

Medical Rate Summary Exclusively for Escanaba Public Schools (Part of APA - Upper Peninsula) Rates Effective 01/01/2020 through 12/31/2020

| | | | IN | IN | | | | | | | | |
|----|---------------------|---------------|----------------|------------|--------|------------|-----------------------|------------|------------|----------|------------|----------------------|
| | | IN | OL/OV/SV | UC/ER | IN | Rx | NON-PAK MEDICAL RATES | | | PAK | ATES | |
| | Product | Deductible | Copay | Copay | Coins. | Coverage | Single | 2-Person | Family | Single | 2-Person | Family |
| 1 | Essentials by MESSA | \$375/\$750 | \$10/\$25/\$50 | \$50/\$200 | 20% | EbM | \$481.01 | \$1,080.40 | \$1,344.14 | \$471.42 | \$1,058.82 | \$1,317.29 EA |
| | | | | | | | | | | | | |
| 2 | ABC Plan 3 | \$3500/\$7000 | None | None | 20% | ABC Rx | \$510.40 | \$1,146.52 | \$1,426.42 | \$500.22 | \$1,123.62 | \$1,397.92 9Q |
| 3 | ABC Plan 2 | \$2000/\$4000 | None | None | 20% | 3Tier Mail | \$516.89 | \$1,161.13 | \$1,444.60 | \$506.58 | \$1,137.94 | \$1,415.74 CI |
| 4 | ABC Plan 2 | \$2000/\$4000 | None | None | 20% | 3Tier | \$523.06 | \$1,175.00 | \$1,461.87 | \$512.63 | \$1,151.53 | \$1,432.66 DO |
| 5 | ABC Plan 2 | \$2000/\$4000 | None | None | 10% | 3Tier Mail | \$527.73 | \$1,185.50 | \$1,474.93 | \$517.20 | \$1,161.82 | \$1,445.47 CE |
| 6 | ABC Plan 3 | \$3500/\$7000 | None | None | 10% | ABC Rx | \$532.69 | \$1,196.67 | \$1,488.83 | \$522.07 | \$1,172.77 | \$1,459.08 7T |
| 7 | ABC Plan 2 | \$2000/\$4000 | None | None | 10% | 3Tier | \$534.02 | \$1,199.68 | \$1,492.58 | \$523.37 | \$1,175.72 | \$1,462.76 DK |
| 8 | ABC Plan 2 | \$2000/\$4000 | None | None | 20% | ABC Rx | \$547.40 | \$1,229.75 | \$1,530.00 | \$536.48 | \$1,205.19 | \$1,499.43 9L |
| 9 | ABC Plan 1 | \$1400/\$2800 | None | None | 20% | 3Tier Mail | \$547.72 | \$1,230.49 | \$1,530.91 | \$536.80 | \$1,205.91 | \$1,500.32 BW |
| 10 | ABC Plan 1 | \$1400/\$2800 | None | None | 20% | 3Tier | \$554.26 | \$1,245.20 | \$1,549.22 | \$543.20 | \$1,220.33 | \$1,518.26 DC |
| 11 | ABC Plan 2 | \$2000/\$4000 | None | None | 10% | ABC Rx | \$558.87 | \$1,255.60 | \$1,562.15 | \$547.72 | \$1,230.51 | \$1,530.93 9K |
