



2020 Rate Renewal Exclusively for
 Kaleva Norman Dickson Schools
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344877
 MESSA Field Rep: Viola Collin
 Date Created: 08/09/2019

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

PAK A - 325A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$595.94	Single: 4	\$585.43	\$610.83
IN Deductible:	\$500/\$1000	\$1,338.99	2-Person: 1	\$1,315.36	\$1,372.50
IN Coinsurance:	N/A	\$1,665.94	Family: 8	\$1,636.52	\$1,707.63
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	3Tier Mail				
Riders Included:	None				
Dental:	6712-0001	\$25.73	Single: 4	\$27.28	\$27.61
Diag & Prev:	75%	\$50.18	2-Person: 1	\$53.54	\$54.18
Basic Services:	75%	\$113.24	Family: 8	\$118.80	\$120.22
Major Services:	60%				
Annual Max:	\$1,200				
Orthodontics:	75%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 G	\$7.63	Single: 4	\$8.21	\$8.51
		\$16.39	2-Person: 1	\$17.62	\$18.27
		\$24.63	Family: 8	\$26.49	\$27.46
Life Insurance:	\$100,000		13		\$0.11
Rate/\$1000					\$1,300,000.00
Volume					\$11.00
Composite:		\$11.00			
AD&D Coverage:	\$100,000		13		\$0.03
Rate/\$1000					\$1,300,000.00
Volume					\$3.00
Composite:		\$3.00			
LTD Benefit	70% Max \$5,000		13		\$0.94
Max Monthly Salary:	\$7,143				\$58,045.00
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.94
Covered Salary					\$58,045.00
Composite:		\$47.17			\$41.97
Total Monthly Rate per Member - Single		\$690.47			\$702.92
Total Monthly Rate per Member - 2-Person		\$1,466.73			\$1,500.92
Total Monthly Rate per Member - Family		\$1,864.98			\$1,911.28
PAK A COBRA RATES:					
	Medical		Single	\$583.93	\$609.33
			2-Person	\$1,313.86	\$1,371.00
			Family	\$1,635.02	\$1,706.13
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK B - 325A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6712-0002	\$30.95	Single: 2	\$34.11	\$34.52
Diag & Prev:	80%	\$59.51	2-Person: 0	\$65.22	\$66.00
Basic Services:	80%	\$132.73	Family: 6	\$143.95	\$145.67
Major Services:	80%				
Annual Max:	\$2,000				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 G	\$7.63	Single: 2	\$8.21	\$8.51
		\$16.39	2-Person: 0	\$17.62	\$18.27
		\$24.63	Family: 6	\$26.49	\$27.46
Life Insurance:	\$100,000		8		\$0.11
Rate/\$1000					\$800,000.00
Volume					\$11.00
Composite:		\$11.00			
AD&D Coverage:	\$100,000		8		\$0.03
Rate/\$1000					\$800,000.00
Volume					\$3.00
Composite:		\$3.00			
LTD Benefit	70% Max \$5,000		8		
Max Monthly Salary:	\$7,143				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.94
Covered Salary					\$35,720.00
Composite:		\$47.17			\$41.97
Total Monthly Rate per Member - Single		\$99.75			\$99.00
Total Monthly Rate per Member - 2-Person		\$137.07			\$140.24
Total Monthly Rate per Member - Family		\$218.53			\$229.10
PAK B COBRA RATES:					
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PAK C - 325A Teacher		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$531.99	Single: 4	\$522.63	\$545.29
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,195.12	2-Person: 0	\$1,174.03	\$1,225.02
IN Coinsurance:	N/A	\$1,486.89	Family: 3	\$1,460.64	\$1,524.10
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	3Tier Mail				
Riders Included:	None				
Dental:	6712-0001	\$25.73	Single: 4	\$27.28	\$27.61
Diag & Prev:	75%	\$50.18	2-Person: 0	\$53.54	\$54.18
Basic Services:	75%	\$113.24	Family: 3	\$118.80	\$120.22
Major Services:	60%				
Annual Max:	\$1,200				
Orthodontics:	75%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 G	\$7.63	Single: 4	\$8.21	\$8.51
