance standards.

MESSA's program has provided personalized assistance to more than 3,650 members who have experienced a hospital admission due to a cardiovascular-related diagnosis. MESSA nurses work directly with members to assist them in securing appropriate care and modifying risk factors such as smoking, excess weight, a lack of exercise, poor diet, and high blood sugar and cholesterol readings.

The 2007 rates for Lipid testing and lipid lowering drug therapy for MESSA members diagnosed with ischemic heart disease were above the BCBSM benchmarks. The rates of beta blocker therapy and ACE inhibitor therapy were also higher.

Medical Case Management

Year after year medical research reveals that about 20 percent of the population incurs about 80 percent of the medical expenditures. And the make-up of the 20 percent changes from year-to-year as some people return to health and others suffer a disease or accident.

MESSA works hard to identify members who have been diagnosed with a serious illness or condition so that our Medical Case Management (MCM) team can work with them to identify the most appropriate services and providers. MESSA's MCM nurses work with members and their families to help the members return to their highest quality of life and ensure the right care at the right time. Our nurses also work to coordinate care with other insurers and to make sure the appropriate insurer pays for needed medical services.

Currently, there are approximately 155 MESSA members enrolled in our MCM program and receiving assistance from our MCM nurses.

In 2008, and again in 2009, MESSA's MCM program earned full accreditation from the Utilization Review Accreditation Commission (URAC), a nationally-respected accrediting organization that establishes quality standards for the health care industry. This recognition underscores the quality of MESSA's work with our members, their families, and providers.

URAC certification of our MCM program also ensured that MESSA was in full compliance with Public Act 106 of 2007. PA 106 requires health plans that serve public employers to have accredited MCM programs.

MESSA – Our Plans Are Underwritten by Industry Leaders

MESSA'S plan offerings are underwritten by individual insurance carriers chosen for their:

- reputation,
- depth of coverage,
- geographic reach, and
- ability to negotiate with providers for the best rates.

We work closely with our carriers to ensure they meet our high standards for service, cost effectiveness and member privacy protection. We periodically review our agreements with our underwriters and test the market to ensure that we are maximizing our members' access to quality health care by leveraging the most cost effective underwriters.

Michigan's health insurance market is unique among the states. Michigan's market is dominated by one major carrier, Blue Cross Blue Shield of Michigan (BCBSM). The Blues insure more than half of Michigan's nine million residents.

Blue Cross Blue Shield of Michigan

Blue Cross Blue Shield of Michigan (BCBSM) underwrites MESSA's medical health care plans. BCBSM contracts with a large network of participating providers throughout the state. Participating providers agree to accept pre-determined reimbursements as payment-in-full, less any applicable plan deductible or co-payment. Large networks help ensure that members can access quality health care. Seeing participating providers also limits members' out-of-pocket costs and helps hold down the overall cost of health care through BCBSM's pre-negotiated fees with participating providers.

MESSA's contract with the Blues gives our members access to the largest provider networks in the state and nation. That's a very important factor for MESSA because our members are located in every corner of the state. The Blues also have the largest network discounts which MESSA leverages to keep our rates competitive while preserving quality coverage.

BCS Life Insurance Company

BCS Life Insurance Company underwrites health care benefits that are unique to MESSA's health plans, as well as a portion of our medical claims submitted by health providers who do not participate with BCBSM. BCS Life is a national organization that is part of BCS Financial Corporation which is owned by more than 50 BCBSM plans and the Blue Shield Association.

Delta Dental Plan of Michigan

Delta Dental Plan of Michigan is a nonprofit dental care services corporation. Delta Dental underwrites the dental plans offered to MESSA members. Currently one of the largest dental plans in the country, Delta Dental contracts with about 90 percent of the actively practicing dentists in Michigan. Participating dentists provide discounts for their services, thereby saving money for school districts and members. Delta Dental was recently awarded ISO 9001 certification for quality, the first organization in the dental benefits industry to earn this international gold standard for quality.

Life Insurance Company of North America (LINA) — A CIGNA subsidiary

The Life Insurance Company of North America (LINA) underwrites MESSA's vision, disability, life and variable option plans. CIGNA companies place a high value on providing quality member service. In business since 1865, CIGNA has achieved the highest rating for quality in the industry.

Vision Service Plan (VSP)

Vision Service Plan (VSP) of Columbus, Ohio administers MESSA vision care plans. VSP is one of the oldest and largest providers of vision care coverage in the nation, with a large network of participating providers located throughout Michigan. Plan allowances are higher when VSP providers are utilized.

MESSA – Our Products

MESSA works diligently to provide members with convenient access to quality health care and broad networks of providers throughout Michigan. Not all plans or options are right for all areas of the state. The availability of network physicians, facilities and specialists is an important consideration for many educators throughout Michigan. MESSA believes that health care coverage decisions should continue to be determined in local and fair negotiations.

To be eligible for MESSA benefits, at least one employee bargaining group must be represented by the MEA and have negotiated our health benefits for its educational members. We offer the following benefits to eligible employee groups:

- Medical insurance including prescription drug coverage
- Dental plans
- Vision plans
- Life insurance
- Long term disability income insurance
- Layoff Benefit
- Medical waiver of premium
- Life insurance waiver of premium
- Disability insurance waiver of premium

Medical Plans

MESSA Choices and MESSA Choices II are MESSA's flagship plans. More than 75 percent of MESSA members have chosen one of our PPO plans over the past four years. For both plans there are In-network and Out-of-network benefit levels. Members who stay In-network for services pay less out of their own pockets and receive a more comprehensive level of coverage. Members who go Out-of-network may face significant additional co-payments, out-of-pocket costs, and fees to providers. MESSA Choices is available to bargaining units in Macomb, Oakland, St. Clair, and Wayne counties, while Choices II is available statewide. MESSA's Choices PPO plans include well-child check-ups, immunizations, Medical Case Management, NurseLine, Healthy Expectations, annual physicals and preventive screenings.