| 12 | ABC Plan 1 | \$1400/\$2800 | None | None | 10% | 3Tier Mail | \$562.24 | \$1,263.18 | \$1,571.59 | \$551.03 | \$1,237.95 | \$1,540.19 BS |
| 13 | ABC Plan 2 | \$2000/\$4000 | None | None | 0% | 3Tier Mail | \$564.97 | \$1,269.30 | \$1,579.22 | \$553.70 | \$1,243.95 | \$1,547.66 CA |
| 14 | ABC Plan 1 | \$1400/\$2800 | None | None | 10% | 3Tier | \$568.96 | \$1,278.28 | \$1,590.38 | \$557.61 | \$1,252.75 | \$1,558.60 CY |
| 15 | ABC Plan 2 | \$2000/\$4000 | None | None | 0% | 3Tier | \$571.73 | \$1,284.51 | \$1,598.13 | \$560.32 | \$1,258.85 | \$1,566.20 DG |
| 16 | ABC Plan 1 | \$1400/\$2800 | None | None | 20% | ABC Mail | \$572.32 | \$1,285.85 | \$1,599.80 | \$560.91 | \$1,260.16 | \$1,567.83 AO |
| 17 | ABC Plan 1 | \$1400/\$2800 | None | None | 20% | ABC Rx | \$579.91 | \$1,302.94 | \$1,621.07 | \$568.34 | \$1,276.91 | \$1,588.68 9D |
| 18 | ABC Plan 1 | \$1400/\$2800 | None | None | 10% | ABC Mail | \$587.51 | \$1,320.03 | \$1,642.33 | \$575.79 | \$1,293.66 | \$1,609.51 AK |
| 19 | ABC Plan 1 | \$1400/\$2800 | None | None | 10% | ABC Rx | \$595.22 | \$1,337.36 | \$1,663.91 | \$583.35 | \$1,310.64 | \$1,630.66 9C |
| 20 | ABC Plan 2 | \$2000/\$4000 | None | None | 0% | ABC Rx | \$598.32 | \$1,344.36 | \$1,672.61 | \$586.39 | \$1,317.50 | \$1,639.19 7R |
| 21 | ABC Plan 1 | \$1400/\$2800 | None | None | 0% | 3Tier Mail | \$604.24 | \$1,357.67 | \$1,689.17 | \$592.19 | \$1,330.54 | \$1,655.42 BO |
| 22 | ABC Plan 1 | \$1400/\$2800 | None | None | 0% | 3Tier | \$611.45 | \$1,373.90 | \$1,709.37 | \$599.25 | \$1,346.45 | \$1,675.22 CU |
| 23 | ABC Plan 1 | \$1400/\$2800 | None | None | 0% | ABC Mail | \$631.39 | \$1,418.76 | \$1,765.20 | \$618.79 | \$1,390.41 | \$1,729.93 AG |
| 24 | ABC Plan 1 | \$1400/\$2800 | None | None | 0% | ABC Rx | \$639.22 | \$1,436.37 | \$1,787.12 | \$626.47 | \$1,407.68 | \$1,751.41 7P |
| | | | | | | | | | | | | 1 |
| 25 | Choices | \$3000/\$6000 | \$20/\$20/\$20 | \$25/\$50 | 20% | Saver Rx | \$560.09 | \$1,258.32 | \$1,565.54 | \$548.91 | \$1,233.18 | \$1,534.26 8V |
| 26 | Choices | \$3000/\$6000 | \$20/\$20/\$20 | \$25/\$50 | 10% | Saver Rx | \$570.09 | \$1,280.82 | \$1,593.54 | \$558.72 | \$1,255.23 | \$1,561.70 8U |

MESSA medical plans include \$5,000 Basic Term Life and AD&D. 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.



