



**Medical Rate Summary Exclusively for Cass City Public Schools
Rates Effective 01/01/2019 through 12/31/2019**

Product	IN Deductible	IN OL/OV/SV Copay	IN UC/ER Copay	IN Coins.	Rx Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
						Single	2-Person	Family	Single	2-Person	Family	
1 Essentials by MESSA	\$375/\$750	\$10/\$25/\$50	\$50/\$200	20%	EbM	\$471.75	\$1,059.57	\$1,318.22	\$462.35	\$1,038.41	\$1,291.88	EA
2 ABC Plan 3	\$3500/\$7000	None	None	20%	ABC Rx	\$500.58	\$1,124.42	\$1,398.91	\$490.59	\$1,101.96	\$1,370.96	9Q
3 ABC Plan 2	\$2000/\$4000	None	None	20%	3Tier Mail	\$506.95	\$1,138.74	\$1,416.74	\$496.84	\$1,116.00	\$1,388.44	CI
4 ABC Plan 2	\$2000/\$4000	None	None	20%	3Tier	\$512.99	\$1,152.35	\$1,433.67	\$502.76	\$1,129.33	\$1,405.03	DO
5 ABC Plan 2	\$2000/\$4000	None	None	10%	3Tier Mail	\$517.57	\$1,162.65	\$1,446.48	\$507.25	\$1,139.43	\$1,417.58	CE
6 ABC Plan 3	\$3500/\$7000	None	None	10%	ABC Rx	\$522.43	\$1,173.60	\$1,460.11	\$512.01	\$1,150.16	\$1,430.94	7T
7 ABC Plan 2	\$2000/\$4000	None	None	10%	3Tier	\$523.75	\$1,176.55	\$1,463.79	\$513.30	\$1,153.05	\$1,434.54	DK
8 ABC Plan 2	\$2000/\$4000	None	None	20%	ABC Rx	\$536.85	\$1,206.04	\$1,500.48	\$526.14	\$1,181.95	\$1,470.51	9L
9 ABC Plan 1	\$1350/\$2700	None	None	20%	3Tier Mail	\$537.17	\$1,206.76	\$1,501.38	\$526.46	\$1,182.65	\$1,471.39	BW
10 ABC Plan 1	\$1350/\$2700	None	None	20%	3Tier	\$543.58	\$1,221.18	\$1,519.33	\$532.74	\$1,196.79	\$1,488.98	DC
11 ABC Plan 2	\$2000/\$4000	None	None	10%	ABC Rx	\$548.12	\$1,231.38	\$1,532.01	\$537.18	\$1,206.78	\$1,501.40	9K
12 ABC Plan 1	\$1350/\$2700	None	None	10%	3Tier Mail	\$551.42	\$1,238.82	\$1,541.28	\$540.42	\$1,214.08	\$1,510.49	BS
13 ABC Plan 2	\$2000/\$4000	None	None	0%	3Tier Mail	\$554.09	\$1,244.83	\$1,548.75	\$543.04	\$1,219.96	\$1,517.81	CA
14 ABC Plan 1	\$1350/\$2700	None	None	10%	3Tier	\$558.00	\$1,253.62	\$1,559.71	\$546.87	\$1,228.58	\$1,528.54	CY
15 ABC Plan 2	\$2000/\$4000	None	None	0%	3Tier	\$560.72	\$1,259.73	\$1,567.30	\$549.53	\$1,234.57	\$1,535.98	DG
16 ABC Plan 1	\$1350/\$2700	None	None	20%	ABC Mail	\$561.30	\$1,261.05	\$1,568.93	\$550.11	\$1,235.86	\$1,537.59	AO
17 ABC Plan 1	\$1350/\$2700	None	None	20%	ABC Rx	\$568.75	\$1,277.81	\$1,589.79	\$557.41	\$1,252.29	\$1,558.03	9D
18 ABC Plan 1	\$1350/\$2700	None	None	10%	ABC Mail	\$576.19	\$1,294.57	\$1,610.65	\$564.70	\$1,268.71	\$1,578.47	AK
19 ABC Plan 1	\$1350/\$2700	None	None	10%	ABC Rx	\$583.76	\$1,311.57	\$1,631.81	\$572.11	\$1,285.37	\$1,599.20	9C
20 ABC Plan 2	\$2000/\$4000	None	None	0%	ABC Rx	\$586.80	\$1,318.43	\$1,640.35	\$575.10	\$1,292.09	\$1,607.58	7R
21 ABC Plan 1	\$1350/\$2700	None	None	0%	3Tier Mail	\$592.60	\$1,331.48	\$1,656.59	\$580.78	\$1,304.88	\$1,623.48	BO
22 ABC Plan 1	\$1350/\$2700	None	None	0%	3Tier	\$599.68	\$1,347.40	\$1,676.40	\$587.71	\$1,320.48	\$1,642.91	CU
23 ABC Plan 1	\$1350/\$2700	None	None	0%	ABC Mail	\$619.23	\$1,391.40	\$1,731.14	\$606.88	\$1,363.60	\$1,696.55	AG
24 ABC Plan 1	\$1350/\$2700	None	None	0%	ABC Rx	\$626.91	\$1,408.67	\$1,752.65	\$614.41	\$1,380.53	\$1,717.62	7P
25 Choices	\$3000/\$6000	\$20/\$20/\$20	\$25/\$50	20%	Saver Rx	\$549.30	\$1,234.06	\$1,535.35	\$538.34	\$1,209.41	\$1,504.67	8V

