



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 - 591G TeacherCounselorCompTech	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$732.99	Single: 28	\$688.57	\$718.45
IN Deductible: \$500/\$1000	\$1,647.35	2-Person: 14	\$1,547.42	\$1,614.65
IN Coinsurance: N/A	\$2,049.66	Family: 52	\$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: 6400-0006	\$38.90	Single: 28	\$37.06	\$37.50
Diag & Prev: 100%	\$73.84	2-Person: 14	\$69.91	\$70.75
Basic Services: 90%	\$136.12	Family: 52	\$129.88	\$131.43
Major Services: 90%				
Annual Max: \$1,500				
Orthodontics: 60%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.60	Single: 28	\$6.13	\$6.36
	\$12.03	2-Person: 14	\$13.15	\$13.63
	\$18.12	Family: 52	\$19.81	\$20.54
Life Insurance: \$55,000		94		\$0.12
Rate/\$1000				\$5,170,000.00
Volume				\$6.60
Composite:	\$6.60			
AD&D Coverage: \$55,000		94		\$0.03
Rate/\$1000				\$5,170,000.00
Volume				\$1.65
Composite:	\$1.65			
LTD Benefit 66 2/3% Max \$10,000		94		\$0.44
Max Monthly Salary: \$15,000				\$476,349.00
Waiting Period: 90 CDSW				\$22.30
Alcohol/Drug: 2 Year Limitation				
Mental/Nervous: 2 Year Limitation				
Soc. Sec. Offset: Family				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.44
Covered Salary				\$476,349.00
Composite:	\$22.07			\$22.30
Total Monthly Rate per Member - Single	\$807.81			\$792.86
Total Monthly Rate per Member - 2-Person	\$1,763.54			\$1,729.58
Total Monthly Rate per Member - Family	\$2,234.22			\$2,191.49
<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.**



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 B - 591G TeacherCounselorCompTech		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6400-0007	\$41.99	Single: 3	\$35.58	\$36.01
Diag & Prev:	100%	\$80.97	2-Person: 2	\$68.22	\$69.04
Basic Services:	90%	\$150.71	Family: 8	\$129.59	\$131.14
Major Services:	90%				
Annual Max:	\$1,500				
Orthodontics:	60%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.60	Single: 3	\$6.13	\$6.36
		\$12.03	2-Person: 2	\$13.15	\$13.63
		\$18.12	Family: 8	\$19.81	\$20.54
Life Insurance:	\$60,000		13		\$0.12
Rate/\$1000					\$780,000.00
Volume					\$7.20
Composite:		\$7.20			
AD&D Coverage:	\$60,000		13		\$0.03
Rate/\$1000					\$780,000.00
Volume					\$1.80
Composite:		\$1.80			
LTD Benefit	66 2/3% Max \$10,000		13		\$0.44
Max Monthly Salary:	\$15,000				\$65,878.00
Waiting Period:	90 CDSW				\$22.30
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$22.07			
Total Monthly Rate per Member - Single		\$78.66			\$73.67
Total Monthly Rate per Member - 2-Person		\$124.07			\$113.97
Total Monthly Rate per Member - Family		\$199.90			\$182.98
PAK B COBRA RATES:		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.**