Medical Rate Summary Exclusively for Escanaba Public Schools (Part of APA - Upper Peninsula) Rates Effective 01/01/2020 through 12/31/2020

| Product Deductible Copay | | | | IN | IN | | | | | | | | | |
|--|----|---------|---------------|----------------|-----------|--------|------------|-----------------------|------------|------------|-------------------|------------|------------|----|
| Choices \$1000\\$200\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$20 | | | IN | OL/OV/SV | UC/ER | IN | Rx | NON-PAK MEDICAL RATES | | | PAK MEDICAL RATES | | | |
| 28 Choices \$2000\\$4000 \$20\\$20\\$20\\$20\\$50 20\% Saver Rx 29 Choices \$1000\\$2000 \$20\\$20\\$20\\$20\\$20\\$50 20\% 3Tier 31 Choices \$1000\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$50 10\% Saver Rx 31 Choices \$1000\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$50 10\% 3Tier 31 Choices \$1000\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$20\\$20\ | | Product | Deductible | Copay | Copay | Coins. | Coverage | Single | 2-Person | Family | Single | 2-Person | Family | - |
| Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% 3Tier Mail \$581.50 \$1,306.52 \$1,625.52 \$569.90 \$1,280.42 \$1,593.04 BM Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% 3Tier Mail \$582.23 \$1,306.52 \$1,640.58 \$575.18 \$1,292.28 \$1,607.80 Av \$1,000/\$2000 \$20/\$20/\$20 \$25/\$50 10% 3Tier Mail \$580.43 \$1,330.64 \$1,655.54 \$580.42 \$1,304.06 \$1,628.46 \$0.00 \$20/\$20/\$20 \$25/\$50 10% 3Tier Mail \$600.39 \$1,343.48 \$1,671.52 \$586.01 \$1,316.64 \$1,638.12 BK \$1,000/\$2000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail \$600.39 \$1,349.00 \$1,678.39 \$589.88 \$1,325.36 \$1,682.89 \$0.00 \$20/\$20/\$20 \$25/\$50 20% Saver RX \$600.39 \$1,349.00 \$1,678.39 \$589.88 \$1,325.36 \$1,682.99 \$0.00 \$20/\$20/\$20 \$25/\$50 20% Saver RX \$600.39 \$1,370.53 \$597.21 \$1,341.84 \$1,669.49 \$0.00 \$0.00 \$0.00 \$20/\$20/\$20 \$25/\$50 20% Saver RX \$600.39 \$1,377.23 \$1,773.52 \$590.61 \$1,349.72 \$1,669.49 \$0.00 \$0.00 \$20/\$20/\$20 \$25/\$50 10% Saver RX \$0.00 \$20/\$20/\$20 \$20/\$20/\$20 | 27 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 20% | 3Tier Mail | \$570.47 | \$1,281.68 | \$1,594.61 | \$559.09 | \$1,256.07 | \$1,562.75 | ВА |
| Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% 3Tier Mail Same Rx | 28 | Choices | \$2000/\$4000 | \$20/\$20/\$20 | \$25/\$50 | 20% | Saver Rx | \$578.66 | \$1,300.11 | \$1,617.55 | \$567.12 | \$1,274.14 | \$1,585.23 | 8R |
| Choices \$2000/\$4000 \$20/\$20/\$20 \$25/\$50 10% Saver Rx \$592.23 \$1,330.64 \$1,655.54 \$580.42 \$1,304.06 \$1,622.46 \$30 | 29 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 20% | 3Tier | \$581.50 | \$1,306.52 | \$1,625.52 | \$569.90 | \$1,280.42 | \$1,593.04 | ВМ |
| Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% 3Tier \$597.93 \$1,343.48 \$1,671.52 \$586.01 \$1,316.64 \$1,638.12 \$A Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail \$601.88 \$1,352.38 \$1,682.59 \$588.41 \$1,322.05 \$1,644.85 ACK | 30 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 10% | 3Tier Mail | \$586.89 | \$1,318.62 | \$1,640.58 | \$575.18 | \$1,292.28 | \$1,607.80 | AY |
| 30 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail Schoices \$1000/ | 31 | Choices | \$2000/\$4000 | \$20/\$20/\$20 | \$25/\$50 | 10% | Saver Rx | \$592.23 | \$1,330.64 | \$1,655.54 | \$580.42 | \$1,304.06 | \$1,622.46 | 8Q |
| Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% 3Tier Mail \$601.88 \$1,352.38 \$1,682.59 \$589.88 \$1,325.36 \$1,648.97 AU | 32 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 10% | 3Tier | \$597.93 | \$1,343.48 | \$1,671.52 | \$586.01 | \$1,316.64 | \$1,638.12 | вк |
| Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 \$20% Saver Rx \$609.37 \$1,369.19 \$1,703.53 \$597.21 \$1,341.84 \$1,669.49 \$88.300 \$1000 \$20/\$20/\$20 \$25/\$50 \$20% \$31ier \$622.60 \$1,383.94 \$1,707.53 \$604.50 \$1,348.72 \$1,679.28 \$10.00 \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$10% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20% \$20/\$20/\$20 \$25/\$50 \$20/\$20/\$20 | 33 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 20% | SRX Mail | \$600.39 | \$1,349.00 | \$1,678.39 | \$588.41 | \$1,322.05 | \$1,644.85 | AC |
