



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 - 591B Cust, Maint, Office Personnel	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$732.99	Single: 8	\$688.57	\$718.45
IN Deductible: \$500/\$1000	\$1,647.35	2-Person: 2	\$1,547.42	\$1,614.65
IN Coinsurance: N/A	\$2,049.66	Family: 8	\$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: 6400-0011	\$46.35	Single: 8	\$47.16	\$47.72
Diag & Prev: 100%	\$84.72	2-Person: 2	\$87.74	\$88.79
Basic Services: 90%	\$155.92	Family: 8	\$156.94	\$158.82
Major Services: 90%				
Annual Max: \$1,500				
Orthodontics: 60%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.60	Single: 8	\$6.13	\$6.36
	\$12.03	2-Person: 2	\$13.15	\$13.63
	\$18.12	Family: 8	\$19.81	\$20.54
Life Insurance: \$55,000		18		\$0.12
Rate/\$1000				\$990,000.00
Volume				\$6.60
Composite:	\$6.60			
AD&D Coverage: \$55,000		18		\$0.03
Rate/\$1000				\$990,000.00
Volume				\$1.65
Composite:	\$1.65			
LTD Benefit 66 2/3% Max \$10,000		18		
Max Monthly Salary: \$15,000				
Waiting Period: 90 CDSW				
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.37
Covered Salary				\$50,141.00
Composite:	\$50.99			\$38.16
Total Monthly Rate per Member - Single	\$844.18			\$818.94
Total Monthly Rate per Member - 2-Person	\$1,803.34			\$1,763.48
Total Monthly Rate per Member - Family	\$2,282.94			\$2,234.74
PAK A COBRA RATES:				
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 - 591B Cust, Maint, Office Personnel		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6400-0012	\$40.67	Single: 5	\$41.70	\$42.20
Diag & Prev:	100%	\$76.48	2-Person: 1	\$77.46	\$78.39
Basic Services:	90%	\$149.96	Family: 5	\$147.09	\$148.85
Major Services:	90%				
Annual Max:	\$1,500				
Orthodontics:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.60	Single: 5	\$6.13	\$6.36
		\$12.03	2-Person: 1	\$13.15	\$13.63
		\$18.12	Family: 5	\$19.81	\$20.54
Life Insurance:	\$60,000		11		\$0.12
Rate/\$1000					\$660,000.00
Volume					\$7.20
Composite:		\$7.20			
AD&D Coverage:	\$60,000		11		\$0.03
Rate/\$1000					\$660,000.00
Volume					\$1.80
Composite:		\$1.80			
LTD Benefit	66 2/3% Max \$10,000		11		
Max Monthly Salary:	\$15,000				
Waiting Period:	90 CDSW				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.37
Covered Salary					\$30,641.00
Composite:		\$50.99			\$38.16
Total Monthly Rate per Member - Single		\$106.26			\$95.72
Total Monthly Rate per Member - 2-Person		\$148.50			\$139.18
Total Monthly Rate per Member - Family		\$228.07			\$216.55
PAK B COBRA RATES:					
The COBRA rates for Dental and Vision are the same as the rates above.					

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