



2020 Rate Renewal Exclusively for

Menominee Area Schools

(Part of APA - Upper Peninsula)

Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344785

MESSA Field Rep: RaeAnn Loy

Date Created: 08/19/2019

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

PAK A - 168A APA - UP Teacher		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$634.11	\$661.62
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,424.86	\$1,486.76
IN Coinsurance:	N/A	Family: 0	\$1,772.79	\$1,849.82
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6072-0002	Single: 12	\$32.95	\$33.34
Diag & Prev:	100%	2-Person: 5	\$62.37	\$63.12
Basic Services:	90%	Family: 9	\$120.67	\$122.11
Major Services:	90%			
Annual Max:	\$2,000			
Orthodontics:	90%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 12	\$7.32	\$7.59
		2-Person: 5	\$15.72	\$16.30
		Family: 9	\$23.65	\$24.52
Life Insurance:	\$100,000	26		\$0.12
Rate/\$1000				\$2,600,000.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	26		\$0.03
Rate/\$1000				\$2,600,000.00
Volume				\$3.00
Composite:				
LTD Benefit	70% Max \$3,000	26		\$0.84
Max Monthly Salary:	\$4,286			\$92,104.00
Waiting Period:	60 CDSW			\$29.76
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	Yes			
Rate/\$100				
Covered Salary				
Composite:				
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$747.31
Total Monthly Rate per Member - 2-Person				\$1,610.94
Total Monthly Rate per Member - Family				\$2,041.21
PAK A COBRA RATES:				
	Medical	Single	\$632.61	\$660.12
		2-Person	\$1,423.36	\$1,485.26
		Family	\$1,771.29	\$1,848.32
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.

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PAK B - 168A APA - UP Teacher		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6072-0003	Single: 4	\$32.10	\$32.48
Diag & Prev:	100%	2-Person: 4	\$61.45	\$62.19
Basic Services:	90%	Family: 12	\$119.90	\$121.34
Major Services:	90%			
Annual Max:	\$2,000			
Orthodontics:	90%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 4	\$7.32	\$7.59
		2-Person: 4	\$15.72	\$16.30
		Family: 12	\$23.65	\$24.52
Life Insurance:	\$100,000	20		\$0.12
Rate/\$1000				\$2,000,000.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	20		\$0.03
Rate/\$1000				\$2,000,000.00
Volume				\$3.00
Composite:				
LTD Benefit	70% Max \$3,000	20		
Max Monthly Salary:	\$4,286			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	Yes			
Rate/\$100				\$0.84
Covered Salary				\$70,849.00
Composite:				\$29.76
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$84.83
Total Monthly Rate per Member - 2-Person				\$123.25
Total Monthly Rate per Member - Family				\$190.62
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.

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PAK C - 168A APA - UP Teacher		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$600.42	\$626.47
IN Deductible:	\$1400 1P; \$2800 2P&FF	2-Person: 0	\$1,349.07	\$1,407.68
IN Coinsurance:	N/A	Family: 0	\$1,678.48	\$1,751.41
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6072-0002	Single: 9	\$32.95	\$33.34
Diag & Prev:	100%	2-Person: 2	\$62.37	\$63.12
Basic Services:	90%	Family: 24	\$120.67	\$122.11
Major Services:	90%			
Annual Max:	\$2,000			
Orthodontics:	90%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 9	\$7.32	\$7.59
		2-Person: 2	\$15.72	\$16.30
		Family: 24	\$23.65	\$24.52
Life Insurance:	\$100,000	35		\$0.12
Rate/\$1000				\$3,500,000.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	35		\$0.03
Rate/\$1000				\$3,500,000.00
Volume				\$3.00
Composite:				
LTD Benefit	70% Max \$3,000	35		
Max Monthly Salary:	\$4,286			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	Yes			
Rate/\$100				\$0.84
Covered Salary				\$123,986.00
Composite:				\$29.76
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$712.16
Total Monthly Rate per Member - 2-Person				\$1,531.86
Total Monthly Rate per Member - Family				\$1,942.80
PAK C COBRA RATES:				
	Medical	Single	\$598.92	\$624.97
		2-Person	\$1,347.57	\$1,406.18
		Family	\$1,676.98	\$1,749.91
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.