The above rates are based on the information provided. 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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



**Medical Rate Summary Exclusively for Cass City Public Schools
Rates Effective 01/01/2019 through 12/31/2019**

Product	IN	IN	IN	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
	Deductible	OL/OV/SV Copay	UC/ER Copay	Coins.	Coverage	Single	2-Person	Family	Single	2-Person	Family	
26 Choices	\$3000/\$6000	\$20/\$20/\$20	\$25/\$50	10%	Saver Rx	\$559.11	\$1,256.12	\$1,562.81	\$547.96	\$1,231.02	\$1,531.58	8U
27 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	20%	3Tier Mail	\$559.49	\$1,256.95	\$1,563.85	\$548.33	\$1,231.84	\$1,532.60	BA
28 Choices	\$2000/\$4000	\$20/\$20/\$20	\$25/\$50	20%	Saver Rx	\$567.51	\$1,275.04	\$1,586.34	\$556.19	\$1,249.56	\$1,554.64	8R
29 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	20%	3Tier	\$570.31	\$1,281.33	\$1,594.16	\$558.93	\$1,255.73	\$1,562.31	BM
30 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	10%	3Tier Mail	\$575.59	\$1,293.19	\$1,608.93	\$564.11	\$1,267.35	\$1,576.79	AY
31 Choices	\$2000/\$4000	\$20/\$20/\$20	\$25/\$50	10%	Saver Rx	\$580.83	\$1,304.98	\$1,623.61	\$569.24	\$1,278.91	\$1,591.17	8Q
32 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	10%	3Tier	\$586.42	\$1,317.57	\$1,639.28	\$574.72	\$1,291.25	\$1,606.53	BK
33 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	20%	SRX Mail	\$588.82	\$1,322.98	\$1,646.01	\$577.08	\$1,296.55	\$1,613.12	AC
34 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	20%	3Tier Mail	\$590.30	\$1,326.29	\$1,650.14	\$578.52	\$1,299.80	\$1,617.16	AU
35 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	20%	Saver Rx	\$597.63	\$1,342.79	\$1,670.66	\$585.70	\$1,315.96	\$1,637.28	8N
36 Choices	\$3000/\$6000	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$599.03	\$1,345.95	\$1,674.59	\$587.08	\$1,319.06	\$1,641.13	8E
37 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	20%	3Tier	\$601.13	\$1,350.67	\$1,680.47	\$589.14	\$1,323.69	\$1,646.89	BG
38 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	10%	SRX Mail	\$604.93	\$1,359.21	\$1,691.09	\$592.86	\$1,332.06	\$1,657.30	AA
39 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	10%	3Tier Mail	\$610.61	\$1,372.01	\$1,707.01	\$598.43	\$1,344.60	\$1,672.90	AS
40 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	10%	Saver Rx	\$613.74	\$1,379.04	\$1,715.78	\$601.50	\$1,351.49	\$1,681.49	8M
41 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	20%	SRX Mail	\$619.64	\$1,392.31	\$1,732.29	\$607.27	\$1,364.49	\$1,697.68	9W
42 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	10%	3Tier	\$621.45	\$1,396.39	\$1,737.35	\$609.05	\$1,368.49	\$1,702.64	BE
43 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	0%	3Tier Mail	\$623.93	\$1,401.95	\$1,744.28	\$611.48	\$1,373.94	\$1,709.42	AW
44 Choices	\$2000/\$4000	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$624.25	\$1,402.69	\$1,745.20	\$611.79	\$1,374.66	\$1,710.32	8D
45 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	20%	Saver Rx	\$628.45	\$1,412.15	\$1,756.97	\$615.91	\$1,383.93	\$1,721.86	8J
46 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	0%	3Tier	\$634.76	\$1,426.33	\$1,774.63	\$622.09	\$1,397.83	\$1,739.16	BI
47 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	10%	SRX Mail	\$639.96	\$1,438.02	\$1,789.17	\$627.19	\$1,409.29	\$1,753.42	9U
48 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	10%	Saver Rx	\$648.77	\$1,457.86	\$1,813.85	\$635.83	\$1,428.73	\$1,777.60	8I
49 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	0%	SRX Mail	\$653.27	\$1,467.97	\$1,826.44	\$640.23	\$1,438.64	\$1,789.94	9Y
50 Choices	\$1000/\$2000	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$662.08	\$1,487.80	\$1,851.12	\$648.87	\$1,458.08	\$1,814.13	8C
51 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	0%	3Tier Mail	\$663.86	\$1,491.79	\$1,856.09	\$650.61	\$1,461.99	\$1,819.00	AQ
52 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	0%	3Tier	\$674.69	\$1,516.17	\$1,886.43	\$661.22	\$1,485.88	\$1,848.73	BC
53 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	0%	SRX Mail	\$693.20	\$1,557.84	\$1,938.27	\$679.37	\$1,526.71	\$1,899.53	9S

