



2020 Rate Renewal Exclusively for
 Onekama Consolidated Schools
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345071
 MESSA Field Rep: Viola Collin
 Date Created: 08/09/2019

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

PAK A - 784A Admin., Secretaries, Custodian	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 2	\$580.95	Single: 2	\$582.36	\$607.62
IN Deductible: \$2000 1P; \$4000 2P&FF	\$1,305.26	2-Person: 1	\$1,308.43	\$1,365.27
IN Coinsurance: N/A	\$1,623.97	Family: 2	\$1,627.91	\$1,698.64
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: None				
Dental: 6101-0010	\$37.61	Single: 2	\$37.35	\$37.80
Diag & Prev: 100%	\$71.51	2-Person: 2	\$73.09	\$73.96
Basic Services: 90%	\$133.55	Family: 1	\$132.70	\$134.29
Major Services: 90%				
Annual Max: \$1,000				
Orthodontics: 90%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 3 G	\$7.63	Single: 2	\$8.21	\$8.51
	\$16.39	2-Person: 2	\$17.62	\$18.27
	\$24.63	Family: 1	\$26.49	\$27.46
Life Insurance: \$50,000		5		\$0.16
Rate/\$1000				\$250,000.00
Volume				\$8.00
Composite:	\$8.50			
AD&D Coverage: \$50,000		5		\$0.03
Rate/\$1000				\$250,000.00
Volume				\$1.50
Composite:	\$1.50			
LTD Benefit 66 2/3% Max \$5,000		5		\$1.33
Max Monthly Salary: \$7,500				\$18,177.00
Waiting Period: 60 CDMF				\$48.35
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.33
Covered Salary				\$18,177.00
Composite:	\$47.57			\$48.35
Total Monthly Rate per Member - Single	\$683.76			\$711.78
Total Monthly Rate per Member - 2-Person	\$1,450.73			\$1,515.35
Total Monthly Rate per Member - Family	\$1,839.72			\$1,918.24
PAK A COBRA RATES:				
Medical		Single	\$580.86	\$606.12
		2-Person	\$1,306.93	\$1,363.77
		Family	\$1,626.41	\$1,697.14
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. Material changes in the composition of the group such as number of enrollees, definable group, eligibility requirements or plans offered may affect the final rates.
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PAK B - 784A Admin., Secretaries, Custodian	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6101-0011	\$32.44	Single: 0	\$32.68	\$33.07
Diag & Prev: 100%	\$61.11	2-Person: 0	\$61.46	\$62.20
Basic Services: 90%	\$117.97	Family: 0	\$117.51	\$118.92
Major Services: 90%				
Annual Max: \$1,000				
Orthodontics: 90%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 3 G	\$7.63	Single: 0	\$8.21	\$8.51
	\$16.39	2-Person: 0	\$17.62	\$18.27
	\$24.63	Family: 0	\$26.49	\$27.46
Life Insurance: \$50,000		0		\$0.16
Rate/\$1000				\$0.00
Volume				\$8.00
Composite:	\$8.50			
AD&D Coverage: \$50,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$1.50
Composite:	\$1.50			
LTD Benefit 66 2/3% Max \$5,000		0		\$1.33
Max Monthly Salary: \$7,500				\$0.00
Waiting Period: 60 CDMF				\$48.35
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$47.57
Covered Salary				\$97.64
Composite:	\$47.57			\$99.43
Total Monthly Rate per Member - Single	\$97.64			\$135.07
Total Monthly Rate per Member - 2-Person	\$135.07			\$200.17
Total Monthly Rate per Member - Family	\$200.17			
PAK B COBRA RATES: The COBRA rates for Dental and Vision are the same as the rates above.				

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NON-PAK - 784C Part Time Employees		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance:	\$7,500		5		
Rate/\$1000		\$0.17			\$0.16
Volume					\$40,000.00
AD&D Coverage:	\$7,500		5		
Rate/\$1000		\$0.03			\$0.03
Volume					\$40,000.00
Dependent Life:			5		
Rate/\$1000		\$0.23			\$0.23
Volume					\$10,000.00
LTD Benefit	66 2/3% Max \$2,500		5		
Max Monthly Salary:	\$3,750				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	Yes				
Rate/\$100		\$2.51			\$2.50
Covered Salary					\$8,095.00