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PAK D - 168A APA - UP Teacher		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 2	Single: 3	\$514.18	\$536.48
IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,155.02	\$1,205.19
IN Coinsurance:	20%	Family: 0	\$1,437.00	\$1,499.43
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6072-0002	Single: 3	\$32.95	\$33.34
Diag & Prev:	100%	2-Person: 0	\$62.37	\$63.12
Basic Services:	90%	Family: 0	\$120.67	\$122.11
Major Services:	90%			
Annual Max:	\$2,000			
Orthodontics:	90%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 3	\$7.32	\$7.59
		2-Person: 0	\$15.72	\$16.30
		Family: 0	\$23.65	\$24.52
Life Insurance:	\$100,000	3		\$0.12
Rate/\$1000				\$300,000.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	3		\$0.03
Rate/\$1000				\$300,000.00
Volume				\$3.00
Composite:				
LTD Benefit	70% Max \$3,000	3		
Max Monthly Salary:	\$4,286			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	Yes			
Rate/\$100				\$0.84
Covered Salary				\$10,627.00
Composite:				\$29.76
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$622.17
Total Monthly Rate per Member - 2-Person				\$1,329.37
Total Monthly Rate per Member - Family				\$1,690.82
PAK D COBRA RATES:				
	Medical	Single	\$512.68	\$534.98
		2-Person	\$1,153.52	\$1,203.69
		Family	\$1,435.50	\$1,497.93
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK E - 168A APA - UP Teacher		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$672.34	\$701.51
IN Deductible:	\$500/\$1000	2-Person: 0	\$1,510.89	\$1,576.53
IN Coinsurance:	N/A	Family: 0	\$1,879.85	\$1,961.54
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:		Single: 0	\$32.95	\$33.34
Diag & Prev:	100%	2-Person: 0	\$62.37	\$63.12
Basic Services:	90%	Family: 0	\$120.67	\$122.11
Major Services:	90%			
Annual Max:	\$2,000			
Orthodontics:	90%			
Lifetime Max:	\$2,000			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 0	\$7.32	\$7.59
		2-Person: 0	\$15.72	\$16.30
		Family: 0	\$23.65	\$24.52
Life Insurance:	\$100,000	0		\$0.12
Rate/\$1000				\$0.00
Volume				\$12.00
Composite:				
AD&D Coverage:	\$100,000	0		\$0.03
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:				
LTD Benefit	70% Max \$3,000	0		
Max Monthly Salary:	\$4,286			
Waiting Period:	60 CDSW			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Not Waived			
COLA:	Yes			
Rate/\$100				\$0.84
Covered Salary				\$0.00
Composite:				\$29.76
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$787.20
Total Monthly Rate per Member - 2-Person				\$1,700.71
Total Monthly Rate per Member - Family				\$2,152.93
PAK E COBRA RATES:				
	Medical	Single	\$670.84	\$700.01
		2-Person	\$1,509.39	\$1,575.03
		Family	\$1,878.35	\$1,960.04
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NON-PAK - 168CDEIM APA-UP Adm,Dir,BusOff,Cler,Ser	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$10,000 Rate/\$1000 Volume	3		\$0.12 \$30,000.00
AD&D Coverage: \$10,000 Rate/\$1000 Volume	3		\$0.03 \$30,000.00

