



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

**2023 Rate Renewal Exclusively for  
 North Adams Public Schools**

Quote #: 351113  
 MESSA Field Rep: Tara Wilbur  
 Date Created: 08/04/2022

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

**Quoted Group(s): 759AG - Administration, Superintendent**

<b>Ancillary plans</b>				
Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06159-10, 12 100% 100% (X-Rays) 90% \$1,000 50% \$1,000 2 Cleanings Jan-Dec	Single: 3 2-Person: 1 Family: 2	\$48.91 \$87.71 \$144.68	\$48.51 \$86.99 \$143.50
<b>Vision</b> Plan Year:	VSP 3 Jan-Dec	Single: 3 2-Person: 1 Family: 2	\$7.22 \$15.49 \$23.30	\$6.53 \$14.01 \$21.07
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	Volume As Enrolled \$442,000	6	\$0.26 \$20.38	\$0.16 \$11.79
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	Volume As Enrolled \$442,000	6	\$0.03 \$2.35	\$0.03 \$2.21
<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:	66 2/3% Max \$2,500 \$3,750 90 CDMF Same as any other illness Same as any other illness Family 2 years Waived No Yes \$18,437	6	\$1.05 \$27.79	\$0.77 \$23.66
Total Monthly Rate per Member: Single			\$106.65	\$92.70
Total Monthly Rate per Member: 2-Person			\$153.72	\$138.66
Total Monthly Rate per Member: Family			\$218.50	\$202.23

**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  
 North Adams Public Schools**

Quote #: 351113  
 MESSA Field Rep: Tara Wilbur  
 Date Created: 08/04/2022

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

Quoted Group(s): 759C - Teachers

**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:	06159-11 60% 60% (X-Rays) 50% \$1,000 50% \$1,000 2 Cleanings Jan-Dec	Single: 10 2-Person: 8 Family: 6	\$20.44 \$39.43 \$79.43	\$20.27 \$39.11 \$78.78
<b>Vision</b> Plan Year:	VSP 3 Jan-Dec	Single: 10 2-Person: 8 Family: 6	\$7.22 \$15.49 \$23.30	\$6.53 \$14.01 \$21.07
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$15,000 \$360,000	24	\$0.26 \$3.90	\$0.16 \$2.40
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$15,000 \$360,000	24	\$0.03 \$0.45	\$0.03 \$0.45
<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:	66 2/3% Max \$2,500 \$3,750 90 CDMF 2 Year Limitation 2 Year Limitation Family 2 years Waived No Yes \$82,919	24	\$0.45 \$15.50	\$0.45 \$15.55

Total Monthly Rate per Member: Single \$47.51 \$45.20  
 Total Monthly Rate per Member: 2-Person \$74.77 \$71.52  
 Total Monthly Rate per Member: Family \$122.58 \$118.25

**COBRA RATES:**

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