| Schoices \$3000/\$6000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx Schoices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% 3Tier Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx Schoices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail Schoices \$1000/\$200 | 34 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 20% | 3Tier Mail | \$601.88 | \$1,352.38 | \$1,682.59 | \$589.88 | \$1,325.36 | \$1,648.97 | AU |
| State | 35 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 20% | Saver Rx | \$609.37 | \$1,369.19 | \$1,703.53 | \$597.21 | \$1,341.84 | \$1,669.49 | 8N |
| 38 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail \$616.81 \$1,385.94 \$1,724.36 \$604.50 \$1,358.25 \$1,689.90 AA 39 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% 3Tier Mail \$622.60 \$1,398.98 \$1,740.59 \$610.18 \$1,371.04 \$1,705.81 AS 40 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% SAVER RX \$625.80 \$1,406.16 \$1,749.53 \$613.31 \$1,378.07 \$1,714.57 8M 40 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail \$633.66 \$1,419.69 \$1,766.37 \$619.21 \$1,398.33 \$1,731.07 9W 40 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver RX \$636.18 \$1,429.52 \$1,778.59 \$623.49 \$1,400.96 \$1,740.97 \$623.49 \$1,400.96 \$1,743.97 \$623.49 \$1,400.96 \$1,743.97 \$623.49 \$1,400.96 \$1,743.97 \$623.49 \$1,400.96 <td< td=""><td>36</td><td>Choices</td><td>\$3000/\$6000</td><td>\$20/\$20/\$20</td><td>\$25/\$50</td><td>0%</td><td>Saver Rx</td><td>\$610.79</td><td>\$1,372.41</td><td>\$1,707.53</td><td>\$598.61</td><td>\$1,344.99</td><td>\$1,673.41</td><td>8E</td></td<> | 36 | Choices | \$3000/\$6000 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$610.79 | \$1,372.41 | \$1,707.53 | \$598.61 | \$1,344.99 | \$1,673.41 | 8E |
| Schoices \$500\\$1000 \$20\\$20\\$20\\$20\\$20\\$20\\$25\\$50 10\\$ Saver Rx | 37 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 20% | 3Tier | \$612.94 | \$1,377.23 | \$1,713.52 | \$600.71 | \$1,349.72 | \$1,679.28 | BG |
| 40 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 10% Saver Rx \$625.80 \$1,406.16 \$1,749.53 \$613.31 \$1,378.07 \$1,714.57 8M 41 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail \$631.81 \$1,406.16 \$1,749.53 \$619.21 \$1,391.33 \$1,731.07 9W 42 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$633.66 \$1,423.84 \$1,771.53 \$621.01 \$1,395.39 \$1,736.13 BE 40 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$636.18 \$1,429.52 \$1,778.59 \$623.49 \$1,400.96 \$1,743.05 AW 40 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$640.79 \$1,439.91 \$1,791.53 \$623.81 \$1,401.70 \$1,743.05 AW 40 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$665.15 \$1,430.27 \$1,439.91 \$1,491.70 | 38 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 10% | SRX Mail | \$616.81 | \$1,385.94 | \$1,724.36 | \$604.50 | \$1,358.25 | \$1,689.90 | AA |
| Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% SRX Mail \$631.81 \$1,419.69 \$1,766.37 \$621.01 \$1,391.33 \$1,731.07 9W | 39 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 10% | 3Tier Mail | \$622.60 | \$1,398.98 | \$1,740.59 | \$610.18 | \$1,371.04 | \$1,705.81 | AS |
| 42 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% 3Tier \$633.66 \$1,423.84 \$1,771.53 \$621.01 \$1,395.39 \$1,736.13 BE 43 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier Mail \$636.18 \$1,423.84 \$1,771.53 \$623.49 \$1,400.96 \$1,743.05 AW 44 Choices \$2000/\$4000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$636.18 \$1,429.52 \$1,778.59 \$623.49 \$1,400.96 \$1,743.05 AW 45 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$636.51 \$1,430.27 \$1,779.53 \$623.81 \$1,401.70 \$1,743.97 8D 46 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$640.79 \$1,439.91 \$1,791.53 \$623.81 \$1,401.70 \$1,773.37 \$1,775.73 \$1,4770.00 \$1,7743.97 \$1,4770.00 \$1,7743.97 \$1,4770.00 \$1,7743.97 \$1,4770.00 \$1,7743.97 \$1,4770.00 \$1,7743.97 | 40 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 10% | Saver Rx | \$625.80 | \$1,406.16 | \$1,749.53 | \$613.31 | \$1,378.07 | \$1,714.57 | 8M |
