

MiEHIP Pooling Proposal
Dowagiac Union Schools - Teachers

	Plan	Monthly Rates	Total Monthly	Total 11 Month	% Change	Savings
Current:	MESSA Choices II	Single \$ 734.93				
	Ded: None	Double \$ 1,651.70				
	OV/UC/ER: \$5/10/25	Family \$ 1,835.06	\$ 172,510.63	\$ 1,897,616.93		
	Rx: \$5/10	Composite \$ 1,658.76				
Short Year:	Renews 7/1/12	Single \$ 657.98				
	Ded: None	Double \$ 1,478.75				
	OV/UC/ER: \$5/10/25	Family \$ 1,642.92	\$ 154,447.41	\$ 1,698,921.47	-10.5%	\$ 198,695.46
	Rx: \$5/10	Composite \$ 1,485.07				

	Plan	Monthly Rates	Total Monthly	Total Annual	% Change	Savings
Current:	MESSA Choices II	Single \$ 734.93				
	Ded: None	Double \$ 1,651.70				
	OV/UC/ER: \$5/10/25	Family \$ 1,835.06	\$ 172,510.63	\$ 2,070,127.56		
	Rx: \$5/10	Composite \$ 1,658.76				
Long Year:	Renews 8/1/12	Single \$ 659.83				
	Ded: None	Double \$ 1,482.90				
	OV/UC/ER: \$5/10/25	Family \$ 1,647.52	\$ 154,880.47	\$ 1,858,565.59	-10.2%	\$ 211,561.97
	Rx: \$5/10	Composite \$ 1,489.24				

Current Rates: 7/1/2011

Single 13
 Double 22
 Family 69

Option Rates: 3Q2011 - August

Effective Date: 8/1/2011

Total 104

Note: All rates are based on information provided by the District; MiEHIP reserves the right to re-rate based on changes in enrollment or plan designs. All rates are illustrative pending completion and approval of the stop-loss disclosure forms.