The above rates are based on the information provided. 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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.



**Medical Rate Summary Exclusively for Cass City Public Schools
Rates Effective 01/01/2019 through 12/31/2019**

Product	IN Deductible	IN OL/OV/SV Copay	IN UC/ER Copay	IN Coins.	Rx Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
						Single	2-Person	Family	Single	2-Person	Family	
54 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$702.01	\$1,577.65	\$1,962.92	\$688.00	\$1,546.12	\$1,923.69	7F
55 Choices	\$500/\$1000	\$10/\$10/\$10	\$25/\$50	0%	Saver Rx	\$714.61	\$1,606.00	\$1,998.21	\$700.35	\$1,573.91	\$1,958.27	7D
56 Choices	\$500/\$1000	\$5/\$5/\$5	\$10/\$25	0%	Saver Rx	\$722.64	\$1,624.08	\$2,020.70	\$708.22	\$1,591.63	\$1,980.32	7B
57 Choices	\$300/\$600	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$740.97	\$1,665.30	\$2,072.00	\$726.18	\$1,632.02	\$2,030.59	7E
58 Choices	\$500/\$1000	\$20/\$20/\$20	\$25/\$50	0%	\$10/\$20	\$751.34	\$1,688.62	\$2,101.02	\$736.34	\$1,654.88	\$2,059.03	5L
59 Choices	\$300/\$600	\$10/\$10/\$10	\$25/\$50	0%	Saver Rx	\$754.54	\$1,695.82	\$2,109.99	\$739.48	\$1,661.93	\$2,067.82	7C
60 Choices	\$200/\$400	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$762.50	\$1,713.76	\$2,132.31	\$747.28	\$1,679.51	\$2,089.69	6N
61 Choices	\$300/\$600	\$5/\$5/\$5	\$10/\$25	0%	Saver Rx	\$763.23	\$1,715.39	\$2,134.35	\$747.99	\$1,681.12	\$2,091.69	7A
62 Choices	\$500/\$1000	\$10/\$10/\$10	\$25/\$50	0%	\$10/\$20	\$763.94	\$1,716.97	\$2,136.31	\$748.69	\$1,682.66	\$2,093.61	5J
63 Choices	\$500/\$1000	\$5/\$5/\$5	\$10/\$25	0%	\$10/\$20	\$771.96	\$1,735.05	\$2,158.80	\$756.55	\$1,700.38	\$2,115.66	5H
64 Choices	\$200/\$400	\$10/\$10/\$10	\$25/\$50	0%	Saver Rx	\$776.63	\$1,745.52	\$2,171.84	\$761.12	\$1,710.64	\$2,128.43	6P