| 43 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier Mail \$636.18 \$1,429.52 \$1,778.59 \$623.49 \$1,400.96 \$1,743.05 AW 44 Choices \$2000/\$4000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$636.51 \$1,430.27 \$1,779.53 \$623.49 \$1,400.96 \$1,743.05 AW 45 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx \$640.79 \$1,439.91 \$1,791.53 \$628.01 \$1,411.15 \$1,755.73 \$8J 47 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$647.23 \$1,466.30 \$1,894.37 \$639.51 \$1,437.00 \$1,743.05 \$8J 40 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$667.50 \$1,486.52 \$1,849.54 \$639.51 \$1,450.30 \$1,456.82 \$1,473.00 \$1,773.37 \$8J 40 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 | 41 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 20% | SRX Mail | \$631.81 | \$1,419.69 | \$1,766.37 | \$619.21 | \$1,391.33 | \$1,731.07 | 9W |
| 44 Choices \$2000/\$4000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$636.51 \$1,430.27 \$1,779.53 \$623.81 \$1,401.70 \$1,743.97 8D 45 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx \$640.79 \$1,439.91 \$1,791.53 \$623.81 \$1,401.70 \$1,743.97 8D 46 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$647.23 \$1,439.91 \$1,791.53 \$628.01 \$1,411.15 \$1,755.73 8J 47 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail \$6652.53 \$1,466.30 \$1,824.37 \$639.51 \$1,437.00 \$1,787.91 \$9U 48 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$661.51 \$1,486.52 \$1,849.54 \$648.31 \$1,456.82 \$1,812.57 49 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 \$1,862.37 \$652.81 \$1,466.94 | 42 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 10% | 3Tier | \$633.66 | \$1,423.84 | \$1,771.53 | \$621.01 | \$1,395.39 | \$1,736.13 | BE |
| 45 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 20% Saver Rx 46 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier 47 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail 48 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail 49 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail 54 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail 55 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier 56 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier 57 Choices \$500/\$1000 \$20/\$20/\$20/\$20 \$25/\$50 0% 3Tier 58 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier 58 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail 57 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail | 43 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 0% | 3Tier Mail | \$636.18 | \$1,429.52 | \$1,778.59 | \$623.49 | \$1,400.96 | \$1,743.05 | AW |
| 46 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$647.23 \$1,454.39 \$1,809.53 \$634.31 \$1,425.33 \$1,773.37 BI 47 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail \$652.53 \$1,466.30 \$1,824.37 \$639.51 \$1,437.00 \$1,787.91 9U 48 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% Saver Rx \$666.15 \$1,486.52 \$1,849.54 \$648.31 \$1,456.82 \$1,812.57 8I 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 \$1,862.37 \$652.81 \$1,466.94 \$1,825.15 9Y 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$675.09 \$1,517.07 \$1,887.54 \$661.62 \$1,486.76 \$1,849.82 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$663.38 \$1,490.74 | 44 | Choices | \$2000/\$4000 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$636.51 | \$1,430.27 | \$1,779.53 | \$623.81 | \$1,401.70 | \$1,743.97 | 8D |