MESSA Super Care 1 is a traditional indemnity plan that is available with various deductible options.

With MESSA's indemnity plan, members have no additional out-of-pocket costs beyond co-payments and deductibles for covered services received from a participating

provider. Members who receive service from a non-participating provider may be responsible for additional costs. SuperCare 1 coverage includes MESSA's Medical Case Management (MCM) program.

Prescription Drug Options

Prescription drug coverage is available only as part of a medical plan. MESSA offers a variety of prescription drug options. These plans also include mail order coverage for maintenance drugs with reduced co-payments. For more information about mail order prescriptions, please visit our Web site at www.messa.org.

Dental Plans

MESSA Delta Dental plans provide coverage at a wide range of levels depending on the group's needs. Over 90 percent of Michigan dentists participate with Delta Dental Plan of Michigan. Benefits are based on the coverage level negotiated, up to the plan maximum negotiated for the group.

Vision Plans

MESSA's vision plans are underwritten by Life Insurance of North America (LINA) and administered by Vision Service Plan (VSP). During each plan year, the MESSA Vision Care Plan includes benefits toward:

- one vision examination
- one pair of spectacle lenses and one frame, or
- one pair of contact lenses, or
- a supply of disposable contact lenses.

Negotiated Long Term Disability Coverage

MESSA's disability insurance is underwritten by Life Insurance Company of North America (LINA). A definable employee group, such as all bargaining unit members, may negotiate this benefit. Salary protection can be provided at 50, 60, 66^{2/3}, or 70 percent of contractual salary. A monthly benefit is payable as long as the employee is totally disabled, up to a maximum benefit period.

Negotiated Group Term Life Insurance

Negotiated Group Term Life is available in increments of \$1,000 of coverage as a flat amount or multiples of salary. There is a maximum of 3x salary up to \$225,000 per member. Accidental Death and Dismemberment (AD&D) coverage, usually matching

the life benefit amount, is also available. A waiver of premium provision is included unless otherwise specified.

Dependent Term Life Insurance

Dependent Term Life Insurance without AD&D benefits is available for a spouse and eligible children of the member. This plan provides a benefit equal to 50 percent of the member's benefit (not to exceed \$25,000) for the spouse, and 25 percent (not to exceed \$12,500) for each eligible child. The coverage is available as a negotiated benefit or at the employee's expense through payroll deduction if 75 percent of the definable group having eligible dependents elects to enroll in Dependent Life.

Optional Coverages

Several employee-paid optional coverages are also available, including:

- long-term disability
- short-term disability
- survivor income
- supplemental term life

MESSA – Answers to Frequently Asked Questions

You may have questions about MESSA or our working relationship with the Michigan Education Association (MEA). We've provided responses to frequently asked questions to help clarify information you may have heard about us or our services.

MESSA is a not-for-profit 501(c)(9) membership organization known as a Voluntary Employees' Beneficiary Association (VEBA). We are fully regulated by the state and federal governments. MESSA distributes an annual report containing detailed financial data to superintendents, legislators and the media.

As a VEBA, MESSA has a fiduciary duty to members to always act in their best interest. By law and charter, MESSA funds must be spent to pay and administer members' medical claims. It cannot, and does not, make expenditures on political campaigns or PACs.

How did MESSA get started?

At the 1937 Representative Assembly, the MEA authorized development of a group hospitalization program. This program was one of the first in the United States for members of a professional association. Herman Henkel, a Lansing-area insurance agent, administered the voluntary MEA salary and hospital indemnity program. The Hoosier Casualty Company of Indianapolis provided coverage. Over the next 20 years, the voluntary MEA salary and indemnity program grew to 10,000 members.

In 1960 Henkel retired. Under state insurance law the MEA could not act as its own agent, so leaders chartered a not-for-profit organization governed by a Board of Trustees—the Michigan Education Special Services Association (MESSA) was born. Gradually, MESSA's group insurance programs expanded to include life insurance, salary protection, major medical, accidental death and dismemberment insurance and disability coverage.

MESSA pooled small employee groups together to provide stable rates and save districts money by leveraging the pool's bargaining power with insurers.

The founding of MESSA and the adoption of pooling strategy were visionary for the times. Many other states are still trying to catch up with Michigan's emphasis on providing quality benefits for school employees as a way to attract and retain quality educational employees.

MESSA is a market leader, serving about 45 percent of the Michigan education market.

What is the relationship between MEA and MESSA?

MESSA was created by the MEA to provide an affordable source for group health coverage. Each organization has a board of directors with a separate and distinct set of fiduciary duties.

About 57 percent of MEA members have MESSA coverage. The rest either have coverage from another insurer or no health coverage at all.

About 85 percent of MESSA's members are MEA members. The rest are employees such as administrators, superintendents, nonrepresented staff or groups represented by other unions (as long as one MEA group in a school district has MESSA, all other employees are eligible to choose MESSA as well).

Unlike for-profit insurers, MESSA doesn't pay commissions. MESSA markets our products to MEA members, leaders and bargainers. MESSA also works with MEA staff and bargainers to train them on MESSA plans, options, underwriting and bargaining strategies.

What steps is MESSA taking to control health care costs for school districts and members?

Michigan's ongoing education funding crisis has placed a strain on many school districts and their employees. Many employee bargaining groups have chosen health plans that cost less, accepted higher out-of-pocket expenses and sacrificed raises to help school districts balance budgets to preserve their quality health plan through MESSA.

MESSA helps local school districts succeed by keeping employees healthy and on the job. MESSA coverage is an important factor in job satisfaction for 90 percent of our members. We help districts build strong, successful staffs.

As a not-for-profit membership organization that continually strives to put member interests first, MESSA works to balance plan design changes with the goal of preserving the quality benefits that give members peace of mind and security. We also understand how the rising cost of health care impacts our members and the school districts in which they work. Here are some of the ways in which MESSA is controlling health care costs:

- MESSA has used \$142 million from its reserves to subsidize and reduce premiums charged to school districts over the past three years. As a VEBA, MESSA is able to return surplus reserves to our members and their school districts in future years.

