

Member Application for MESSA Benefits

MEMBER INFORMATION

Please PRINT clearly or TYPE

SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM-DD-YYYY)	MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>	FIRST NAME	LAST NAME
STREET ADDRESS		CITY	STATE	ZIP CODE	COUNTY
				DAYTIME PHONE ()	E-MAIL

DEPENDENT INFORMATION

Please refer to your MESSA Plan Coverage Booklet at www.messa.org for complete eligibility guidelines. If necessary, include additional dependent information on a separate sheet of paper and attach to this application.

SPOUSE	SOCIAL SECURITY NUMBER	DATE OF BIRTH (MM-DD-YYYY)	GENDER	
			MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>
Dependent	Relationship To Member		MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>
Dependent	Relationship To Member		MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>
Dependent	Relationship To Member		MALE <input type="checkbox"/>	FEMALE <input type="checkbox"/>

IMPORTANT: To designate or change Life Insurance beneficiaries you must submit a *Beneficiary Designation Form*, available online at www.messa.org or by calling MESSA at 888.888.4167.

COVERAGE INFORMATION

A HEALTH COVERAGE All health coverage includes \$5,000 Basic Term Life Insurance, AD&D and major medical coverage.

PAK A PAK B PAK C OTHER PAK / BUNDLE: _____ Non-PAK HEALTH COVERAGE (see employer for plan choices): _____

MEMBER MEMBER & SPOUSE MEMBER & CHILD FULL FAMILY

Do you, your spouse or dependents have dental coverage through another source? Yes No Who is covered? Self Spouse Dependents

\$ _____

B OPTIONAL LIFE COVERAGE Please refer to the back of this form for Life Insurance rates.

\$5,000 BASIC TERM LIFE INSURANCE and AD&D *NOTE: Available only if not enrolling in MESSA Health Coverage*

\$2,000 DEPENDENT LIFE INSURANCE ON SPOUSE & EACH ELIGIBLE CHILD

SUPPLEMENTAL TERM LIFE INSURANCE: \$10,000 + AD&D \$20,000 + AD&D \$30,000 + AD&D \$40,000 + AD&D

\$ _____
\$ _____
\$ _____

C GROUP SURVIVOR INCOME INSURANCE Please refer to the back of this form for rates.

MONTHLY BENEFITS FOR ELIGIBLE DEPENDENTS ARE \$400 FOR SPOUSE AND \$200 FOR CHILDREN

IMPORTANT: Only available to members that currently have this optional insurance. You must carry Basic Term Life Insurance to continue Survivor Income Insurance or Supplemental Term Life Insurance.

\$ _____

D OPTIONAL DISABILITY INCOME INSURANCE Please refer to the back of this form for rates.

SHORT TERM DISABILITY INCOME INSURANCE Weekly Benefit: \$ _____ Benefit Begins: 8th Day 29th Day

LONG TERM DISABILITY INCOME INSURANCE Monthly Benefit: \$ _____ Option 1 Option 2

\$ _____
\$ _____

Important Note:

Optional Insurance is not available at all school districts. Please contact your school business office to determine your eligibility to elect any optional insurance.

FOR EMPLOYER'S USE ONLY — EMPLOYER MUST COMPLETE FOR APPLICATION PROCESSING		EFFECTIVE DATE	TOTAL CONTRIBUTION \$
NEGOTIATED BENEFIT PROGRAMS - Non-PAK COVERAGE <input type="checkbox"/> LIFE Volume \$ _____ <input type="checkbox"/> AD&D Volume \$ _____ <input type="checkbox"/> DEPENDENT LIFE <input type="checkbox"/> OPTIONAL LIFE and AD&D Volume \$ _____ <input type="checkbox"/> STD Weekly Benefit \$ _____ Begins: <input type="checkbox"/> 8th Day <input type="checkbox"/> 29th day <input type="checkbox"/> LTD <input type="checkbox"/> VISION: <input type="checkbox"/> Single <input type="checkbox"/> Full Family <input type="checkbox"/> 2 Person		EFFECTIVE DATE: _____ JOB CODE _____ EMPLOYEE JOB TITLE _____ DATE OF HIRE _____ ACCUMULATED SICK DAYS: _____ ANNUAL SALARY _____ EMPLOYER'S INITIALS & DATE _____ EMPLOYER'S STAMP OR GROUP NUMBER _____	Blue Cross and Blue Shield of Michigan issues the group major medical expense coverages under a group agreement with MESSA. BCS issues medical expense coverages under group policy number SMM29194. Life Insurance Company of North America(LINA) insures all other listed coverages under group policy numbers with MESSA. I apply for the coverage elected herein for which I am eligible. I understand that any coverage elected is not effective until approved by MESSA's carriers and the first contribution for the cost of such coverage is paid. I further understand that it is my responsibility to notify MESSA of any change in my employment status or any dependent's eligibility for coverage. I consent to the release to and by BCBSM or BCS of all medical, hospital and other information necessary for BCBSM or BCS business purposes. I also consent to the release to and by MESSA of all medical, hospital and other information necessary for MESSA business purposes. A photographic copy of this application shall be as valid as the original. SIGNATURE OF APPLICANT: X DATE (MM-DD-YYYY) _____

Contribution Rates for Optional Coverages

All rates shown below are monthly rates.