| 47 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% SRX Mail \$652.53 \$1,466.30 \$1,824.37 \$639.51 \$1,437.00 \$1,787.91 9U 48 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% Saver Rx \$661.51 \$1,486.52 \$1,849.54 \$648.31 \$1,456.82 \$1,812.57 8I 49 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 \$1,862.37 \$652.81 \$1,466.94 \$1,825.15 9Y 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$675.09 \$1,517.07 \$1,887.54 \$661.62 \$1,486.76 \$1,849.82 8C 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$676.89 \$1,521.13 \$1,892.60 \$663.38 \$1,490.74 \$1,854.78 \$6674.22 \$1,515.11 \$1,885.09 \$670.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 \$1,936.90 \$1,936.90 \$1,9 | 45 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 20% | Saver Rx | \$640.79 | \$1,439.91 | \$1,791.53 | \$628.01 | \$1,411.15 | \$1,755.73 | 8J |
| 48 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 10% Saver Rx \$661.51 \$1,486.52 \$1,849.54 \$648.31 \$1,456.82 \$1,812.57 81 49 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 \$1,862.37 \$652.81 \$1,466.94 \$1,825.15 9Y 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$675.09 \$1,517.07 \$1,887.54 \$661.62 \$1,486.76 \$1,849.82 8C 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$663.38 \$1,490.74 \$1,885.09 BC 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 9s | 46 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 0% | 3Tier | \$647.23 | \$1,454.39 | \$1,809.53 | \$634.31 | \$1,425.33 | \$1,773.37 | ВІ |
| 49 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$666.10 \$1,496.85 \$1,862.37 \$652.81 \$1,466.94 \$1,825.15 9Y 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$675.09 \$1,517.07 \$1,887.54 \$661.62 \$1,486.76 \$1,849.82 8C 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier Mail \$676.89 \$1,521.13 \$1,892.60 \$663.38 \$1,490.74 \$1,854.78 AQ 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$674.22 \$1,515.11 \$1,885.09 BC 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 9s | 47 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 10% | SRX Mail | \$652.53 | \$1,466.30 | \$1,824.37 | \$639.51 | \$1,437.00 | \$1,787.91 | 9U |
| 50 Choices \$1000/\$2000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$675.09 \$1,517.07 \$1,887.54 \$661.62 \$1,486.76 \$1,849.82 8C 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier Mail \$676.89 \$1,521.13 \$1,892.60 \$663.38 \$1,490.74 \$1,854.78 AQ 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$674.22 \$1,515.11 \$1,885.09 BC 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 9s | 48 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 10% | Saver Rx | \$661.51 | \$1,486.52 | \$1,849.54 | \$648.31 | \$1,456.82 | \$1,812.57 | 81 |
| 51 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier Mail \$676.89 \$1,521.13 \$1,892.60 \$663.38 \$1,490.74 \$1,854.78 AQ 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$674.22 \$1,515.11 \$1,885.09 BC 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 9s | 49 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 0% | SRX Mail | \$666.10 | \$1,496.85 | \$1,862.37 | \$652.81 | \$1,466.94 | \$1,825.15 | 9Y |
| 52 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% 3Tier \$687.95 \$1,546.00 \$1,923.54 \$674.22 \$1,515.11 \$1,885.09 BC 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 98 | 50 | Choices | \$1000/\$2000 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$675.09 | \$1,517.07 | \$1,887.54 | \$661.62 | \$1,486.76 | \$1,849.82 | 8C |
| 53 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% SRX Mail \$706.82 \$1,588.47 \$1,976.40 \$692.71 \$1,556.73 \$1,936.90 9s | 51 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 0% | | \$676.89 | \$1,521.13 | \$1,892.60 | \$663.38 | \$1,490.74 | \$1,854.78 | AQ |
| | 52 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 0% | 3Tier | \$687.95 | \$1,546.00 | \$1,923.54 | \$674.22 | \$1,515.11 | \$1,885.09 | вс |
| 54 Choices \$500/\$1000 \$20/\$20/\$20 \$25/\$50 0% Saver Rx \$715.80 \$1,608.67 \$2,001.54 \$701.51 \$1,576.53 \$1,961.54 7F | 53 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 0% | SRX Mail | \$706.82 | \$1,588.47 | \$1,976.40 | \$692.71 | \$1,556.73 | \$1,936.90 | 9S |
| | 54 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$715.80 | \$1,608.67 | \$2,001.54 | \$701.51 | \$1,576.53 | \$1,961.54 | 7F |

MESSA medical plans include \$5,000 Basic Term Life and AD&D. 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.