- Educators with MESSA coverage have helped their districts and taxpayers save more than \$500 million by choosing lower cost options over the past four years. As members move to lower cost plans, claims costs are lower because of network discounts.
- When MESSA introduced the Choices and Choices II PPO programs, cost savings attributed to using in-network providers that provide discount pricing to members helped slow the rate of cost increase for our plans. MESSA members are using In-network PPO providers and generic prescriptions drugs at unprecedented levels.
- MESSA has long promoted preventive care, cancer screening, wellness, member education and chronic care management programs to help members improve their quality of life and keep costs down.

Where can I go for more information?

Contact your local MESSA field representative or MEA UniServ Director, or visit our Web site at www.messa.org.



1475 Kendale Boulevard, PO Box 2600
 East Lansing, MI 48826-2500
 517.292.4910

**Quote Summary Exclusively for
 West Branch-Rose City Area Sch**
 Quote Effective 07/01/2011

Requested: 06/21/2011
 Quote Request ID: 208689
 MESSA Field Rep: Kirk Bascom

Quoted Group(s): **NEW-Steelworkers**

Description	Current - NEW	Rate	Census Used	Quote ID 315622	Rate	Quote ID 315623	Rate
Medical:			Single: 9	NON-PAK		NON-PAK	
COON Deductible:			2-Person: 35	MESSA Choices	605.95	MESSA Choices	550.33
COV/UC/ER Copay:			Family: 29	\$100/\$200	1,361.50	\$500/\$1000	1,236.35
RX Drug Copay:				\$250/\$500	1,512.61	\$1000/\$2000	1,373.56
Riders Included:				\$20/\$25/\$50		\$20/\$25/\$50	
				SaverRX		SaverRX	
				None		None	
Dental:				Not Included in Benefit Package		Not Included in Benefit Package	
Class I:							
Class II:							
Class III:							
Annual Max:							
Class IV:							
Lifetime Max:							
Riders Included:							
Vision:				Not Included in Benefit Package		Not Included in Benefit Package	
Life Ins:				Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
AD&D Ins:				Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
Dep Life Ins:				Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
LTB:				Not Included in Benefit Package		Not Included in Benefit Package	
Waiting Period:							
Alcohol/Drug:							
Mental/Nervous:							
SS Offset:							
COLA:							
Volume:							
Rate/\$100:							

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered will affect final rates. Final rates will be calculated at time of implementation in accordance with MESSA Underwriting and Rating guidelines.



**Quote Summary Exclusively for
West Branch-Rose City Area Sch**
Quote Effective 07/01/2011

Requested: 06/21/2011
Quote Request ID: 208685
MESSA Field Rep: Kirk Bascom

1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
00.292.4910

Quoted Group(s): 951A-Administrators, Support Staf, 951C-Teachers

Description	Current - 951AC	Rate	Census Used	Quote ID 315477	Rate	Quote ID 315478	Rate
PAK A							
Medical:	MESSA Super Care 1	765.28	Single: 0	PAK A MESSA Super Care 1	756.90	PAK A MESSA Super Care 1	756.90
IN Deductible:	\$ 50/\$100	1,719.99	2-Person: 1	MESSA Super Care 1	1,701.15	MESSA Super Care 1	1,701.15
COON Deductible:	N/A	1,910.94	Family: 2	\$100/\$200	1,890.00	\$100/\$200	1,890.00
OV/UC/ER Copay:	N/A			N/A		N/A	
RX Drug Copay:	\$10/\$20			N/A		N/A	
Riders Included:	None			\$10/\$20		\$10/\$20	
				None		None	
Dental:		33.86	Single: 0		33.86		33.86
Class I:	100%	61.66	2-Person: 1	100%	61.66	100%	61.66
Class II:	50%	104.57	Family: 2	50%	104.57	50%	104.57
Class III:	50%			50%		50%	
Annual Max:	\$2,000			\$2,000		\$2,000	
Class IV:							
Lifetime Max:	\$0			\$0		\$0	
Riders Included:	2 Cleanings			2 Cleanings		2 Cleanings	
Vision:	VSP 1	3.59	Single: 0	VSP 1	3.59	VSP 1	3.59
		7.72	2-Person: 1		7.72		7.72
		11.62	Family: 2		11.62		11.62
Life Ins:	\$10,000		3	\$10,000		\$10,000	
Volume:					30,000		30,000
Rate/\$1,000:					0.17		0.17
Composite:		1.70			1.70		1.70
AD&D Ins:	\$10,000		3	\$10,000		\$10,000	
Volume:					30,000		30,000
Rate/\$1,000:					0.03		0.03
Composite:		0.30			0.30		0.30
Dep Life Ins:	Not Included in Benefit Package			Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
Composite:							
LTD:	66 2/3% Max \$5,000		3	66 2/3% Max \$5,000		66 2/3% Max \$5,000	
Waiting Period:	90 CDMF			90 CDMF		90 CDMF	
Alcohol/Drug:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
Mental/Nervous:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
SS Offset:	Family			Family		Family	
COLA:	No			No		No	
Volume:					14,896		14,896
Rate/\$100:					0.56		0.56
Composite:		27.81			27.81		27.81
Total Monthly Rate Per Member - Single		\$832.54			\$824.16		\$824.16
Total Monthly Rate Per Member - 2 Person		\$1,819.18			\$1,800.34		\$1,800.34
Total Monthly Rate Per Member - Family		\$2,056.94			\$2,036.00		\$2,036.00

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered will affect final rates. Final rates will be calculated at time of implementation in accordance with MESSA Underwriting and Rating guidelines.



