



2020 Rate Renewal Exclusively for
 Cass City Public Schools
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344920
 MESSA Field Rep: Matt Zimmerman
 Date Created: 08/21/2019

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

PAK A - 423A Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$736.34	Single: 1	\$729.90	\$761.58
IN Deductible:	\$500/\$1000	\$1,654.88	2-Person: 1	\$1,640.38	\$1,711.66
IN Coinsurance:	N/A	\$2,059.03	Family: 2	\$2,041.00	\$2,129.70
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	\$10/\$20				
Riders Included:	None				
Dental:	0470-0001	\$35.67	Single: 1	\$37.81	\$38.26
Diag & Prev:	80%	\$69.39	2-Person: 2	\$73.55	\$74.43
Basic Services:	80%	\$142.84	Family: 1	\$154.30	\$156.15
Major Services:	80%				
Annual Max:	\$3,300				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$7.63	Single: 1	\$8.21	\$8.51
		\$16.39	2-Person: 2	\$17.62	\$18.27
		\$24.63	Family: 1	\$26.49	\$27.46
Life Insurance:	\$45,000		4		\$0.15
Rate/\$1000					\$180,000.00
Volume					\$6.75
Composite:		\$6.30			
AD&D Coverage:	\$45,000		4		\$0.03
Rate/\$1000					\$180,000.00
Volume					\$1.35
Composite:		\$1.35			
LTD Benefit	66 2/3% Max \$4,500		4		\$0.49
Max Monthly Salary:	\$6,750				\$20,060.00
Waiting Period:	90 CDMF				\$24.57
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$20,060.00
Composite:		\$25.00			\$24.57
Total Monthly Rate per Member - Single		\$812.29			\$841.02
Total Monthly Rate per Member - 2-Person		\$1,773.31			\$1,837.03
Total Monthly Rate per Member - Family		\$2,259.15			\$2,345.98
PAK A COBRA RATES:					
	Medical		Single	\$728.40	\$760.08
			2-Person	\$1,638.88	\$1,710.16
			Family	\$2,039.50	\$2,128.20
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - 423A Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	0470-0002	\$32.48	Single: 0	\$31.33	\$31.71
Diag & Prev:	80%	\$62.73	2-Person: 2	\$61.19	\$61.92
Basic Services:	80%	\$128.56	Family: 4	\$132.14	\$133.72
Major Services:	80%				
Annual Max:	\$3,300				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
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: 4	\$26.49	\$27.46
Life Insurance:	\$45,000		6		\$0.15
Rate/\$1000					\$270,000.00
Volume					\$6.75
Composite:		\$6.30			
AD&D Coverage:	\$45,000		6		\$0.03
Rate/\$1000					\$270,000.00
Volume					\$1.35
Composite:		\$1.35			
Dependent Life:			6		\$0.23
Rate/\$1000					\$12,000.00
Volume					\$0.46
Composite:		\$0.46			
LTD Benefit	66 2/3% Max \$4,500		6		\$0.49
Max Monthly Salary:	\$6,750				\$30,090.00
Waiting Period:	90 CDMF				\$24.57
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$25.00			
Total Monthly Rate per Member - Single		\$73.22			\$73.35
Total Monthly Rate per Member - 2-Person		\$112.23			\$113.32
Total Monthly Rate per Member - Family		\$186.30			\$194.31

PAK B COBRA RATES:

