



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

**(Part of APA - Upper Peninsula)**

**Rates Effective 01/01/2023 through 12/31/2023**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

**Quoted Group(s): 168A - APA - UP Teacher**

**Medical plans**

Description	Benefits	Enrollment	2022 Rate <sup>1</sup> w/ 2% Discount	2023 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (7F) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 0 2-Person: 0 Family: 0	\$756.39 \$1,701.86 \$2,117.88	\$785.24 \$1,766.80 \$2,198.69
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 5 2-Person: 5 Family: 6	\$713.27 \$1,604.86 \$1,997.16	\$740.48 \$1,666.09 \$2,073.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1500/\$3000 0% \$0 \$0 ABC Rx HEQ	Single: 12 2-Person: 4 Family: 18	\$668.54 \$1,504.22 \$1,871.92	\$694.05 \$1,561.62 \$1,943.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 2 2-Person: 1 Family: 3	\$572.27 \$1,287.61 \$1,602.36	\$594.10 \$1,336.73 \$1,663.49
<b>Basic Term Life with Medical</b> Volume:	\$5,000	56	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.490% for federal and state taxes and fees.

<sup>2</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

**COBRA RATES:**

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

**(Part of APA - Upper Peninsula)**

**Rates Effective 01/01/2023 through 12/31/2023**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

**Quoted Group(s): 168A - APA - UP Teacher**

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06072-03 100% 90% (X-Rays) 90% \$3,000 90% \$2,000 2 Cleanings Jan-Dec	Single: 25 2-Person: 13 Family: 39	\$31.58 \$61.66 \$124.14	\$38.56 \$72.69 \$141.65
<b>Vision</b> Plan Year:	MESSA Vision Preferred Jan-Dec	Single: 25 2-Person: 13 Family: 39	\$6.82 \$14.64 \$22.03	\$6.17 \$13.23 \$19.92
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$100,000 \$7,700,000	77	\$0.13 \$13.00	\$0.14 \$14.00
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$100,000 \$7,700,000	77	\$0.03 \$3.00	\$0.03 \$3.00
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	70% Max \$3,000 \$4,286 60 CDSW Same as any other illness Same as any other illness Family 2 years Waived Yes Yes \$292,219	77	\$0.77 \$28.90	\$0.76 \$28.84
Total Monthly Rate per Member: Single			\$83.30	\$90.57
Total Monthly Rate per Member: 2-Person			\$121.20	\$131.76
Total Monthly Rate per Member: Family			\$191.07	\$207.41

**COBRA RATES:**

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools  
 (Part of APA - Upper Peninsula)**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

**Rates Effective 01/01/2023 through 12/31/2023**

**Quoted Group(s): 168CDEI - APA-UP Adm,Dir,BusOff,Cler**

**Medical plans**

Description	Benefits	Enrollment	2022 Rate <sup>1</sup> w/ 2% Discount	2023 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (7F) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 5 2-Person: 1 Family: 2	\$756.39 \$1,701.86 \$2,117.88	\$785.24 \$1,766.80 \$2,198.69
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 4 2-Person: 1 Family: 0	\$713.27 \$1,604.86 \$1,997.16	\$740.48 \$1,666.09 \$2,073.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1500/\$3000 0% \$0 \$0 ABC Rx HEQ	Single: 7 2-Person: 0 Family: 5	\$668.54 \$1,504.22 \$1,871.92	\$694.05 \$1,561.62 \$1,943.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 1 2-Person: 0 Family: 0	\$572.27 \$1,287.61 \$1,602.36	\$594.10 \$1,336.73 \$1,663.49
<b>Basic Term Life with Medical</b> Volume:	\$5,000	26	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.490% for federal and state taxes and fees.

<sup>2</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

**COBRA RATES:**

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools  
 (Part of APA - Upper Peninsula)**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

Rates Effective 01/01/2023 through 12/31/2023

Quoted Group(s): 168CDEI - APA-UP Adm,Dir,BusOff,Cler

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06072-11, 15, 17, 19 100% 90% (X-Rays) 90% \$1,000 90% \$1,500 2 Cleanings Jan-Dec	Single: 19 2-Person: 4 Family: 12	\$32.01 \$59.38 \$111.66	\$37.77 \$71.61 \$130.78
<b>Vision</b> Plan Year:	VSP 2 Jan-Dec	Single: 19 2-Person: 4 Family: 12	\$5.39 \$11.54 \$17.37	\$4.87 \$10.43 \$15.71
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	1.5X Salary (Max of \$225,000) \$2,010,000	35	\$0.13 \$7.69	\$0.14 \$8.04
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	1.5X Salary (Max of \$225,000) \$2,010,000	35	\$0.03 \$1.78	\$0.03 \$1.72
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	70% Max \$5,000 \$7,143 60 CDMF Same as any other illness Same as any other illness Family 2 years Waived No Yes \$108,391	35	\$1.07 \$34.09	\$1.07 \$33.14
Total Monthly Rate per Member: Single			\$80.96	\$85.54
Total Monthly Rate per Member: 2-Person			\$114.48	\$124.94
Total Monthly Rate per Member: Family			\$172.59	\$189.39

**COBRA RATES:**

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

Rates Effective 01/01/2023 through 12/31/2023

**Quoted Group(s): 168K - Technical/Clerical**

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$0	0	\$0.13 \$1.30	\$0.14 \$1.40
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$0	0	\$0.03 \$0.30	\$0.03 \$0.30