**Quote Summary Exclusively for
West Branch-Rose City Area Sch**
Quote Effective 07/01/2011

Requested: 06/21/2011
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810.292.4910

Quoted Group(s): 951A-Administrators, Support Staf, 951C-Teachers							
Description	Current - 951AC	Rate	Census Used	Quote ID 315477	Rate	Quote ID 315478	Rate
Medical:	PAK B			PAK B		PAK B	
N Deductible:	Not Included in Benefit Package			Not Included in Benefit Package		Not Included in Benefit Package	
DON Deductible:							
OV/UC/ER Copay:							
RX Drug Copay:							
Riders Included:							
Dental:							
Class I:	100%	33.80	Single: 1		33.80		33.80
Class II:	50%	61.59	2-Person: 2	100%	61.59	100%	61.59
Class III:	50%	104.49	Family: 8	50%	104.49	50%	104.49
Annual Max:	\$2,000			50%		50%	
Class IV:				\$2,000		\$2,000	
Lifetime Max:	\$0			\$0		\$0	
Riders Included:	2 Cleanings			2 Cleanings		2 Cleanings	
Vision:	VSP 1			VSP 1		VSP 1	
		3.59	Single: 1		3.59		3.59
		7.72	2-Person: 2		7.72		7.72
		11.62	Family: 8		11.62		11.62
Life Ins:	\$10,000		11	\$10,000		\$10,000	
Volume:					110,000		110,000
Rate/\$1,000:					0.17		0.17
Composite:		1.70			1.70		1.70
AD&D Ins:	\$10,000		11	\$10,000		\$10,000	
Volume:					110,000		110,000
Rate/\$1,000:					0.03		0.03
Composite:		0.30			0.30		0.30
Dep Life Ins:	Not Included in Benefit Package			Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
Composite:							
STD:	66 2/3% Max \$5,000		11	66 2/3% Max \$5,000		66 2/3% Max \$5,000	
Waiting Period:	90 CDMF			90 CDMF		90 CDMF	
Alcohol/Drug:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
Mental/Nervous:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
SS Offset:	Family			Family		Family	
COLA:	No			No		No	
Volume:					49,774		49,774
Rate/\$100:					0.56		0.56
Composite:		25.34			25.34		25.34
Total Monthly Rate Per Member - Single		\$64.73			\$64.73		\$64.73
Total Monthly Rate Per Member - 2 Person		\$96.65			\$96.65		\$96.65
Total Monthly Rate Per Member - Family		\$143.45			\$143.45		\$143.45

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered will affect final rates. Final rates will be calculated at time of implementation in accordance with MESSA Underwriting and Rating guidelines.



Quote Summary Exclusively for
West Branch-Rose City Area Sch
Quote Effective 07/01/2011

Requested: 06/21/2011
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MESSA Field Rep: Kirk Bascom

1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
50.292.4910

Change
Change

Quoted Group(s): 951A-Administrators, Support Staf, 951C-Teachers

Description	Current - 951AC	Rate	Census Used	Quote ID 315477	Rate	Quote ID 315478	Rate
Medical:	PAK C MESSA Choices II	628.52	Single: 18	PAK C	593.86	PAK C	539.35
IN Deductible:	\$100/\$200	1,412.29	2-Person: 39	MESSA Choices	1,334.29	MESSA Choices	1,211.64
CON Deductible:	\$250/\$500	1,569.04	Family: 81	\$100/\$200	1,482.38	\$500/\$1000	1,346.11
OV/UC/ER Copay:	\$10/\$25/\$50			\$250/\$500		\$1000/\$2000	
RX Drug Copay:	\$10/\$20			\$20/\$25/\$50		\$20/\$25/\$50	
Riders Included:	None			SaverRX		SaverRX	
				None		None	
Dental:		33.86	Single: 18		33.86		33.86
Class I:	100%	61.66	2-Person: 39	100%	61.66	100%	61.66
Class II:	50%	104.57	Family: 81	50%	104.57	50%	104.57
Class III:	50%			50%		50%	
Annual Max:	\$2,000			\$2,000		\$2,000	
Class IV:							
Lifetime Max:	\$0			\$0		\$0	
Riders Included:	2 Cleanings			2 Cleanings		2 Cleanings	
Vision:	VSP 1	3.59	Single: 18	VSP 1	3.59	VSP 1	3.59
		7.72	2-Person: 39		7.72		7.72
		11.62	Family: 81		11.62		11.62
Life Ins:	\$10,000		138	\$10,000		\$10,000	
Volume:					1,380,000		1,380,000
Rate/\$1,000:					0.17		0.17
Composite:		1.70			1.70		1.70
AD&D Ins:	\$10,000		138	\$10,000		\$10,000	
Volume:					1,380,000		1,380,000
Rate/\$1,000:					0.03		0.03
Composite:		0.30			0.30		0.30
Dep Life Ins:	Not Included in Benefit Package			Not Included in Benefit Package		Not Included in Benefit Package	
Volume:							
Rate/\$1,000:							
Composite:							
STD:	66 2/3% Max \$5,000		138	66 2/3% Max \$5,000		66 2/3% Max \$5,000	
Waiting Period:	90 CDMF			90 CDMF		90 CDMF	
Alcohol/Drug:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
Mental/Nervous:	2 Year Limitation			2 Year Limitation		2 Year Limitation	
SS Offset:	Family			Family		Family	
COLA:	No			No		No	
Volume:					640,674		640,674
Rate/\$100:					0.56		0.56
Composite:		26.00			26.00		26.00
Total Monthly Rate Per Member - Single		\$693.97			\$659.31		\$604.80
Total Monthly Rate Per Member - 2 Person		\$1,509.67			\$1,431.67		\$1,309.02
Total Monthly Rate Per Member - Family		\$1,713.23			\$1,626.57		\$1,490.30

CURRENT

#1 OPTION

#2 OPTION

The above rates are based on the information provided. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered will affect final rates. Final rates will be calculated at time of implementation in accordance with MESSA Underwriting and Rating guidelines.