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PAK A - 784D Teachers & Counselors		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$620.66	Single: 0	\$622.16	\$649.15
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,394.61	2-Person: 2	\$1,397.99	\$1,458.72
IN Coinsurance:	N/A	\$1,735.14	Family: 6	\$1,739.36	\$1,814.94
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6101-0002	\$35.16	Single: 0	\$35.90	\$36.33
Diag & Prev:	100%	\$66.93	2-Person: 2	\$69.05	\$69.88
Basic Services:	90%	\$130.63	Family: 6	\$132.29	\$133.87
Major Services:	90%				
Annual Max:	\$1,000				
Orthodontics:	90%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$7.63	Single: 0	\$8.21	\$8.51
		\$16.39	2-Person: 2	\$17.62	\$18.27
		\$24.63	Family: 6	\$26.49	\$27.46
Life Insurance:	\$50,000		8		
Rate/\$1000					\$0.16
Volume					\$400,000.00
Composite:		\$8.50			\$8.00
AD&D Coverage:	\$50,000		8		
Rate/\$1000					\$0.03
Volume					\$400,000.00
Composite:		\$1.50			\$1.50
LTD Benefit	66 2/3% Max \$5,000		8		
Max Monthly Salary:	\$7,500				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.85
Covered Salary					\$37,579.00
Composite:		\$35.57			\$39.93
Total Monthly Rate per Member - Single		\$709.02			\$743.42
Total Monthly Rate per Member - 2-Person		\$1,523.50			\$1,596.30
Total Monthly Rate per Member - Family		\$1,935.97			\$2,025.70
PAK A COBRA RATES:					
	Medical		Single	\$620.66	\$647.65
			2-Person	\$1,396.49	\$1,457.22
			Family	\$1,737.86	\$1,813.44
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - 784D Teachers & Counselors		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6101-0003	\$32.44	Single: 0	\$33.02	\$33.42
Diag & Prev:	100%	\$61.78	2-Person: 0	\$62.41	\$63.16
Basic Services:	90%	\$124.69	Family: 5	\$126.79	\$128.31
Major Services:	90%				
Annual Max:	\$1,000				
Orthodontics:	90%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$7.63	Single: 0	\$8.21	\$8.51
		\$16.39	2-Person: 0	\$17.62	\$18.27
		\$24.63	Family: 5	\$26.49	\$27.46
Life Insurance:	\$50,000		5		\$0.16
Rate/\$1000					\$250,000.00
Volume					\$8.00
Composite:		\$8.50			
AD&D Coverage:	\$50,000		5		\$0.03
Rate/\$1000					\$250,000.00
Volume					\$1.50
Composite:		\$1.50			
LTD Benefit	66 2/3% Max \$5,000		5		
Max Monthly Salary:	\$7,500				\$0.85
Waiting Period:	60 CDMF				\$23,487.00
Alcohol/Drug:	Same as any other illness				\$39.93
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$35.57			
Total Monthly Rate per Member - Single		\$85.64			\$91.36
Total Monthly Rate per Member - 2-Person		\$123.74			\$130.86
Total Monthly Rate per Member - Family		\$194.89			\$205.20
PAK B COBRA RATES:		The COBRA rates for Dental and Vision are the same as the rates above.			

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PAK C - 784D Teachers & Counselors		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$577.94	Single: 4	\$579.34	\$604.47
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,298.48	2-Person: 1	\$1,301.63	\$1,358.17
IN Coinsurance:	10%	\$1,615.51	Family: 2	\$1,619.44	\$1,689.80
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6101-0002	\$35.16	Single: 4	\$35.90	\$36.33
Diag & Prev:	100%	\$66.93	2-Person: 1	\$69.05	\$69.88
Basic Services:	90%	\$130.63	Family: 2	\$132.29	\$133.87
Major Services:	90%				
Annual Max:	\$1,000				
Orthodontics:	90%				
Lifetime Max:	\$1,500				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$7.63	Single: 4	\$8.21	\$8.51
		\$16.39	2-Person: 1	\$17.62	\$18.27
		\$24.63	Family: 2	\$26.49	\$27.46
Life Insurance:	\$50,000		7		
Rate/\$1000					\$0.16
Volume					\$350,000.00
Composite:		\$8.50			\$8.00
AD&D Coverage:	\$50,000		7		
Rate/\$1000					\$0.03
Volume					\$350,000.00
Composite:		\$1.50			\$1.50
LTD Benefit	66 2/3% Max \$5,000		7		
Max Monthly Salary:	\$7,500				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.85
Covered Salary					\$32,882.00
Composite:		\$35.57			\$39.93
Total Monthly Rate per Member - Single		\$666.30			\$698.74
Total Monthly Rate per Member - 2-Person		\$1,427.37			\$1,495.75
Total Monthly Rate per Member - Family		\$1,816.34			\$1,900.56
PAK C COBRA RATES:					
	Medical		Single	\$577.84	\$602.97
			2-Person	\$1,300.13	\$1,356.67
			Family	\$1,617.94	\$1,688.30
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