



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

**2026 Rate Renewal Exclusively for
 Montcalm Area ISD**

Quote #: 358904
 MESSA Field Rep: Abby Zarimba
 Date Created: 08/22/2025

Rates Effective 01/01/2026 through 12/31/2026

Quoted Group(s): 169C - FT Bus Driver, Parapro

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental	06186-19			
Diag & Prev:	100%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 22	\$33.11	\$34.77
Annual Max:	\$1,500	2-Person: 13	\$62.87	\$66.01
Orthodontics:	80%	Family: 24	\$126.98	\$133.33
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 3 Plus 200CL	Single: 22	\$8.65	\$8.65
Plan Year:	Jan-Dec	2-Person: 13	\$18.58	\$18.58
		Family: 24	\$27.96	\$27.97

Total Monthly Rate per Member: Single	\$41.76	\$43.42
Total Monthly Rate per Member: 2-Person	\$81.45	\$84.59
Total Monthly Rate per Member: Family	\$154.94	\$161.30

COBRA RATES:

The COBRA rates for this group are the same as the rates above.



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Quoted Group(s): 169E - FT Office Pers, Custodian

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental	06186-20			
Diag & Prev:	100%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 6	\$42.96	\$45.11
Annual Max:	\$1,500	2-Person: 2	\$75.86	\$79.65
Orthodontics:	80%	Family: 4	\$142.94	\$150.09
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 3 Plus 200CL	Single: 6	\$8.65	\$8.65
Plan Year:	Jan-Dec	2-Person: 2	\$18.58	\$18.58
		Family: 4	\$27.96	\$27.97

Total Monthly Rate per Member: Single	\$51.61	\$53.76
Total Monthly Rate per Member: 2-Person	\$94.44	\$98.23
Total Monthly Rate per Member: Family	\$170.90	\$178.06

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Quoted Group(s): 169G - Certified Union Staff

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06186-18 100% 80% (X-Rays) 80% \$1,500 80% \$1,500 2 Cleanings Jan-Dec	Single: 14 2-Person: 14 Family: 54	\$35.56 \$66.25 \$134.52	\$37.34 \$69.56 \$141.25
Vision Plan Year:	VSP 3 Plus 200CL Jan-Dec	Single: 14 2-Person: 14 Family: 54	\$8.65 \$18.58 \$27.96	\$8.65 \$18.58 \$27.97

Total Monthly Rate per Member: Single	\$44.21	\$45.99
Total Monthly Rate per Member: 2-Person	\$84.83	\$88.14
Total Monthly Rate per Member: Family	\$162.48	\$169.22

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Quoted Group(s): 169K - Non Union Admin

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06186-16 100% 80% (X-Rays) 80% \$1,500 80% \$1,500 2 Cleanings Jan-Dec	Single: 7 2-Person: 19 Family: 21	\$36.32 \$67.96 \$134.99	\$38.14 \$71.36 \$141.74
Vision Plan Year:	VSP 3 Plus 200CL Jan-Dec	Single: 7 2-Person: 19 Family: 21	\$8.65 \$18.58 \$27.96	\$8.65 \$18.58 \$27.97

Total Monthly Rate per Member: Single \$44.97 \$46.79
 Total Monthly Rate per Member: 2-Person \$86.54 \$89.94
 Total Monthly Rate per Member: Family \$162.95 \$169.71

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Quoted Group(s): 169L - Non Union Support

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental	06186-21			
Diag & Prev:	100%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$32.14	\$33.75
Annual Max:	\$1,500	2-Person: 2	\$61.15	\$64.21
Orthodontics:	80%	Family: 1	\$124.37	\$130.59
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 3 Plus 200CL	Single: 0	\$8.65	\$8.65
Plan Year:	Jan-Dec	2-Person: 2	\$18.58	\$18.58
		Family: 1	\$27.96	\$27.97

Total Monthly Rate per Member: Single	\$40.79	\$42.40
Total Monthly Rate per Member: 2-Person	\$79.73	\$82.79
Total Monthly Rate per Member: Family	\$152.33	\$158.56

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Quoted Group(s): 169N - PT Employees

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental	06186-22			
Diag & Prev:	100%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 1	\$34.96	\$36.71
Annual Max:	\$1,500	2-Person: 0	\$63.05	\$66.20
Orthodontics:	80%	Family: 4	\$130.23	\$136.74
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 3 Plus 200CL	Single: 1	\$8.65	\$8.65
Plan Year:	Jan-Dec	2-Person: 0	\$18.58	\$18.58
		Family: 4	\$27.96	\$27.97

Total Monthly Rate per Member: Single	\$43.61	\$45.36
Total Monthly Rate per Member: 2-Person	\$81.63	\$84.78
Total Monthly Rate per Member: Family	\$158.19	\$164.71

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