



**Medical Rate Summary Exclusively for Rudyard Area Schools**  
**Effective Date: 07/01/2016**

Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family
Choices/Choices II	\$0	\$5/\$10/\$25	0%	\$10/\$20	\$822.73	\$1,849.27	\$2,300.94	\$806.31	\$1,812.31	\$2,254.95
Choices/Choices II	\$0	\$10/\$25/\$50	0%	\$10/\$20	\$813.54	\$1,828.60	\$2,275.21	\$797.30	\$1,792.05	\$2,229.74
Choices/Choices II	\$0	\$20/\$25/\$50	0%	\$10/\$20	\$799.23	\$1,796.38	\$2,235.14	\$783.28	\$1,760.48	\$2,190.47
Choices/Choices II	\$100/\$200	\$5/\$10/\$25	0%	\$10/\$20	\$796.80	\$1,790.92	\$2,228.32	\$780.89	\$1,755.13	\$2,183.79
Choices/Choices II	\$100/\$200	\$10/\$25/\$50	0%	\$10/\$20	\$787.99	\$1,771.11	\$2,203.68	\$772.26	\$1,735.72	\$2,159.63
Choices/Choices II	\$0	\$5/\$10/\$25	0%	Saver Rx	\$777.02	\$1,746.43	\$2,172.96	\$761.51	\$1,711.53	\$2,129.53
Choices/Choices II	\$100/\$200	\$20/\$25/\$50	0%	\$10/\$20	\$774.38	\$1,740.48	\$2,165.56	\$758.92	\$1,705.70	\$2,122.28
Choices/Choices II	\$200/\$400	\$5/\$10/\$25	0%	\$10/\$20	\$773.88	\$1,739.36	\$2,164.17	\$758.44	\$1,704.60	\$2,120.92
Choices/Choices II	\$0	\$10/\$25/\$50	0%	Saver Rx	\$767.84	\$1,725.76	\$2,147.24	\$752.51	\$1,691.27	\$2,104.33
Choices/Choices II	\$200/\$400	\$10/\$25/\$50	0%	\$10/\$20	\$765.50	\$1,720.49	\$2,140.68	\$750.22	\$1,686.11	\$2,097.90
Choices/Choices II	\$0	\$20/\$25/\$50	0%	Saver Rx	\$753.52	\$1,693.53	\$2,107.14	\$738.48	\$1,659.69	\$2,065.03
Choices/Choices II	\$300/\$600	\$5/\$10/\$25	0%	\$10/\$20	\$753.08	\$1,692.56	\$2,105.94	\$738.05	\$1,658.74	\$2,063.85
Choices/Choices II	\$200/\$400	\$20/\$25/\$50	0%	\$10/\$20	\$752.41	\$1,691.05	\$2,104.06	\$737.39	\$1,657.26	\$2,062.00
Choices/Choices II	\$100/\$200	\$5/\$10/\$25	0%	Saver Rx	\$751.09	\$1,688.07	\$2,100.34	\$736.10	\$1,654.34	\$2,058.37
Choices/Choices II	\$300/\$600	\$10/\$25/\$50	0%	\$10/\$20	\$745.03	\$1,674.45	\$2,083.40	\$730.16	\$1,640.99	\$2,041.76
Choices/Choices II	\$100/\$200	\$10/\$25/\$50	0%	Saver Rx	\$742.29	\$1,668.27	\$2,075.71	\$727.47	\$1,634.94	\$2,034.22
Choices/Choices II	\$300/\$600	\$20/\$25/\$50	0%	\$10/\$20	\$732.45	\$1,646.14	\$2,048.16	\$717.83	\$1,613.25	\$2,007.23
Choices/Choices II	\$100/\$200	\$20/\$25/\$50	0%	Saver Rx	\$728.67	\$1,637.64	\$2,037.58	\$714.13	\$1,604.92	\$1,996.86
Choices/Choices II	\$200/\$400	\$5/\$10/\$25	0%	Saver Rx	\$728.18	\$1,636.53	\$2,036.20	\$713.65	\$1,603.83	\$1,995.51
Choices/Choices II	\$200/\$400	\$10/\$25/\$50	0%	Saver Rx	\$719.79	\$1,617.65	\$2,012.71	\$705.43	\$1,585.33	\$1,972.49
Choices/Choices II	\$500/\$1000	\$5/\$10/\$25	0%	\$10/\$20	\$715.47	\$1,607.94	\$2,000.63	\$701.19	\$1,575.82	\$1,960.65
Choices/Choices II	\$500/\$1000	\$10/\$25/\$50	0%	\$10/\$20	\$708.03	\$1,591.19	\$1,979.78	\$693.90	\$1,559.40	\$1,940.21
Choices/Choices II	\$300/\$600	\$5/\$10/\$25	0%	Saver Rx	\$707.38	\$1,589.73	\$1,977.96	\$693.26	\$1,557.96	\$1,938.43
Choices/Choices II	\$200/\$400	\$20/\$25/\$50	0%	Saver Rx	\$706.71	\$1,588.22	\$1,976.08	\$692.61	\$1,556.48	\$1,936.59
Choices/Choices II	\$300/\$600	\$10/\$25/\$50	0%	Saver Rx	\$699.32	\$1,571.59	\$1,955.40	\$685.36	\$1,540.19	\$1,916.32
Choices/Choices II	\$500/\$1000	\$20/\$25/\$50	0%	\$10/\$20	\$696.35	\$1,564.92	\$1,947.09	\$682.46	\$1,533.65	\$1,908.18

