



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC ACA ELIGIBLE - LCC ACA Eligible Employees

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ no Discount	2023 Rate ² w/ no Discount
Plan	Essentials by MESSA (EB)			
IN Deductible:	\$375/\$750			
IN Coinsurance:	20%	Single: 2	\$466.84	\$476.18
OL/OV/SV Copay:	\$10/\$25/\$50	2-Person: 1	\$1,050.41	\$1,071.41
UC/ER Copay:	\$50/\$200	Family: 1	\$1,307.16	\$1,333.30
Rx Coverage:	EbM			
Riders:	EA1			
Basic Term Life with Medical				
Volume:	\$5,000	4	\$1.50	\$1.50

5714
12,900
16,000

¹Medical Rate includes 1.490% for federal and state taxes and fees.

²Medical 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.



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC EA ADM CMOP - LCC EA, ADM, CMOP

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ 2% Discount	2023 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 114 2-Person: 84 Family: 277	\$681.48 \$1,533.33 \$1,908.13	\$695.10 \$1,563.99 \$1,946.28 <i>2,335</i>
* Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	<i>comparable</i> MESSA Choices (9X) \$500/\$1000 20% \$20/\$20/\$20 \$25/\$50 SRX Mail EA1 <i>A little better</i>	Single: 47 2-Person: 25 Family: 60	\$601.35 \$1,353.06 \$1,683.79	\$613.38 \$1,380.11 \$1,717.45
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1500/\$3000 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 88 2-Person: 48 Family: 218	\$602.34 \$1,355.29 \$1,686.57	\$614.39 \$1,382.39 \$1,720.29
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9I) \$2000/\$4000 10% \$0 \$0 ABC Rx EA1, HEQ	Single: 47 2-Person: 26 Family: 63	\$526.47 \$1,184.57 \$1,474.11	\$537.00 \$1,208.25 \$1,503.58
Basic Term Life with Medical Volume:	\$5,000	1097	\$1.50	\$1.50

¹Medical Rate includes 1.490% for federal and state taxes and fees.

²Medical 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.



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC EA ADM CMOP - LCC EA, ADM, CMOP

Ancillary plans with medical - 1,097 members

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental (All)* Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	100% 80% (X-Rays) 80% \$1,500 80% \$1,500 2 Cleanings Jan-Dec	Single: 345 2-Person: 256 Family: 897	\$35.21 \$67.16 \$130.23	\$34.16 \$64.99 \$124.46
Vision (All)* Plan Year:	VSP 2 S Jan-Dec	Single: 347 2-Person: 253 Family: 898	\$7.85 \$16.80 \$25.31	\$6.54 \$13.98 \$21.06
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$49,365,000	1097	\$0.11 \$4.95	\$0.11 \$4.95
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$49,365,000	1097	\$0.03 \$1.35	\$0.03 \$1.35
LTD Benefit (All)* 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 \$6,000 \$9,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$6,794,078	1497	\$0.55 \$24.76	\$0.55 \$24.96
Total Monthly Rate per Member: Single			\$74.12	\$71.96
Total Monthly Rate per Member: 2-Person			\$115.02	\$110.23
Total Monthly Rate per Member: Family			\$186.60	\$176.78

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

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 at 800.292.4910.



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC EA ADM CMOP - LCC EA, ADM, CMOP

Ancillary plans without medical - 401 members

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental (All)* Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	100% 80% (X-Rays) 80% \$1,500 80% \$1,500 2 Cleanings Jan-Dec	Single: 345 2-Person: 256 Family: 897	\$35.21 \$67.16 \$130.23	\$34.16 \$64.99 \$124.46
Vision (All)* Plan Year:	VSP 2 S Jan-Dec	Single: 347 2-Person: 253 Family: 898	\$7.85 \$16.80 \$25.31	\$6.54 \$13.98 \$21.06
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$20,050,000	401	\$0.11 \$5.50	\$0.11 \$5.50
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$20,050,000	401	\$0.03 \$1.50	\$0.03 \$1.50
LTD Benefit (All)* 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 \$6,000 \$9,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$6,794,078	1497	\$0.55 \$24.76	\$0.55 \$24.96
Total Monthly Rate per Member: Single			\$74.82	\$72.66
Total Monthly Rate per Member: 2-Person			\$115.72	\$110.93
Total Monthly Rate per Member: Family			\$187.30	\$177.48

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

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 at 800.292.4910.