The above rates are based on plans and enrollment as of 08/02/2022. 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, RaeAnn Loy, at 800.292.4910.**



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

Rates Effective 01/01/2023 through 12/31/2023

**Quoted Group(s): 168L - Food ServiceFood Srv & Library**

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>LTD Benefit</b>				
Benefit:	66 2/3% Max \$3,000			
Max Monthly Salary:	\$4,500			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$2,664	1		
Rate/\$100:			\$3.16	\$2.23
Composite:			\$61.46	\$59.41

The above rates are based on plans and enrollment as of 08/02/2022. 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, RaeAnn Loy, at 800.292.4910.**



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

**(Part of APA - Upper Peninsula)**

**Rates Effective 01/01/2023 through 12/31/2023**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

**Quoted Group(s): 168M - APA - UP Serv Trans Maint**

**Medical plans**

Description	Benefits	Enrollment	2022 Rate <sup>1</sup> w/ 2% Discount	2023 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (7F) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 1 2-Person: 1 Family: 0	\$756.39 \$1,701.86 \$2,117.88	\$785.24 \$1,766.80 \$2,198.69
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 0 2-Person: 0 Family: 0	\$713.27 \$1,604.86 \$1,997.16	\$740.48 \$1,666.09 \$2,073.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1500/\$3000 0% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$668.54 \$1,504.22 \$1,871.92	\$694.05 \$1,561.62 \$1,943.35
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 2 2-Person: 0 Family: 0	\$572.27 \$1,287.61 \$1,602.36	\$594.10 \$1,336.73 \$1,663.49
<b>Basic Term Life with Medical</b> Volume:	\$5,000	4	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.490% for federal and state taxes and fees.

<sup>2</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

**COBRA RATES:**

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

**(Part of APA - Upper Peninsula)**

**Rates Effective 01/01/2023 through 12/31/2023**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

**Quoted Group(s): 168M - APA - UP Serv Trans Maint**

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06072-13 100% 90% (X-Rays) 90% \$1,000 90% \$1,500 2 Cleanings Jan-Dec	Single: 3 2-Person: 1 Family: 1	\$32.01 \$59.38 \$111.66	\$39.41 \$75.14 \$142.10
<b>Vision</b> Plan Year:	VSP 2 Jan-Dec	Single: 3 2-Person: 1 Family: 1	\$5.39 \$11.54 \$17.37	\$4.87 \$10.43 \$15.71
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	1.5X Salary (Max of \$225,000) \$330,000	5	\$0.13 \$8.58	\$0.14 \$9.24
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	1.5X Salary (Max of \$225,000) \$330,000	5	\$0.03 \$1.98	\$0.03 \$1.98
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	70% Max \$5,000 \$7,143 60 CDMF Same as any other illness Same as any other illness Family 2 years Waived No Yes \$18,331	5	\$1.48 \$54.26	\$1.51 \$55.36

Total Monthly Rate per Member: Single \$102.22 \$110.86  
 Total Monthly Rate per Member: 2-Person \$135.74 \$152.15  
 Total Monthly Rate per Member: Family \$193.85 \$224.39

**COBRA RATES:**

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





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

## 2023 Rate Renewal Exclusively for Menominee Area Schools

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

Rates Effective 01/01/2023 through 12/31/2023

Quoted Group(s): 1680 - APA-UP Food Serv wkg 30+ hrs

### Medical plans

Description	Benefits	Enrollment	2022 Rate <sup>1</sup> w/ no Discount	2023 Rate <sup>2</sup> w/ no Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (7F) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 1 2-Person: 0 Family: 0	\$771.83 \$1,736.60 \$2,161.10	\$801.27 \$1,802.86 \$2,243.56
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 0 2-Person: 0 Family: 0	\$727.83 \$1,637.61 \$2,037.92	\$755.60 \$1,700.09 \$2,115.67
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1500/\$3000 0% \$0 \$0 ABC Rx HEQ	Single: 1 2-Person: 0 Family: 0	\$682.19 \$1,534.92 \$1,910.13	\$708.21 \$1,593.49 \$1,983.01
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$583.95 \$1,313.89 \$1,635.06	\$606.23 \$1,364.01 \$1,697.44
<b>Basic Term Life with Medical</b> Volume:	\$5,000	2	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.490% for federal and state taxes and fees.

<sup>2</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

**Your account may be eligible for additional savings through our new multiproduct discount program by adding more MESSA insurance products. Please speak to your MESSA Field Representative about how you can maximize your discount.**

#### COBRA RATES:

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



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

**2023 Rate Renewal Exclusively for  
 Menominee Area Schools**

Quote #: 350839  
 MESSA Field Rep: RaeAnn Loy  
 Date Created: 08/17/2022

Rates Effective 01/01/2023 through 12/31/2023

**Quoted Group(s): 1680 - APA-UP Food Serv wkg 30+ hrs**

**Ancillary plans**

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>LTD Benefit</b>				
Benefit:	66 2/3% Max \$3,000			
Max Monthly Salary:	\$4,500			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$4,590	3		
Rate/\$100:			\$2.89	\$3.12
Composite:			\$45.29	\$47.74

The above rates are based on plans and enrollment as of 08/02/2022. 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, RaeAnn Loy, at 800.292.4910.**