		\$16.39	2-Person: 0	\$17.62	\$18.27
		\$24.63	Family: 3	\$26.49	\$27.46
Life Insurance:	\$100,000		7		\$0.11
Rate/\$1000					\$700,000.00
Volume		\$11.00			\$11.00
Composite:					
AD&D Coverage:	\$100,000		7		\$0.03
Rate/\$1000					\$700,000.00
Volume		\$3.00			\$3.00
Composite:					
LTD Benefit	70% Max \$5,000		7		
Max Monthly Salary:	\$7,143				\$0.94
Waiting Period:	60 CDMF				\$31,255.00
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$47.17			\$41.97
Total Monthly Rate per Member - Single		\$626.52			\$637.38
Total Monthly Rate per Member - 2-Person		\$1,322.86			\$1,353.44
Total Monthly Rate per Member - Family		\$1,685.93			\$1,727.75
PAK C COBRA RATES:					
	Medical		Single	\$521.13	\$543.79
			2-Person	\$1,172.53	\$1,223.52
			Family	\$1,459.14	\$1,522.60
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PAK A - 325C Administration		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$562.79	Single: 0	\$552.86	\$576.84
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,264.39	2-Person: 0	\$1,242.07	\$1,296.02
IN Coinsurance:	N/A	\$1,573.10	Family: 2	\$1,545.33	\$1,612.47
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6712-0007	\$22.39	Single: 0	\$23.72	\$24.00
Diag & Prev:	75%	\$42.23	2-Person: 0	\$45.21	\$45.75
Basic Services:	75%	\$88.53	Family: 2	\$96.89	\$98.05
Major Services:	60%				
Annual Max:	\$1,200				
Orthodontics:	75%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 G	\$7.63	Single: 0	\$8.21	\$8.51
		\$16.39	2-Person: 0	\$17.62	\$18.27
		\$24.63	Family: 2	\$26.49	\$27.46
Life Insurance:	\$100,000		2		\$0.11
Rate/\$1000					\$200,000.00
Volume					\$11.00
Composite:		\$11.00			
AD&D Coverage:	\$100,000		2		\$0.03
Rate/\$1000					\$200,000.00
Volume					\$3.00
Composite:		\$3.00			
LTD Benefit	70% Max \$5,000		2		\$0.91
Max Monthly Salary:	\$7,143				\$10,043.00
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.91
Covered Salary					\$10,043.00
Composite:		\$50.38			\$45.70
Total Monthly Rate per Member - Single		\$657.19			\$669.05
Total Monthly Rate per Member - 2-Person		\$1,387.39			\$1,419.74
Total Monthly Rate per Member - Family		\$1,750.64			\$1,797.68
PAK A COBRA RATES:					
	Medical		Single	\$551.36	\$575.34
			2-Person	\$1,240.57	\$1,294.52
			Family	\$1,543.83	\$1,610.97
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PAK B - 325C Administration		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6712-0008	\$30.60	Single: 1	\$31.18	\$31.55
Diag & Prev:	80%	\$60.45	2-Person: 0	\$61.53	\$62.27
Basic Services:	80%	\$136.04	Family: 4	\$139.87	\$141.54
Major Services:	80%				
Annual Max:	\$2,000				
Orthodontics:	80%				
Lifetime Max:	\$4,000				
Riders:	2 Cleanings, Sealants				
Vision:	VSP 3 G	\$7.63	Single: 1	\$8.21	\$8.51
		\$16.39	2-Person: 0	\$17.62	\$18.27
		\$24.63	Family: 4	\$26.49	\$27.46
Life Insurance:	\$100,000		5		\$0.11
Rate/\$1000					\$500,000.00
Volume					\$11.00
Composite:		\$11.00			
AD&D Coverage:	\$100,000		5		\$0.03
Rate/\$1000					\$500,000.00
Volume					\$3.00
Composite:		\$3.00			
LTD Benefit	70% Max \$5,000		4		
Max Monthly Salary:	\$7,143				
Waiting Period:	60 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.91
Covered Salary					\$20,086.00
Composite:		\$50.38			\$45.70
Total Monthly Rate per Member - Single		\$102.61			\$99.76
Total Monthly Rate per Member - 2-Person		\$141.22			\$140.24
Total Monthly Rate per Member - Family		\$225.05			\$228.70