This information is based on the rates and composition of the group as of the above Effective Date. Material changes in the composition of the group could result in different rates.

**If you have any questions, please contact your MESSA Field Representative, Robert Kwiatkoski, at 800.292.4910.**



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Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES		
	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family
Choices/Choices II	\$300/\$600	\$20/\$25/\$50	0%	Saver Rx	\$686.75	\$1,543.31	\$1,920.19	\$673.04	\$1,512.47	\$1,881.82
Choices/Choices II	\$500/\$1000	\$5/\$10/\$25	0%	Saver Rx	\$669.77	\$1,505.11	\$1,872.65	\$656.41	\$1,475.04	\$1,835.23
Choices/Choices II	\$500/\$1000	\$10/\$25/\$50	0%	Saver Rx	\$662.33	\$1,488.35	\$1,851.81	\$649.11	\$1,458.62	\$1,814.81
Choices/Choices II	\$500/\$1000	\$20/\$25/\$50	0%	Saver Rx	\$650.65	\$1,462.08	\$1,819.11	\$637.67	\$1,432.87	\$1,782.76
Choices/Choices II	\$1000/\$2000	\$20/\$25/\$50	0%	Saver Rx	\$613.64	\$1,378.82	\$1,715.51	\$601.40	\$1,351.28	\$1,681.23
ABC Plan 1	\$1300 <sup>1</sup> ; \$2600 <sup>2</sup>	None	0%	ABC Rx	\$585.73	\$1,316.02	\$1,637.35	\$574.05	\$1,289.73	\$1,604.63
Choices/Choices II	\$2000/\$4000	\$20/\$25/\$50	0%	Saver Rx	\$578.59	\$1,299.96	\$1,617.35	\$567.05	\$1,273.99	\$1,585.03
Choices/Choices II	\$3000/\$6000	\$20/\$25/\$50	0%	Saver Rx	\$555.22	\$1,247.37	\$1,551.92	\$544.15	\$1,222.45	\$1,520.91
ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	ABC Rx	\$548.26	\$1,231.71	\$1,532.42	\$537.33	\$1,207.10	\$1,501.80
ABC Plan 3	\$3500 <sup>1</sup> ; \$7000 <sup>2</sup>	None	10%	ABC Rx	\$488.13	\$1,096.43	\$1,364.07	\$478.40	\$1,074.53	\$1,336.82

1. Employees who choose a MESSA ABC health plan with coverage for a single person are subject to the single person MESSA ABC deductible.
2. Employees who choose 2-person or full family coverage are subject to the higher MESSA ABC family deductible (the full deductible must be met before claims are paid for any individual).

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