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC FT PARA.FS - LCC FT Para and Food Service

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Vision Plan Year:	VSP 2 Jan-Dec	Single: 0 2-Person: 0 Family: 0	\$6.99 \$14.97 \$22.53	\$5.81 \$12.46 \$18.76
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$5,000 \$0	0	\$0.11 \$0.55	\$0.11 \$0.55
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$5,000 \$0	0	\$0.03 \$0.15	\$0.03 \$0.15
Total Monthly Rate per Member: Single			\$7.69	\$6.51
Total Monthly Rate per Member: 2-Person			\$15.67	\$13.16
Total Monthly Rate per Member: Family			\$23.23	\$19.46

COBRA RATES:

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



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC FT TRANS - LCC FT Transportation

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ 1% Discount	2023 Rate ² w/ 1% Discount
Plan	MESSA ABC Plan 2 (7X)			
IN Deductible:	\$2000/\$4000	Single: 2	\$569.37	\$580.76
IN Coinsurance:	0%	2-Person: 0	\$1,281.09	\$1,306.71
OL/OV/SV Copay:	\$0	Family: 0	\$1,594.24	\$1,626.12
UC/ER Copay:	\$0			
Rx Coverage:	ABC Rx			
Riders:	HEQ			
Basic Term Life with Medical				
Volume:	\$5,000	2	\$1.50	\$1.50

¹Medical Rate includes 1.490% for federal and state taxes and fees.

²Medical 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.

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Vision	VSP 2	Single: 2	\$6.99	\$5.81
Plan Year:	Jan-Dec	2-Person: 1	\$14.97	\$12.46
		Family: 0	\$22.53	\$18.76
Life Insurance				
Volume:	\$5,000			
Total Volume:	\$15,000	3	\$0.11	\$0.11
Rate/\$1,000:			\$0.55	\$0.55
Composite:				
AD&D Coverage				
Volume:	\$5,000			
Total Volume:	\$15,000	3	\$0.03	\$0.03
Rate/\$1,000:			\$0.15	\$0.15
Composite:				

Total Monthly Rate per Member: Single \$7.69 \$6.51
 Total Monthly Rate per Member: 2-Person \$15.67 \$13.16
 Total Monthly Rate per Member: Family \$23.23 \$19.46

COBRA RATES:

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



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC HEAD START - LCC Head Start

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ 1.25% Discount	2023 Rate ² w/ 1.25% Discount
Plan	MESSA Choices (6Z)			
IN Deductible:	\$500/\$1000	Single: 26	\$686.69	\$700.42
IN Coinsurance:	0%	2-Person: 0	\$1,545.06	\$1,575.96
OL/OV/SV Copay:	\$20/\$20/\$20	Family: 1	\$1,922.73	\$1,961.17
UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders:	EA1			
Basic Term Life with Medical				
Volume:	\$5,000	27	\$1.50	\$1.50

¹Medical Rate includes 1.490% for federal and state taxes and fees.

²Medical 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
 Lenawee County Consortium**

Quote #: 351195
 Date Created: 08/08/2022

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

Quoted Group(s): LCC HEAD START - LCC Head Start

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	100% 80% (X-Rays) 80% \$1,500 80% \$1,500 2 Cleanings Jan-Dec	Single: 32 2-Person: 3 Family: 4	\$35.01 \$65.71 \$124.42	\$32.91 \$61.77 \$116.95
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 32 2-Person: 3 Family: 4	\$7.85 \$16.80 \$25.31	\$6.54 \$13.98 \$21.06
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$5,000 \$195,000	39	\$0.11 \$0.55	\$0.11 \$0.55
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$5,000 \$195,000	39	\$0.03 \$0.15	\$0.03 \$0.15
Total Monthly Rate per Member: Single			\$43.56	\$40.15
Total Monthly Rate per Member: 2-Person			\$83.21	\$76.45
Total Monthly Rate per Member: Family			\$150.43	\$138.71

COBRA RATES:

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



**2023 Rate Renewal Exclusively for
Lenawee County Consortium**

Quote #: 351195
Date Created: 08/08/2022

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

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

Quoted Group(s): LCC PT EMPLOYEES - LCC PT Employees

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Life Insurance				
Volume:	\$5,000			
Total Volume:	\$160,000	32		
Rate/\$1,000:			\$0.11	\$0.11
Composite:			\$0.55	\$0.55
AD&D Coverage				
Volume:	\$5,000			
Total Volume:	\$160,000	32		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$0.15	\$0.15



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

**2023 Rate Renewal Exclusively for
 Lenawee County Consortium**

Quote #: 351195
 Date Created: 08/08/2022

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

Quoted Group(s): LCC RETIRED EA - LCC Retired Teachers, Adm

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Life Insurance Volume: Total Volume: Rate/\$1,000:	\$5,000 \$0	0	\$0.11	\$0.11

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 at 800.292.4910.