



2020 Rate Renewal Exclusively for

Bear Lake Schools

Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344882

MESSA Field Rep: Viola Collin

Date Created: 08/09/2019

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

	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
PAK A - 351B Teacher,Supt, Princ				
Medical: MESSA Choices	\$695.01	Single: 2	\$687.76	\$717.61
IN Deductible: \$500/\$1000	\$1,561.89	2-Person: 1	\$1,545.61	\$1,612.76
IN Coinsurance: N/A	\$1,943.32	Family: 4	\$1,923.05	\$2,006.62
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: None				
Dental: 6096-0002	\$30.60	Single: 2	\$31.40	\$31.78
Diag & Prev: 80%	\$55.78	2-Person: 1	\$57.81	\$58.50
Basic Services: 80%	\$118.05	Family: 4	\$121.91	\$123.37
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$2,800				
Riders: 2 Cleanings, Sealants				
Vision: VSP 3 Plus	\$10.71	Single: 2	\$10.66	\$11.05
	\$23.01	2-Person: 1	\$22.88	\$23.72
	\$34.65	Family: 4	\$34.46	\$35.73
Life Insurance: \$30,000		7		\$0.19
Rate/\$1000				\$210,000.00
Volume				\$5.70
Composite:	\$5.70			
AD&D Coverage: \$30,000		7		\$0.03
Rate/\$1000				\$210,000.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 60% Max \$3,000		7		\$0.77
Max Monthly Salary: \$5,000				\$33,522.00
Waiting Period: 60 CDMF				\$36.87
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				\$0.77
Covered Salary				\$33,522.00
Composite:	\$36.40			\$36.87
Total Monthly Rate per Member - Single	\$779.32			\$803.91
Total Monthly Rate per Member - 2-Person	\$1,683.68			\$1,738.45
Total Monthly Rate per Member - Family	\$2,139.02			\$2,209.19
PAK A COBRA RATES:				
Medical		Single	\$686.26	\$716.11
		2-Person	\$1,544.11	\$1,611.26
		Family	\$1,921.55	\$2,005.12
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 - 351B Teacher,Supt, Princ		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6096-0003	\$27.47	Single: 0	\$28.81	\$29.15
Diag & Prev:	80%	\$53.63	2-Person: 3	\$55.84	\$56.51
Basic Services:	80%	\$116.69	Family: 2	\$117.69	\$119.10
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$2,800				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 Plus	\$10.71	Single: 0	\$10.66	\$11.05
		\$23.01	2-Person: 3	\$22.88	\$23.72
		\$34.65	Family: 2	\$34.46	\$35.73
Life Insurance:	\$30,000		5		\$0.19
Rate/\$1000					\$150,000.00
Volume					\$5.70
Composite:		\$5.70			
AD&D Coverage:	\$30,000		5		\$0.03
Rate/\$1000					\$150,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	60% Max \$3,000		5		\$0.77
Max Monthly Salary:	\$5,000				\$23,944.00
Waiting Period:	60 CDMF				\$36.87
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					
Covered Salary					
Composite:		\$36.40			
Total Monthly Rate per Member - Single		\$81.18			\$83.67
Total Monthly Rate per Member - 2-Person		\$119.64			\$123.70
Total Monthly Rate per Member - Family		\$194.34			\$198.30
PAK B COBRA RATES:					
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PAK C - 351B Teacher,Supt, Princ		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$577.94	Single: 0	\$571.92	\$596.73
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,298.48	2-Person: 0	\$1,284.93	\$1,340.75
IN Coinsurance:	10%	\$1,615.51	Family: 2	\$1,598.67	\$1,668.13
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6096-0002	\$30.60	Single: 0	\$31.40	\$31.78
Diag & Prev:	80%	\$55.78	2-Person: 1	\$57.81	\$58.50
Basic Services:	80%	\$118.05	Family: 1	\$121.91	\$123.37