MESSA Choices/Choices II Medical Plan Highlights



MESSA.

www.messa.org

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East Lansing, Michigan 48826-2560
517.332.2581 • 800.292.4910

Health Care Benefits for You and Your Covered Dependents

All services must be **medically necessary** and performed by a qualified provider.

	In-Network	Out-of-Network
■ Deductible Maximum (per calendar year) Applies to all services except preventive care and prescription drugs	For your specific plan information check the "My Benefits" link in the Member section of the home page at www.messa.org . This information is also available at your Business Office and in your Collective Bargaining Agreement, if applicable.	
■ Out-of-pocket Maximum (per calendar year) Excludes deductibles, flat-dollar co-payments, charges above the approved amount, charges for services not covered under the plan	None - due to minimal co-payments and 100% coverage for most services	\$2,000 individual / \$4,000 Family
■ Lifetime Benefit Maximum	Unlimited	Unlimited

Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
Office Visits	Various co-payment options are available	80% of the approved amount
Inpatient Hospital <ul style="list-style-type: none"> ■ Semi-private room and board (includes supplies and services) ■ Physician Charges 	100%	80% of the approved amount
Surgical Services <i>Includes: surgeon, assistant surgeon and anesthesiologist charges</i>	100%	80% of the approved amount
Hospital Emergency Room (ER) - Co-payment waived if admitted or due to accidental injury <ul style="list-style-type: none"> ■ Hospital Charges 	Various co-payment options are available	Various co-payment options are available
<ul style="list-style-type: none"> ■ ER Physician Charges 	100%	80% of the approved amount
Urgent Care - Co-payment waived if services are required to treat a medical emergency or accidental injury	Various co-payment options are available	80% of the approved amount
Preventive Care <ul style="list-style-type: none"> ■ Well baby and well child care visits: <ul style="list-style-type: none"> • 6 visits per year through age 1 • 2 visits per year ages 2 through 3 • 1 visit per year for children ages 4 through 15 ■ Childhood and Adult Immunizations - As recommended by the Advisory Committee on Immunization Practices and the American Academy of Pediatrics ■ Cancer Screenings ■ Health Maintenance Exams - age 16 through adult, 1 per calendar year 	100% No deductible <i>(Adult Immunizations are covered via rider only)</i>	Not Covered <i>(except for mammograms)</i>
Chiropractic Services including Modalities Up to 38 visits (combination of in-network and out-of-network visits) per calendar year	100%	80% of the approved amount

Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
Diagnostic Lab & X-Ray	100%	80% of the approved amount
Radiation & Chemotherapy	100%	80% of the approved amount
Allergy Testing & Therapy	100%	80% of the approved amount
Additional Covered Services		
<ul style="list-style-type: none"> ■ Medical Supplies and Equipment ■ Ambulance ■ Hearing Care <i>(plan limits apply)</i> ■ Skilled Nursing Facility ■ Hospice ■ Home Health Care ■ Human Organ Transplant - when authorized and performed at an approved facility <i>(plan limits apply)</i> 	100%	100% of the approved amount In-network deductible applies when there is no network for services
Mental Health and Substance Abuse		
Outpatient Care		
<ul style="list-style-type: none"> ■ Mental health care ■ Substance abuse treatment 	Various co-payment options are available	80% of the approved amount
Inpatient Care		
<ul style="list-style-type: none"> ■ Pre-authorization required 	100%	80% of the approved amount
Outpatient Physical, Occupational, and Speech Therapy		
Up to a combined benefit maximum of 60 visits per member per calendar year, whether obtained from an in-network or out-of-network provider	100%	80% of the approved amount

■ **Medical Case Management (MCM)**

MESSA offers Medical Case Management (MCM), a unique program tailored to meet the medical needs of our members who may need extraordinary care if diagnosed with a catastrophic illness or injury. It is designed to help MESSA members and their families through these difficult times by providing flexibility, support and direct involvement in the management of their health care.

■ **Prescription Drug Coverage**

Group prescription drug coverage is included with this plan. For your specific plan information check the "My Benefits" link in the Member section of the home page at www.messa.org. This information is also available at your Business Office and in your Collective Bargaining Agreement, if applicable.

■ **MESSA Help Lines - NurseLine and Healthy Expectations**

Plan participants have access to a 24/7 NurseLine for general medical information. To access NurseLine, call 800.414.2014 to speak to a specially trained Registered Nurse who can answer your medical questions and provide health related information. MESSA's prenatal information and support program for expectant mothers is Healthy Expectations. Please call the MESSA Member Service Center at 800.336.0013 for information or to enroll. These services are not intended to replace regular medical care by a doctor or other qualified medical professional.

■ **Covered Services and Approved Amounts**

In-Network providers bill BCBSM and MESSA directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan co-payment requirements.

Out-of-Network providers may or may not bill BCBSM or MESSA directly. The member is responsible to the provider for any deductibles, co-payments and amounts that are in excess of the approved amount for the service as predetermined by MESSA and BCBSM. These amounts may be substantial.

Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) & BCS Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.

Additional Benefits for You

Life Insurance	\$5,000	Life and AD&D insurance may be continued following termination of employment by direct payment to MESSA. AD&D terminates at age 65 or when employment terminates, whichever happens last.
Accidental Death & Dismemberment Insurance (AD&D)	\$5,000	

Life and AD&D insurance underwritten by Life Insurance Company of North America.

This is a brief summary of the MESSA Choices/Choices II Plans. For additional information, including eligibility, limitations and exclusions, please contact MESSA at 800.336.0013.



MESSA
www.messa.org

**MESSA Choices and MESSA Choices II
\$100/\$200 Panel (In-Network)
\$250/\$500 Non-Panel (Out-of-Network)
Deductible Amendment
And Adult Immunizations Amendment**

The “**What You Must Pay**” section of your Plan Coverage Booklet is amended to add a panel (in-network) deductible requirement as follows:

“Panel Providers (In-Network)

Deductible Requirements

You are required to pay the following deductible each calendar year for covered services obtained from in-network providers:

\$100 for one member

\$200 for the family (when two or more members are covered under your contract)

- Two or more members must meet the family deductible
- If the one member deductible has been met but not the family deductible, we will pay covered services only for that member who has met the deductible
- Covered services for the remaining family members will be paid when the full family deductible has been met

NOTE: All services are subject to the panel deductible except for the following:

- Preventive Care
- Cancer Screenings
- Prescription Drugs

Carryover provision – Eligible expenses incurred and applied toward your in-network deductible during the last three months of any calendar year will be applied toward the following year's in-network deductible.”