65 Choices	\$200/\$400	\$5/\$5/\$5	\$10/\$25	0%	Saver Rx	\$785.67	\$1,765.89	\$2,197.19	\$769.99	\$1,730.61	\$2,153.27	6R
66 Choices	\$100/\$200	\$20/\$20/\$20	\$25/\$50	0%	Saver Rx	\$786.21	\$1,767.09	\$2,198.68	\$770.51	\$1,731.78	\$2,154.74	6M
67 Choices	\$300/\$600	\$20/\$20/\$20	\$25/\$50	0%	\$10/\$20	\$790.29	\$1,776.27	\$2,210.10	\$774.51	\$1,740.78	\$2,165.93	5K
68 Choices	\$100/\$200	\$10/\$10/\$10	\$25/\$50	0%	Saver Rx	\$800.90	\$1,800.15	\$2,239.82	\$784.91	\$1,764.18	\$2,195.05	6L
69 Choices	\$300/\$600	\$10/\$10/\$10	\$25/\$50	0%	\$10/\$20	\$803.86	\$1,806.81	\$2,248.12	\$787.82	\$1,770.71	\$2,203.19	5I
70 Choices	\$100/\$200	\$5/\$5/\$5	\$10/\$25	0%	Saver Rx	\$810.40	\$1,821.52	\$2,266.41	\$794.22	\$1,785.12	\$2,221.12	6Q
71 Choices	\$200/\$400	\$20/\$20/\$20	\$25/\$50	0%	\$10/\$20	\$811.83	\$1,824.73	\$2,270.41	\$795.62	\$1,788.27	\$2,225.03	3T
72 Choices	\$300/\$600	\$5/\$5/\$5	\$10/\$25	0%	\$10/\$20	\$812.56	\$1,826.37	\$2,272.45	\$796.34	\$1,789.87	\$2,227.03	5G
73 Choices	\$200/\$400	\$10/\$10/\$10	\$25/\$50	0%	\$10/\$20	\$825.94	\$1,856.49	\$2,309.94	\$809.45	\$1,819.39	\$2,263.77	3U
74 Choices	\$200/\$400	\$5/\$5/\$5	\$10/\$25	0%	\$10/\$20	\$835.00	\$1,876.87	\$2,335.29	\$818.33	\$1,839.36	\$2,288.61	3S
75 Choices	\$100/\$200	\$20/\$20/\$20	\$25/\$50	0%	\$10/\$20	\$835.52	\$1,878.07	\$2,336.78	\$818.84	\$1,840.54	\$2,290.08	3R
76 Choices	\$100/\$200	\$10/\$10/\$10	\$25/\$50	0%	\$10/\$20	\$850.22	\$1,911.12	\$2,377.92	\$833.25	\$1,872.93	\$2,330.39	3Q
77 Choices	\$100/\$200	\$5/\$5/\$5	\$10/\$25	0%	\$10/\$20	\$859.72	\$1,932.49	\$2,404.51	\$842.56	\$1,893.87	\$2,356.45	3P

The above rates are based on the information provided. 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.

If you have any questions, please contact your MESSA Field Representative, Matt Zimmerman, at 800.292.4910.