PAK B COBRA RATES:

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PAK A - 325E Support Staff		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$562.79	Single: 2	\$552.86	\$576.84
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,264.39	2-Person: 1	\$1,242.07	\$1,296.02
IN Coinsurance:	N/A	\$1,573.10	Family: 1	\$1,545.33	\$1,612.47
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	6712-0005	\$29.95	Single: 2	\$32.16	\$32.55
Diag & Prev:	100%	\$56.29	2-Person: 1	\$61.48	\$62.22
Basic Services:	75%	\$101.26	Family: 1	\$112.21	\$113.55
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 2	\$7.32	\$7.59
		\$14.63	2-Person: 1	\$15.72	\$16.30
		\$22.00	Family: 1	\$23.65	\$24.52
Life Insurance:	\$20,000		4		
Rate/\$1000					\$0.11
Volume					\$80,000.00
Composite:		\$2.20			\$2.20
AD&D Coverage:	\$20,000		4		
Rate/\$1000					\$0.03
Volume					\$80,000.00
Composite:		\$0.60			\$0.60
LTD Benefit	66 2/3% Max \$3,000		4		
Max Monthly Salary:	\$4,500				
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:	No				
Rate/\$100					\$2.62
Covered Salary					\$9,653.00
Composite:		\$59.68			\$63.22
Total Monthly Rate per Member - Single		\$662.02			\$683.00
Total Monthly Rate per Member - 2-Person		\$1,397.79			\$1,440.56
Total Monthly Rate per Member - Family		\$1,758.84			\$1,816.56
PAK A COBRA RATES:					
	Medical		Single	\$551.36	\$575.34
			2-Person	\$1,240.57	\$1,294.52
			Family	\$1,543.83	\$1,610.97
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		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
PAK B - 325E Support Staff					
Dental:	6712-0006	\$27.79	Single: 2	\$33.27	\$33.67
Diag & Prev:	100%	\$51.42	2-Person: 0	\$58.87	\$59.57
Basic Services:	75%	\$102.85	Family: 0	\$108.92	\$110.22
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 2	\$7.32	\$7.59
		\$14.63	2-Person: 0	\$15.72	\$16.30
		\$22.00	Family: 0	\$23.65	\$24.52
Life Insurance:	\$20,000		2		\$0.11
Rate/\$1000					\$40,000.00
Volume					\$2.20
Composite:		\$2.20			
AD&D Coverage:	\$20,000		2		\$0.03
Rate/\$1000					\$40,000.00
Volume					\$0.60
Composite:		\$0.60			
LTD Benefit	66 2/3% Max \$3,000		2		
Max Monthly Salary:	\$4,500				
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:	No				
Rate/\$100					\$2.62
Covered Salary					\$4,826.00
Composite:		\$59.68			\$63.22
Total Monthly Rate per Member - Single		\$97.07			\$107.28
Total Monthly Rate per Member - 2-Person		\$128.53			\$141.89
Total Monthly Rate per Member - Family		\$187.33			\$200.76

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NON-PAK - 325G ACA Eligible Employees		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$574.25	Single: 1	\$564.11	\$588.58
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,290.17	2-Person: 0	\$1,267.39	\$1,322.44
IN Coinsurance:	N/A	\$1,605.17	Family: 0	\$1,576.84	\$1,645.35
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
NON-PAK COBRA RATES:					
	Medical		Single	\$562.61	\$587.08
			2-Person	\$1,265.89	\$1,320.94
			Family	\$1,575.34	\$1,643.85

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