Continued on page 2

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Page 2

\$100/\$200 Panel;
\$250/\$500 Non-Panel Deductible
With Adult Immunizations

The “**Nonpanel Providers**” subsection of your plan coverage booklet is amended to add the following:

“When an in-network provider refers you to an out-of-network provider you will not be required to pay an out-of-network deductible. However, you may be required to pay an in-network deductible and any amounts above the MESSA/BCBSM Approved Amount if the provider is a non-participating provider. This is known as balance billing. Charges in excess of the Approved Amount are not applied to your deductible or annual co-payment maximum.”

The **Preventive Care** section in the “**Coverage for Physician and Other Professional Provider Services**” section of your Plan Coverage Booklet is amended to add the following:

“Adult Immunizations

We pay 100 percent for adult immunizations provided by an in-network provider. Covered immunizations provided by a public health department or at a MESSA-sponsored event will also be covered at 100 percent. Covered immunizations will not be subject to the annual deductible or co-payment requirements.

Immunizations must follow the recommendations of the Advisory Committee on Immunization Practices. Immunizations obtained from an out-of-network or nonparticipating provider will not be covered.”

Rev. 11/14/08

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**MESSA Choices/Choices II
\$500/\$1,000 Panel (In-Network)
\$1,000/\$2,000 Non-Panel (Out-of-Network)
Deductible Amendment
And Adult Immunizations Amendment**

The “What You Must Pay” section of your Plan Coverage Booklet is amended to add a panel (in-network) deductible requirement and increase the non-panel (out-of-network) deductible as follows:

“Panel Providers (In-Network)

Deductible Requirements

You are required to pay the following deductible each calendar year for covered services obtained from in-network providers:

\$500 for one member

\$1,000 for the family (when two or more members are covered under your contract)

- Two or more members must meet the family deductible
- If the one member deductible has been met but not the family deductible, we will pay covered services only for that member who has met the deductible
- Covered services for the remaining family members will be paid when the full family deductible has been met

NOTE: All services are subject to the in-network deductible except for the following:

- Preventive Care
- Cancer Screenings
- Prescription Drugs

Carryover provision – Eligible expenses incurred and applied toward your in-network deductible during the last three months of any calendar year will be applied toward the following year's in-network deductible.”

Continued on page 2

Page 2

\$500/\$1,000 Panel;
\$1,000/\$2,000 Non-Panel Deductible
With Adult Immunizations

“Non-Panel (Out-of-Network Providers)

Deductible Requirements

You are required to pay the following deductible each calendar year for covered services provided by out-of-network providers:

\$1,000 for one member

\$2,000 for the family (when two or more members are covered under your contract)

- Two or more members must meet the family deductible.
- If the one member deductible has been met but not the family deductible, we will pay covered services only for that member who has met the deductible
- Covered services for the remaining family members will be paid when the full family deductible has been met

NOTE: Out-of-Network deductibles paid in one calendar year are not applied to the deductible you must pay the following year.

When an in-network provider refers you to an out-of-network provider you will not be required to pay an out-of-network deductible. However, you may be required to pay an in-network deductible and any amounts above the MESSA/BCBSM Approved Amount if the provider is a non-participating provider. This is known as balance billing. Charges in excess of the Approved Amount are not applied to your deductible or annual co-payment maximum.”

The **Preventive Care** section in the “**Coverage for Physician and Other Professional Provider Services**” section of your Plan Coverage Booklet is amended to add the following:

“Adult Immunizations

We pay 100 percent for adult immunizations provided by an in-network provider. Covered immunizations provided by a public health department or at a MESSA-sponsored event will also be covered at 100 percent. Covered immunizations will not be subject to the annual deductible or co-payment requirements.

Immunizations must follow the recommendations of the Advisory Committee on Immunization Practices. Immunizations obtained from an out-of-network or nonparticipating provider will not be covered.”

Rev. 03/25/10

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MESSA Saver Rx

BENEFITS AT A GLANCE

MESSA's new **MESSA Saver Rx** drug program is designed to help MESSA members save money and stay healthy by providing discounted copayments on more than a hundred maintenance drugs prescribed for chronic conditions. **MESSA Saver Rx** will also reduce health care costs over the long term for our members and for their MESSA health plans by providing lower copayments for prescription drugs that are critical to managing chronic conditions and symptoms.

With **MESSA Saver Rx**, copayments range from \$2 to \$40 (and more than \$40 if a patient insists on purchasing a brand name when a generic is available and medically appropriate). **MESSA Saver Rx** provides many cost-effective strategies that help you save money by giving you the power to reduce your copayments and limit your out-of-pocket costs while supporting your good health. Talk with your doctor about generic options, including "therapeutic alternatives," and ask for 90-day prescriptions for maintenance medications.