Medical Rate Summary Exclusively for Escanaba Public Schools (Part of APA - Upper Peninsula) Rates Effective 01/01/2020 through 12/31/2020

| | | | IN | IN | | | | | | | | | |
|----|---------|--------------|----------------|-----------|--------|-----------|-----------------------|------------|------------|-------------------|------------|------------|----|
| | | IN | OL/OV/SV | UC/ER | IN | Rx | NON-PAK MEDICAL RATES | | | PAK MEDICAL RATES | | | |
| | Product | Deductible | Copay | Copay | Coins. | Coverage | Single | 2-Person | Family | Single | 2-Person | Family | |
| 55 | Choices | \$500/\$1000 | \$10/\$10/\$10 | \$25/\$50 | 0% | Saver Rx | \$728.64 | \$1,637.58 | \$2,037.52 | \$714.10 | \$1,604.86 | \$1,996.80 | 7D |
| 56 | Choices | \$500/\$1000 | \$5/\$5/\$5 | \$10/\$25 | 0% | Saver Rx | \$736.84 | \$1,656.02 | \$2,060.46 | \$722.13 | \$1,622.93 | \$2,019.28 | 7B |
| 57 | Choices | \$300/\$600 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$755.52 | \$1,698.06 | \$2,112.77 | \$740.44 | \$1,664.12 | \$2,070.54 | 7E |
| 58 | Choices | \$500/\$1000 | \$20/\$20/\$20 | \$25/\$50 | 0% | \$10/\$20 | \$766.10 | \$1,721.83 | \$2,142.36 | \$750.80 | \$1,687.43 | \$2,099.54 | 5L |
| 59 | Choices | \$300/\$600 | \$10/\$10/\$10 | \$25/\$50 | 0% | Saver Rx | \$769.35 | \$1,729.18 | \$2,151.50 | \$754.00 | \$1,694.62 | \$2,108.50 | 7C |
| 60 | Choices | \$200/\$400 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$777.49 | \$1,747.47 | \$2,174.26 | \$761.97 | \$1,712.55 | \$2,130.80 | 6N |
| 61 | Choices | \$300/\$600 | \$5/\$5/\$5 | \$10/\$25 | 0% | Saver Rx | \$778.23 | \$1,749.14 | \$2,176.34 | \$762.70 | \$1,714.19 | \$2,132.85 | 7A |
| 62 | Choices | \$500/\$1000 | \$10/\$10/\$10 | \$25/\$50 | 0% | \$10/\$20 | \$778.94 | \$1,750.74 | \$2,178.33 | \$763.39 | \$1,715.76 | \$2,134.80 | 5J |
| 63 | Choices | \$500/\$1000 | \$5/\$5/\$5 | \$10/\$25 | 0% | \$10/\$20 | \$787.14 | \$1,769.17 | \$2,201.27 | \$771.42 | \$1,733.82 | \$2,157.28 | 5H |
| 64 | Choices | \$200/\$400 | \$10/\$10/\$10 | \$25/\$50 | 0% | Saver Rx | \$791.88 | \$1,779.86 | \$2,214.57 | \$776.08 | \$1,744.30 | \$2,170.31 | 6P |