The Group Dependent Life Insurance and/or the coverages below are available only in **ADDITION** to a MESSA health insurance plan **OR** the Group Basic Term Life Insurance

A Check with your employer's business office for this rate.

B Life Coverage

	MONTHLY RATE
\$5,000 Group Basic Term Life Insurance	\$ 2.36
\$2,000 Group Dependent Life Insurance	\$ 1.48

Group Supplemental Life Insurance Age is determined as of previous July 1.

\$10,000 Life and AD&D	MONTHLY RATE
Under age 40	\$ 1.50
Age 40 - 49	\$ 3.00
Age 50 - 59	\$ 6.50
Age 60 - 64	\$11.50
Age 65 - 69	\$17.50
Age 70 - 74	\$30.00
Age 75 and older	\$44.00

\$20,000 Life and AD&D	MONTHLY RATE
Under age 40	\$ 3.00
Age 40 - 49	\$ 6.00
Age 50 - 59	\$13.00
Age 60 - 64	\$23.00
Age 65 - 69	\$35.00
Age 70 - 74	\$60.00
Age 75 and older	\$80.00

\$30,000 Life and AD&D	MONTHLY RATE
Under age 40	\$ 4.50
Age 40 - 49	\$ 9.00
Age 50 - 59	\$19.50
Age 60 - 64	\$34.50
Age 65 - 69	\$52.50
Age 70 - 74	\$90.00
Age 75 and older	\$132.00

\$40,000 Life and AD&D	MONTHLY RATE
Under age 40	\$ 6.00
Age 40 - 49	\$12.00
Age 50 - 59	\$26.00
Age 60 - 64	\$46.00
Age 65 - 69	\$70.00
Age 70 - 74	\$120.00
Age 75 and older	\$176.00

C Group Survivor Income Insurance

	MONTHLY RATE <small>Age is determined as of previous July 1.</small>
Under age 30	\$ 3.18
Age 30 - 34	\$ 4.20
Age 35 - 39	\$ 5.88
Age 40 - 44	\$ 8.90
Age 45 - 49	\$12.44
Age 50 - 54	\$15.80
Age 55 and older	\$18.90

If you are eligible to continue Group Hospital Confinement Indemnity Insurance, please contact MESSA Group Services for rates at 888.888.4167.

D Group Short Term Disability Income Insurance

Benefits are reduced by other income. Waiting period must be satisfied regardless of cause. You may select any amount of weekly benefit in the table below as long as your contracted annual school salary is at least as great as the amount shown in the annual salary column.

Annual Salary	Weekly Benefit	8th Day	29th Day
\$ 1,300	\$ 20	\$ 2.00	\$ 1.40
2,600	40	4.00	2.80
3,900	60	6.00	4.20
5,200	80	8.00	5.60
6,500	100	10.00	7.00
8,000	120	12.00	8.40
9,500	140	14.00	9.80
11,000	160	16.00	11.20
12,500	180	18.00	12.60
14,000	200	20.00	14.00
15,500	220	22.00	15.40
17,000	240	24.00	16.80
18,500	260	26.00	18.20
20,000	280	28.00	19.60
21,500	300	30.00	21.00
23,000	320	32.00	22.40
24,500	340	34.00	23.80
26,000	360	36.00	25.20

Annual Salary	Weekly Benefit	8th Day	29th Day
\$27,500	\$380	\$38.00	\$26.60
29,000	400	40.00	28.00
30,500	420	42.00	29.40
32,000	440	44.00	30.80
33,500	460	46.00	32.20
35,000	480	48.00	33.60
36,500	500	50.00	35.00
38,000	520	52.00	36.40
39,500	540	54.00	37.80
41,000	560	56.00	39.20
42,500	580	58.00	40.60
44,000	600	60.00	42.00
45,500	620	62.00	43.40
47,000	640	64.00	44.80
48,500	660	66.00	46.20
50,000	680	68.00	47.60
51,500	700	70.00	49.00

Group Long Term Disability Income Insurance

IMPORTANT — If you are enrolled in an employer-sponsored long term disability plan, you should know that enrollment in this plan may be of limited value. If you have any questions or concerns, be sure to contact your MESSA field representative.

You may elect one \$100 monthly benefit unit for each \$2,000 of annual school salary up to \$30,000. The monthly benefit elected can be less than the amount allowed based on your salary, but not more. You must also elect a Maximum Benefit Period. This plan has a 52 week waiting period.

Option 1: Provides benefits for up to 5 years if disabled prior to age 66; up to 4 years if disabled while age 66; up to 3 years if disabled while age 67; up to 2 years if disabled while age 68; and up to 1 year if disabled at age 69 or older.

Option 2: Provides benefits up to age 70 if disabled prior to age 69; up to 1 year if disabled at or after age 69.

Determine the unit rate below at your attained age for the option selected. Multiply the rate times the number of \$100 units you elect. Example: If you are age 35, earn \$18,200 in annual school salary and elect the maximum benefit allowed of 9 units (\$900 monthly benefit) and also elect Option 2, your contribution rate is \$2.70 (9 units at \$.30 per unit). Age is determined as of previous July 1.

	Monthly Rate for each \$100 Monthly Benefit Unit	
	Option 1	Option 2
Under Age 40	\$.20	\$.30
Age 40 - 49	.50	.80
Age 50 and Older	1.40	2.10