8 Ways to Save

- 1 \$2 copayment for up to a 34-day supply of generic maintenance medications for specific chronic conditions and diseases, including more than a hundred generics used to treat asthma, diabetes, high blood pressure and high cholesterol.
- 2 \$10 copayment for up to a 34-day supply of all other generics.
- 3 \$10 copayment for up to a 34-day supply of Over-the-Counter (OTC) medications used to treat heartburn and seasonal allergies. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. You pay only a \$10 copayment and the pharmacy will bill your health plan. Covered OTC drugs are: Prilosec[®], Prevacid[®], Zegerid[®], Claritin[®], Claritin D[®], Zyrtec[®] and Zyrtec D[®].
- 4 \$20 copayment (reduced from \$40) for up to a 34-day supply for specific brand name maintenance drugs used to treat diabetes and asthma. For diabetes, covered drugs are Insulin and Glucagon emergency kits. For asthma, covered drugs are fast-acting and long-lasting inhalers and drugs in the "Leukotriene Modifiers" therapeutic class like Singulair[®].
- 5 \$40 copayment for up to a 34-day supply of brand name drugs when no generic exists. You can reduce your brand name copayment by asking your doctor for a 90-day prescription and about generic "therapeutic alternatives."
- 6 Whenever possible choose generics. There is a \$40 copayment plus the difference between the BCBSM-approved amount and the retail cost of the drug (which can be substantial) when the patient insists on a brand name drug when a generic is available and medically appropriate.
- 7 Save with a 90-day retail network pharmacy. Most Michigan pharmacies participate in the BCBSM/MESSA 90-day retail network. Fill a 90-day prescription and only pay two copayments—saving a full copayment every three months. Important note: See #6 above.
- 8 Save with Medco-by-Mail. Purchase a 90-day supply of a maintenance medication from MESSA's exclusive mail order pharmacy, Medco-by-Mail. Similar to purchasing from a 90-day retail network pharmacy, Medco-by-Mail provides a 90-day supply (with a 90-day prescription) for the price of two copayments. Full details on mail order purchasing are available in the Prescriptions by Mail area at www.messa.org. Important note: See #6 above.



MESSA Saver Rx:

Important Notes and Additional Information

1. There are more than a hundred generic prescription drugs that are eligible for the \$2 copayment provision in **MESSA Saver Rx**. The list can change daily as new generics come to market. Because of the large size of the list and its quick-changing nature, as a member convenience MESSA defines the list of drugs eligible for the \$2 copayment based on the medical condition and by large "therapeutic classes" of generics. The conditions and therapeutic classes are listed below:
 - a. Asthma
 - Sympathomimetic agents
 - b. Diabetes
 - Antidiabetic agents
 - c. High blood pressure, high cholesterol and coronary artery disease
 - ACE Inhibitors
 - Alpha Beta Blockers
 - Beta Blockers
 - Calcium Channel Blockers
 - Cardiac Drugs, NEC
 - Loop Diuretics
 - Potassium Sparing Diuretics
 - Thiazide Diuretics
2. Patients cannot combine a coupon or other manufacturer offer with Over-the-Counter drugs (Prilosec, Prevacid, Zegerid, Claritin, Claritin D, Zyrtec and Zyrtec D) covered by the \$10 copayment. A prescription for the OTC drug is required and must be presented and filled at the pharmacy counter in order to be covered. This list may be updated over time due to market changes.
3. MESSA Saver Rx includes an annual \$1,000 per person/\$2,000 per family copayment maximum. When a generic is available and the member insists on the brand name drug, the charges above the \$40 brand name copayment do not count toward the annual maximum.
4. Plan coverage is available at out-of-state pharmacies associated with Medco. If a member is outside of Michigan and needs to fill a prescription, she should call ahead or ask the pharmacists to make sure the pharmacy participates with Medco. MESSA members can also search for a participating pharmacy at www.messa.org or call the MESSA Member Service Center at 800.336.0013.
5. If a member's physician writes DAW for a brand name when a generic is available, the member could incur substantial costs above the copayment amount. The physician may request an exception for the patient to take the brand name by submitting documentation that the patient has tried the generic and it is not appropriate because of side effects or because it is ineffective.

The information in this program overview of the **MESSA Saver Rx** plan is intended to be general in nature and not definitive. This information is current as of July 1, 2010. If you have specific questions about plan coverage under **MESSA Saver Rx**, please call MESSA's award-winning Member Service Center at 800.336.0013.



MESSA
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MESSA Super Care 1 Medical Plan Highlights



MESSA.
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East Lansing, Michigan 48826-2560
517.332.2581 • 800.292.4910

Health Care Benefits for You and Your Covered Dependents

All services must be **medically necessary** and performed by a qualified provider. Life threatening emergency care, prescription drugs, human organ transplant charges, riders and services covered at 100% are not subject to the deductible.

Plan Maximums

- **Deductible Maximum** (*per calendar year*)
(amounts incurred for services received in the last three months of the year accrue towards the following year's deductible requirement)
- **Out-of-pocket Maximum** (*per calendar year*)
(not all out-of-pocket expenses accrue towards this maximum)
- **Lifetime Benefit Maximum**

For your specific plan information check the "My Benefits" link in the Member section of the home page at www.messa.org. This information is also available at your Business Office and in your Collective Bargaining Agreement, if applicable.

\$1,000 total (single or family)

Unlimited

Type of Service

Coverage

Office Visits	90% of the approved amount
Inpatient Hospital - pre-authorization required <ul style="list-style-type: none"> ■ Room and Board, supplies and medical care 	100% of the approved amount
Surgical Services <i>Includes: surgeon, assistant surgeon and anesthesiologist charges</i>	100% of the approved amount
Hospital Emergency Room (ER) or Urgent Care <ul style="list-style-type: none"> ■ Due to accidental injury ■ Due to life-threatening medical condition (<i>deductible waived</i>) ■ Other emergency medical care 	100% of the approved amount 90% of the approved amount 90% of the approved amount
Chiropractic Services including Modalities	90% of the approved amount
Cancer Screening Exams and Tests	100% of the approved amount
Diagnostic Lab & X-Ray	100% of the approved amount
Radiation & Chemotherapy	100% of the approved amount
Allergy Testing & Therapy <ul style="list-style-type: none"> ■ Diagnostic Laboratory Testing ■ Treatment and Supplies (including scratch tests) 	100% of the approved amount 90% of the approved amount
Human Organ Transplant When authorized and performed at an approved facility (<i>plan limits apply</i>)	100% of the approved amount, up to \$1 million maximum per transplant type
Home Health Care	100% of the approved amount
Hospice Care - Limited to annually adjusted maximum <ul style="list-style-type: none"> ■ In-patient and/or in-home hospice care ■ Family Counseling 	100% of the approved amount up to benefit maximum 100% of the approved amount up to benefit maximum