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$2,800				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 Plus	\$10.71	Single: 0	\$10.66	\$11.05
		\$23.01	2-Person: 1	\$22.88	\$23.72
		\$34.65	Family: 1	\$34.46	\$35.73
Life Insurance:	\$30,000		2		\$0.19
Rate/\$1000					\$60,000.00
Volume					\$5.70
Composite:		\$5.70			
AD&D Coverage:	\$30,000		2		\$0.03
Rate/\$1000					\$60,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	60% Max \$3,000		2		\$0.77
Max Monthly Salary:	\$5,000				\$9,578.00
Waiting Period:	60 CDMF				\$36.87
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					\$0.77
Covered Salary					\$9,578.00
Composite:		\$36.40			\$36.87
Total Monthly Rate per Member - Single		\$662.25			\$683.03
Total Monthly Rate per Member - 2-Person		\$1,420.27			\$1,466.44
Total Monthly Rate per Member - Family		\$1,811.21			\$1,870.70
PAK C COBRA RATES:					
	Medical		Single	\$570.42	\$595.23
			2-Person	\$1,283.43	\$1,339.25
			Family	\$1,597.17	\$1,666.63
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK A - 351C Support Staff & Technical		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$620.66	Single: 1	\$614.19	\$640.84
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,394.61	2-Person: 0	\$1,380.07	\$1,440.02
IN Coinsurance:	N/A	\$1,735.14	Family: 1	\$1,717.05	\$1,791.66
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6096-0009	\$37.57	Single: 1	\$34.88	\$35.30
Diag & Prev:	80%	\$64.55	2-Person: 0	\$62.29	\$63.04
Basic Services:	80%	\$124.32	Family: 1	\$122.17	\$123.63
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	4 Cleanings, Sealants				
Vision:	VSP 2 S	\$5.60	Single: 1	\$6.13	\$6.36
		\$12.03	2-Person: 0	\$13.15	\$13.63
		\$18.12	Family: 1	\$19.81	\$20.54
Life Insurance:	\$30,000		2		\$0.19
Rate/\$1000					\$60,000.00
Volume					\$5.70
Composite:		\$5.70			
AD&D Coverage:	\$30,000		2		\$0.03
Rate/\$1000					\$60,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	60% Max \$1,500		2		\$1.50
Max Monthly Salary:	\$2,500				\$4,505.00
Waiting Period:	60 CDMF				\$33.78
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					\$1.50
Covered Salary					\$4,505.00
Composite:		\$38.62			\$33.78
Total Monthly Rate per Member - Single		\$709.05			\$722.88
Total Monthly Rate per Member - 2-Person		\$1,516.41			\$1,557.07
Total Monthly Rate per Member - Family		\$1,922.80			\$1,976.21
PAK A COBRA RATES:					
	Medical		Single	\$612.69	\$639.34
			2-Person	\$1,378.57	\$1,438.52
			Family	\$1,715.55	\$1,790.16
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Dental:	6096-0010	\$28.08	Single: 0	\$28.45	\$28.79
Diag & Prev:	80%	\$52.63	2-Person: 1	\$54.28	\$54.93
Basic Services:	80%	\$100.13	Family: 1	\$101.65	\$102.87
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	4 Cleanings, Sealants				
Vision:	VSP 2 S	\$5.60	Single: 0	\$6.13	\$6.36
		\$12.03	2-Person: 1	\$13.15	\$13.63
		\$18.12	Family: 1	\$19.81	\$20.54
Life Insurance:	\$30,000		2		\$0.19
Rate/\$1000					\$60,000.00
Volume					\$5.70
Composite:		\$5.70			
AD&D Coverage:	\$30,000		2		\$0.03
Rate/\$1000					\$60,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	60% Max \$1,500		2		\$1.50
Max Monthly Salary:	\$2,500				\$4,505.00
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					
Covered Salary					
Composite:		\$38.62			\$33.78
Total Monthly Rate per Member - Single		\$78.90			\$75.53
Total Monthly Rate per Member - 2-Person		\$109.88			\$108.94
Total Monthly Rate per Member - Family		\$163.47			\$163.79

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