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PAK C - 423A Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$614.41	Single: 0	\$609.03	\$635.45
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,380.53	2-Person: 9	\$1,368.44	\$1,427.89
IN Coinsurance:	N/A	\$1,717.62	Family: 21	\$1,702.59	\$1,776.57
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0470-0001	\$35.67	Single: 0	\$37.81	\$38.26
Diag & Prev:	80%	\$69.39	2-Person: 9	\$73.55	\$74.43
Basic Services:	80%	\$142.84	Family: 21	\$154.30	\$156.15
Major Services:	80%				
Annual Max:	\$3,300				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
Riders:	2 Cleanings				
Vision:	VSP 3 G	\$7.63	Single: 0	\$8.21	\$8.51
		\$16.39	2-Person: 9	\$17.62	\$18.27
		\$24.63	Family: 21	\$26.49	\$27.46
Life Insurance:	\$45,000		30		\$0.15
Rate/\$1000					\$1,350,000.00
Volume					\$6.75
Composite:		\$6.30			
AD&D Coverage:	\$45,000		30		\$0.03
Rate/\$1000					\$1,350,000.00
Volume					\$1.35
Composite:		\$1.35			
LTD Benefit	66 2/3% Max \$4,500		30		\$0.49
Max Monthly Salary:	\$6,750				\$150,448.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$150,448.00
Composite:		\$25.00			\$24.57
Total Monthly Rate per Member - Single		\$690.36			\$714.89
Total Monthly Rate per Member - 2-Person		\$1,498.96			\$1,553.26
Total Monthly Rate per Member - Family		\$1,917.74			\$1,992.85
PAK C COBRA RATES:					
	Medical		Single	\$607.53	\$633.95
			2-Person	\$1,366.94	\$1,426.39
			Family	\$1,701.09	\$1,775.07
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK D - 423A Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 2	\$496.84	Single: 0	\$492.50	\$513.85
IN Deductible:	\$2000 1P; \$4000 2P&FF	\$1,116.00	2-Person: 0	\$1,106.23	\$1,154.27
IN Coinsurance:	20%	\$1,388.44	Family: 11	\$1,376.28	\$1,436.07
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	3Tier Mail				
Riders Included:	None				
Dental:	0470-0001	\$35.67	Single: 0	\$37.81	\$38.26
Diag & Prev:	80%	\$69.39	2-Person: 0	\$73.55	\$74.43
Basic Services:	80%	\$142.84	Family: 11	\$154.30	\$156.15
Major Services:	80%				
Annual Max:	\$3,300				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
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: 11	\$26.49	\$27.46
Life Insurance:	\$45,000		11		\$0.15
Rate/\$1000					\$495,000.00
Volume					\$6.75
Composite:		\$6.30			
AD&D Coverage:	\$45,000		11		\$0.03
Rate/\$1000					\$495,000.00
Volume					\$1.35
Composite:		\$1.35			
LTD Benefit	66 2/3% Max \$4,500		11		\$0.49
Max Monthly Salary:	\$6,750				\$55,164.00
Waiting Period:	90 CDMF				\$24.57
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$55,164.00
Composite:		\$25.00			\$24.57
Total Monthly Rate per Member - Single		\$572.79			\$593.29
Total Monthly Rate per Member - 2-Person		\$1,234.43			\$1,279.64
Total Monthly Rate per Member - Family		\$1,588.56			\$1,652.35
PAK D COBRA RATES:					
	Medical		Single	\$491.00	\$512.35
			2-Person	\$1,104.73	\$1,152.77
			Family	\$1,374.78	\$1,434.57
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NON-PAK - 423CD Admin, Admin Support, Super		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	0470-0015, 0016	\$38.54	Single: 1	\$40.33	\$40.81
Diag & Prev:	80%	\$76.90	2-Person: 3	\$77.07	\$77.99
Basic Services:	80%	\$149.91	Family: 8	\$155.52	\$157.38
Major Services:	80%				
Annual Max:	\$2,500				
Orthodontics:	80%				
Lifetime Max:	\$3,500				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.60	Single: 1	\$6.13	\$6.36
		\$12.03	2-Person: 3	\$13.15	\$13.63
		\$18.12	Family: 8	\$19.81	\$20.54
Life Insurance:	Volume As Enrolled		12		\$0.15
Rate/\$1000		\$0.14			\$595,000.00
Volume					
AD&D Coverage:	Volume As Enrolled		12		\$0.03
Rate/\$1000		\$0.03			\$595,000.00
Volume					
LTD Benefit	66 2/3% Max \$6,500		12		
Max Monthly Salary:	\$9,750				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100		\$0.69			\$0.72
Covered Salary					\$53,974.00
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NON-PAK - 423G Bus Drivers and Cooks		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision:	VSP 2 S	\$5.60	Single: 0	\$6.13	\$6.36
		\$12.03	2-Person: 5	\$13.15	\$13.63
		\$18.12	Family: 2	\$19.81	\$20.54
NON-PAK COBRA RATES:		The COBRA rates for Vision are the same as the rates above.			

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NON-PAK - 423K Salaried Secretaries		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision:	VSP 2 S	\$5.60	Single: 0	\$6.13	\$6.36
		\$12.03	2-Person: 0	\$13.15	\$13.63
		\$18.12	Family: 0	\$19.81	\$20.54
NON-PAK COBRA RATES:		The COBRA rates for Vision are the same as the rates above.			

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NON-PAK - 423L Paraprofessional	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision: VSP 2 S	\$5.60 \$12.03 \$18.12	Single: 12 2-Person: 0 Family: 0	\$6.13 \$13.15 \$19.81	\$6.36 \$13.63 \$20.54
<p style="text-align: center;">NON-PAK COBRA RATES: The COBRA rates for Vision are the same as the rates above.</p>				

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NON-PAK - 423M ACA Eligible Employees		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$626.91	Single: 0	\$621.43	\$648.39
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,408.67	2-Person: 0	\$1,396.34	\$1,457.00
IN Coinsurance:	N/A	\$1,752.65	Family: 0	\$1,737.30	\$1,812.79
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Medical:	MESSA Choices	\$702.01	Single: 0	\$695.87	\$726.07
IN Deductible:	\$500/\$1000	\$1,577.65	2-Person: 0	\$1,563.83	\$1,631.78
IN Coinsurance:	N/A	\$1,962.92	Family: 0	\$1,945.74	\$2,030.29
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
NON-PAK COBRA RATES:					
	MESSA ABC Plan 1		Single	\$619.93	\$646.89
			2-Person	\$1,394.84	\$1,455.50
			Family	\$1,735.80	\$1,811.29
	MESSA Choices		Single	\$694.37	\$724.57
			2-Person	\$1,562.33	\$1,630.28
			Family	\$1,944.24	\$2,028.79

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