| 65 | Choices | \$200/\$400 | \$5/\$5/\$5 | \$10/\$25 | 0% | Saver Rx | \$801.12 | \$1,800.63 | \$2,240.42 | \$785.12 | \$1,764.65 | \$2,195.64 | 6R |
| 66 | Choices | \$100/\$200 | \$20/\$20/\$20 | \$25/\$50 | 0% | Saver Rx | \$801.66 | \$1,801.85 | \$2,241.94 | \$785.66 | \$1,765.84 | \$2,197.13 | 6M |
| 67 | Choices | \$300/\$600 | \$20/\$20/\$20 | \$25/\$50 | 0% | \$10/\$20 | \$805.82 | \$1,811.21 | \$2,253.58 | \$789.73 | \$1,775.02 | \$2,208.54 | 5K |
| 68 | Choices | \$100/\$200 | \$10/\$10/\$10 | \$25/\$50 | 0% | Saver Rx | \$816.63 | \$1,835.57 | \$2,283.89 | \$800.33 | \$1,798.89 | \$2,238.24 | 6L |
| 69 | Choices | \$300/\$600 | \$10/\$10/\$10 | \$25/\$50 | 0% | \$10/\$20 | \$819.66 | \$1,842.36 | \$2,292.34 | \$803.30 | \$1,805.54 | \$2,246.53 | 51 |
| 70 | Choices | \$100/\$200 | \$5/\$5/\$5 | \$10/\$25 | 0% | Saver Rx | \$826.33 | \$1,857.35 | \$2,311.00 | \$809.83 | \$1,820.24 | \$2,264.81 | 6Q |
| 71 | Choices | \$200/\$400 | \$20/\$20/\$20 | \$25/\$50 | 0% | \$10/\$20 | \$827.78 | \$1,860.63 | \$2,315.08 | \$811.26 | \$1,823.45 | \$2,268.81 | ЗТ |
| 72 | Choices | \$300/\$600 | \$5/\$5/\$5 | \$10/\$25 | 0% | \$10/\$20 | \$828.52 | \$1,862.30 | \$2,317.16 | \$811.98 | \$1,825.08 | \$2,270.84 | 5G |
| 73 | Choices | \$200/\$400 | \$10/\$10/\$10 | \$25/\$50 | 0% | \$10/\$20 | \$842.17 | \$1,893.01 | \$2,355.39 | \$825.36 | \$1,855.18 | \$2,308.31 | 3U |
| 74 | Choices | \$200/\$400 | \$5/\$5/\$5 | \$10/\$25 | 0% | \$10/\$20 | \$851.40 | \$1,913.79 | \$2,381.23 | \$834.40 | \$1,875.54 | \$2,333.64 | 3S |
| 75 | Choices | \$100/\$200 | \$20/\$20/\$20 | \$25/\$50 | 0% | \$10/\$20 | \$851.95 | \$1,915.01 | \$2,382.75 | \$834.94 | \$1,876.74 | \$2,335.13 | 3R |
| 76 | Choices | \$100/\$200 | \$10/\$10/\$10 | \$25/\$50 | 0% | \$10/\$20 | \$866.93 | \$1,948.72 | \$2,424.71 | \$849.62 | \$1,909.77 | \$2,376.24 | 3Q |
| 77 | Choices | \$100/\$200 | \$5/\$5/\$5 | \$10/\$25 | 0% | \$10/\$20 | \$876.61 | \$1,970.51 | \$2,451.83 | \$859.11 | \$1,931.13 | \$2,402.82 | 3P |

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