Type of Service

Coverage

Mental Health and Substance Abuse

Outpatient Care

- Mental health care
- Substance abuse treatment - care must be provided in a licensed substance abuse facility

90% of the approved amount

Inpatient Care

- Pre-admission review required

100% of the approved amount

Outpatient Physical and Speech Therapy

90% of the approved amount

Miscellaneous Covered Services

- Medical Supplies and Equipment
- Ambulance
- Skilled Nursing Facility Room and Board

90% of the approved amount

Preventive Care (deductible waived)

Rider is available through Collective Bargaining

Hearing Care (deductible waived)

Rider is available through Collective Bargaining

■ **Medical Case Management (MCM)**

MESSA offers Medical Case Management (MCM), a unique program tailored to meet the medical needs of our members who may need extraordinary care if diagnosed with a catastrophic illness or injury. It is designed to help MESSA members and their families through these difficult times by providing flexibility, support and direct involvement in the management of their health care.

■ **Prescription Drug Coverage**

Group prescription drug coverage is included with this plan. For your specific plan information check the "My Benefits" link in the Member Section of the home page at www.messa.org. This information is also available at your Business Office and in your Collective Bargaining Agreement, if applicable.

■ **MESSA Help Lines - NurseLine and Healthy Expectations**

Plan participants have access to a 24/7 NurseLine for general medical information. To access NurseLine, call 800.414.2014 to speak to a specially trained Registered Nurse who can answer your medical questions and provide health related information. MESSA's prenatal information and support program for expectant mothers is Healthy Expectations. Please call the MESSA Member Service Center at 800.336.0013 for information or to enroll. These services are not intended to replace regular medical care by a doctor or other qualified medical professional.

■ **Covered Services and Approved Amounts**

BCBSM participating providers bill BCBSM and MESSA directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan deductible and co-payment requirements.

Non-Participating providers may or may not bill BCBSM or MESSA directly. The member is responsible to the provider for any deductibles, co-payments and amounts that are in excess of the approved amount for the service as predetermined by MESSA and BCBSM. These amounts may be substantial.

Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) & BCS Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.

Additional Benefits for You

Life Insurance	\$5,000
Accidental Death & Dismemberment Insurance (AD&D)	\$5,000

Life and AD&D insurance may be continued following termination of employment by direct payment to MESSA. AD&D terminates at age 65 or when employment terminates, whichever happens last.

Life and AD&D insurance underwritten by Life Insurance Company of North America.

This is a brief summary of the MESSA Super Care 1 Plan. For additional information, including eligibility, limitations and exclusions, please contact MESSA at 800.336.0013.

\$10/\$20 Prescription Drug Program AT-A-GLANCE

What you need to know to make it work for you

1. Choosing generic drugs minimizes your out-of-pocket costs and helps stabilize rates for your group.

Generic drugs are the chemical equivalent to brand name drugs and undergo the same FDA approval process.

For an informative video clip with MESSA's medical director, visit www.messa.org. Choose Plans & Services/Plan Information/Prescription Drug/\$10/\$20 Prescription Drug Program/**Interview with Dr. Stephen TePaste** to begin the video.

Generic drug copayment is \$10 for up to a 34-day supply.

If a generic is not available, you will be given a brand name drug with a \$20 copayment for up to a 34-day supply.

If a generic is available but you choose a brand name drug, you will pay the \$20 copayment **plus the difference between the BCBSM-approved amount and the retail cost of the drug.**

This cost difference may be substantial.

For example:

BRAND	Protonix [®]	\$145.80 for 30 days
GENERIC	Pantoprazole.....	\$ 92.10 for 30 days
	Cost difference	\$ 53.70

YOUR cost for choosing brand instead of generic is
 $\$20 + \$53.70 = \$73.70!$

In no circumstance will you pay more than the cost of the drug itself.

2. Dispense as Written (DAW) will also cost you substantially more.

If you have a current DAW prescription with remaining refills, or you're not sure,

please contact your physician immediately.

If your physician writes DAW for a brand name when a generic is available, you could incur substantial costs. The physician may request an exception for the patient to take the brand name by calling the Pharmacy Clinical Help Desk. Consideration of an exception is based on documentation that the patient has tried the generic and it is not appropriate due to side effects or lack of efficacy.

3. Use Preferred Rx[™] Network Pharmacies.

If you use a non-network pharmacy, prescriptions are reimbursed at 75% of the approved amount, minus your copayment.

4. Save more by using a pharmacy in the 90-Day Retail/Maintenance Network.

You can search for participating 90-Day Retail/Maintenance Network pharmacies in the \$10/\$20 Drug Program section at www.messa.org. Some restrictions may apply.

You may also use Medco By Mail for convenient home delivery of your maintenance prescriptions up to a 90-day supply. Learn more at www.messa.org.

Both 90-day prescription services save you money by allowing you to pay only two copayments instead of three for each 90-day prescription.

Important Note: When a member insists on a brand name drug when a generic is available and medically appropriate, the member must pay the appropriate copayment PLUS the difference between the BCBSM-approved amount and the retail cost of the drug.

STOP LOSS: For your protection this program includes a \$1,000 per member/\$2,000 per family annual copayment maximum. Some restrictions apply. For full details refer to the \$10/\$20 Drug Rider Booklet available at www.messa.org.

The above is a brief summary of some of the plan highlights. For more information contact your local MESSA Field Representative at 800.292.4910.



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Success Steps

1. Choose generic drugs when available
 2. Do not request Dispense as Written (DAW)
 3. Use Preferred Rx[™] Network Pharmacies
 4. Use a participating 90-Day Retail/Maintenance Network pharmacy OR Medco By Mail for maintenance prescriptions.
- You'll save a copayment on each prescription every 90 days