



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

2020 Rate Renewal Exclusively for
Almont Community Schools
Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344876
MESSA Field Rep: Tim Heim
Date Created: 08/09/2019

Bundle 1 - 322A PT Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$911.46	Single: 1 2-Person: 0 Family: 0	\$900.02	\$939.10
IN Deductible:	\$0				
IN Coinsurance:	N/A				
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	\$10/\$20				
Riders Included:	None				
Life Insurance:	\$15,000		1		
Rate/\$1000		\$0.27			\$0.24
Volume					\$15,000.00
AD&D Coverage:	\$15,000		1		
Rate/\$1000		\$0.03			\$0.03
Volume					\$15,000.00
LTD Benefit	50% Max \$2,000		1		
Max Monthly Salary:	\$4,000				
Waiting Period:	120 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100		\$1.02			\$0.93
Covered Salary					\$1,086.00
Bundle 1 COBRA RATES:					
		Medical	Single	\$898.52	\$937.60

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.
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Bundle 2 - 322A PT Support Staff	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$20,000 Rate/\$1000 Volume	\$0.27	5		\$0.24 \$100,000.00
AD&D Coverage: \$20,000 Rate/\$1000 Volume	\$0.03	5		\$0.03 \$100,000.00
LTD Benefit 50% Max \$2,000 Max Monthly Salary: \$4,000 Waiting Period: 120 CDMF Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Soc. Sec. Offset: Family Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary	\$1.02	5		\$0.93 \$6,234.00

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Bundle 3 - 322A PT Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$643.68	Single: 0 2-Person: 0 Family: 0	\$635.60	\$663.18
IN Deductible:	\$1400 1P; \$2800 2P&FF				
IN Coinsurance:	N/A				
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Life Insurance:	\$15,000		0		
Rate/\$1000		\$0.27			\$0.24
Volume					\$0.00
AD&D Coverage:	\$15,000		0		
Rate/\$1000		\$0.03			\$0.03
Volume					\$0.00
LTD Benefit	50% Max \$2,000		0		
Max Monthly Salary:	\$4,000				
Waiting Period:	120 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100		\$1.02			\$0.93
Covered Salary					\$0.00
Bundle 3 COBRA RATES:					
		Medical	Single	\$634.10	\$661.68

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NON-PAK - 322E Less than PT Support Staff	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$10,000 Rate/\$1000 Volume	\$0.27	5		\$0.24 \$50,000.00
AD&D Coverage: \$10,000 Rate/\$1000 Volume	\$0.03	5		\$0.03 \$50,000.00
LTD Benefit 50% Max \$2,000 Max Monthly Salary: \$4,000 Waiting Period: 120 CDMF Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Soc. Sec. Offset: Family Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary	\$0.93	5		\$0.94 \$2,901.00

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PAK A - 322R FT Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$893.26	Single: 1 2-Person: 0 Family: 0	\$882.05	\$920.35
IN Deductible:	\$0				
IN Coinsurance:	N/A				
IN OL/OV/SV Copay:	\$5/\$5/\$5				
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	\$10/\$20				
Riders Included:	None				
Dental:	0363-0012	\$41.32	Single: 1 2-Person: 0 Family: 0	\$39.81	\$40.29
Diag & Prev:	80%				
Basic Services:	80%				
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 1 2-Person: 0 Family: 0	\$7.32	\$7.59
Life Insurance:	\$25,000		1		\$0.24
Rate/\$1000					\$25,000.00
Volume					\$6.00
Composite:		\$6.75			
AD&D Coverage:	\$25,000		1		\$0.03
Rate/\$1000					\$25,000.00
Volume					\$0.75
Composite:		\$0.75			
LTD Benefit	50% Max \$2,000		1		
Max Monthly Salary:	\$4,000				
Waiting Period:	120 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.98
Covered Salary					\$1,233.00
Composite:		\$16.53			\$12.08
Total Monthly Rate per Member - Single		\$965.41			\$987.06
PAK A COBRA RATES:					
		Medical	Single	\$880.55	\$918.85
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - 322R FT Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	0363-0013	\$36.26	Single: 1 2-Person: 0 Family: 0	\$37.56	\$38.01
Diag & Prev:	80%				
Basic Services:	80%				
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 1 2-Person: 0 Family: 0	\$7.32	\$7.59
Life Insurance:	\$30,000		1		\$0.24
Rate/\$1000					\$30,000.00
Volume					\$7.20
Composite:		\$8.10			
AD&D Coverage:	\$30,000		1		\$0.03
Rate/\$1000					\$30,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	50% Max \$2,000		1		
Max Monthly Salary:	\$4,000				
Waiting Period:	120 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.98
Covered Salary					\$1,233.00
Composite:		\$16.53			\$12.08
Total Monthly Rate per Member - Single		\$68.59			\$65.78
PAK B COBRA RATES:					
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK C - 322R FT Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$630.83	Single: 1 2-Person: 0 Family: 0	\$622.92	\$649.95
IN Deductible:	\$1400 1P; \$2800 2P&FF				
IN Coinsurance:	N/A				
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0363-0012	\$41.32	Single: 1 2-Person: 0 Family: 0	\$39.81	\$40.29
Diag & Prev:	80%				
Basic Services:	80%				
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 1 2-Person: 0 Family: 0	\$7.32	\$7.59
Life Insurance:	\$25,000				
Rate/\$1000					
Volume					
Composite:					
AD&D Coverage:	\$25,000				
Rate/\$1000		\$6.75	1		\$0.24
Volume					
Composite:					
AD&D Coverage:	\$25,000				
Rate/\$1000					
Volume					
Composite:					
LTD Benefit	50% Max \$2,000	\$0.75	1		\$0.03
Max Monthly Salary:	\$4,000				
Waiting Period:	120 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived	\$16.53			\$1,233.00
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:					
Total Monthly Rate per Member - Single					
		\$702.98			\$716.66
PAK C COBRA RATES:					
		Medical	Single	\$621.42	\$648.45
The COBRA rates for Dental and Vision are the same as the rates above.					

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