



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

2020 Rate Renewal Exclusively for  
 Harper Woods School District  
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344995  
 MESSA Field Rep: Heather Scott  
 Date Created: 08/09/2019

PAK A - 591A Administration	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$732.99	Single: 1	\$688.57	\$718.45
IN Deductible: \$500/\$1000	\$1,647.35	2-Person: 1	\$1,547.42	\$1,614.65
IN Coinsurance: N/A	\$2,049.66	Family: 5	\$1,925.30	\$2,008.97
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: None				
Dental: 6400-0009	\$42.99	Single: 1	\$44.05	\$44.58
Diag & Prev: 100%	\$79.67	2-Person: 1	\$81.09	\$82.06
Basic Services: 90%	\$147.51	Family: 5	\$147.11	\$148.87
Major Services: 90%				
Annual Max: \$1,500				
Orthodontics: 60%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.60	Single: 1	\$6.13	\$6.36
	\$12.03	2-Person: 1	\$13.15	\$13.63
	\$18.12	Family: 5	\$19.81	\$20.54
Life Insurance: \$55,000		7		\$0.12
Rate/\$1000				\$385,000.00
Volume				\$6.60
Composite:	\$6.60			
AD&D Coverage: \$55,000		7		\$0.03
Rate/\$1000				\$385,000.00
Volume				\$1.65
Composite:	\$1.65			
LTD Benefit 66 2/3% Max \$10,000		7		\$0.62
Max Monthly Salary: \$15,000				\$60,308.00
Waiting Period: 90 CDSW				\$53.42
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$60,308.00
Composite:	\$39.61			\$53.42
Total Monthly Rate per Member - Single	\$829.44			\$831.06
Total Monthly Rate per Member - 2-Person	\$1,786.91			\$1,772.01
Total Monthly Rate per Member - Family	\$2,263.15			\$2,240.05
<b>PAK A COBRA RATES:</b>				
Medical		Single	\$687.07	\$716.95
		2-Person	\$1,545.92	\$1,613.15
		Family	\$1,923.80	\$2,007.47
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.  
**If you have any questions, please contact your MESSA Field Representative, Heather Scott, at 800.292.4910.**



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PAK B - 591A Administration	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6400-0010	\$41.17	Single: 1	\$41.55	\$42.05
Diag & Prev: 100%	\$75.77	2-Person: 0	\$76.21	\$77.12
Basic Services: 90%	\$138.84	Family: 1	\$141.35	\$143.04
Major Services: 90%				
Annual Max: \$1,500				
Orthodontics: 60%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
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: \$60,000		2		\$0.12
Rate/\$1000				\$120,000.00
Volume				\$7.20
Composite:	\$7.20			
AD&D Coverage: \$60,000		2		\$0.03
Rate/\$1000				\$120,000.00
Volume				\$1.80
Composite:	\$1.80			
LTD Benefit 66 2/3% Max \$10,000		2		\$0.62
Max Monthly Salary: \$15,000				\$17,231.00
Waiting Period: 90 CDSW				\$53.42
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$17,231.00
Composite:	\$39.61			\$53.42
Total Monthly Rate per Member - Single	\$95.38			\$110.83
Total Monthly Rate per Member - 2-Person	\$136.41			\$153.17
Total Monthly Rate per Member - Family	\$205.57			\$226.00
PAK B COBRA RATES:				
The COBRA rates for Dental and Vision are the same as the rates above.				

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