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PAK A - 168CDEIM APA-UP Adm,Dir,BusOff,Cler,Ser		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	Single: 0	\$634.11	\$661.62
IN Deductible:	\$1000/\$2000	2-Person: 0	\$1,424.86	\$1,486.76
IN Coinsurance:	N/A	Family: 0	\$1,772.79	\$1,849.82
IN OL/OV/SV Copay:	\$20/\$20/\$20			
IN UC/ER Copay:	\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	6072-0010, 0012, 0014, 0016, 0018	Single: 5	\$30.39	\$30.75
Diag & Prev:	100%	2-Person: 3	\$59.81	\$60.53
Basic Services:	90%	Family: 1	\$111.69	\$113.03
Major Services:	90%			
Annual Max:	\$1,000			
Orthodontics:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 5	\$5.46	\$5.66
		2-Person: 3	\$11.72	\$12.15
		Family: 1	\$17.63	\$18.28
Life Insurance:	1.5X Salary (Max of \$225,000)	9		\$0.12
Rate/\$1000				\$573,300.00
Volume				\$7.64
Composite:				
AD&D Coverage:	1.5X Salary (Max of \$225,000)	9		\$0.03
Rate/\$1000				\$573,300.00
Volume				\$1.91
Composite:				
LTD Benefit	70% Max \$5,000	9		
Max Monthly Salary:	\$7,143			
Waiting Period:	60 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.24
Covered Salary				\$30,858.00
Composite:				\$42.52
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$750.10
Total Monthly Rate per Member - 2-Person				\$1,611.51
Total Monthly Rate per Member - Family				\$2,033.20
PAK A COBRA RATES:				
	Medical	Single	\$632.61	\$660.12
		2-Person	\$1,423.36	\$1,485.26
		Family	\$1,771.29	\$1,848.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK B - 168CDEIM APA-UP Adm,Dir,BusOff,Cler,Ser	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6072-0011, 0013, 0015, 0017, 0019 Diag & Prev: 100% Basic Services: 90% Major Services: 90% Annual Max: \$1,000 Orthodontics: 90% Lifetime Max: \$1,500 Riders: 2 Cleanings	Single: 3 2-Person: 1 Family: 3	\$32.48 \$59.07 \$116.10	\$32.87 \$59.78 \$117.49
Vision: VSP 2	Single: 3 2-Person: 1 Family: 3	\$5.46 \$11.72 \$17.63	\$5.66 \$12.15 \$18.28
Life Insurance: 1.5X Salary (Max of \$225,000) Rate/\$1000 Volume Composite:	7		\$0.12 \$445,900.00 \$7.64
AD&D Coverage: 1.5X Salary (Max of \$225,000) Rate/\$1000 Volume Composite:	7		\$0.03 \$445,900.00 \$1.91
LTD Benefit 70% Max \$5,000 Max Monthly Salary: \$7,143 Waiting Period: 60 CDMF Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Soc. Sec. Offset: Family Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary Composite:	7		\$1.24 \$24,000.00 \$42.52
Total Composite Rate per Member			
Total Monthly Rate per Member - Single			\$90.60
Total Monthly Rate per Member - 2-Person			\$124.00
Total Monthly Rate per Member - Family			\$187.84
PAK B COBRA RATES:			
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PAK C - 168CDEIM APA-UP Adm,Dir,BusOff,Cler,Ser		Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	Single: 0	\$600.42	\$626.47
IN Deductible:	\$1400 1P; \$2800 2P&FF	2-Person: 0	\$1,349.07	\$1,407.68
IN Coinsurance:	N/A	Family: 0	\$1,678.48	\$1,751.41
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6072-0010, 0012, 0014, 0016, 0018	Single: 4	\$30.39	\$30.75
Diag & Prev:	100%	2-Person: 2	\$59.81	\$60.53
Basic Services:	90%	Family: 5	\$111.69	\$113.03
Major Services:	90%			
Annual Max:	\$1,000			
Orthodontics:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 4	\$5.46	\$5.66
		2-Person: 2	\$11.72	\$12.15
		Family: 5	\$17.63	\$18.28
Life Insurance:	1.5X Salary (Max of \$225,000)	11		\$0.12
Rate/\$1000				\$700,700.00
Volume				\$7.64
Composite:				
AD&D Coverage:	1.5X Salary (Max of \$225,000)	11		\$0.03
Rate/\$1000				\$700,700.00
Volume				\$1.91
Composite:				
LTD Benefit	70% Max \$5,000	11		
Max Monthly Salary:	\$7,143			
Waiting Period:	60 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.24
Covered Salary				\$37,715.00
Composite:				\$42.52
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$714.95
Total Monthly Rate per Member - 2-Person				\$1,532.43
Total Monthly Rate per Member - Family				\$1,934.79
PAK C COBRA RATES:				
	Medical	Single	\$598.92	\$624.97
		2-Person	\$1,347.57	\$1,406.18
		Family	\$1,676.98	\$1,749.91
The COBRA rates for Dental and Vision are the same as the rates above.				

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IN Deductible:	\$2000 1P; \$4000 2P&FF	2-Person: 0	\$1,155.02	\$1,205.19
IN Coinsurance:	20%	Family: 0	\$1,437.00	\$1,499.43
IN OL/OV/SV Copay:	N/A			
IN UC/ER Copay:	N/A			
Rx Coverage:	ABC Rx			
Riders Included:	None			
Dental:	6072-0010, 0012, 0014, 0016, 0018	Single: 2	\$30.39	\$30.75
Diag & Prev:	100%	2-Person: 1	\$59.81	\$60.53
Basic Services:	90%	Family: 0	\$111.69	\$113.03
Major Services:	90%			
Annual Max:	\$1,000			
Orthodontics:	90%			
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Vision:	VSP 2	Single: 2	\$5.46	\$5.66
		2-Person: 1	\$11.72	\$12.15
		Family: 0	\$17.63	\$18.28
Life Insurance:	1.5X Salary (Max of \$225,000)	3		\$0.12
Rate/\$1000				\$191,100.00
Volume				\$7.64
Composite:				
AD&D Coverage:	1.5X Salary (Max of \$225,000)	3		\$0.03
Rate/\$1000				\$191,100.00
Volume				\$1.91
Composite:				
LTD Benefit	70% Max \$5,000	3		
Max Monthly Salary:	\$7,143			
Waiting Period:	60 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Pre-Exist Cond.:	Waived			
COLA:	No			
Rate/\$100				\$1.24
Covered Salary				\$10,286.00
Composite:				\$42.52
Total Composite Rate per Member				
Total Monthly Rate per Member - Single				\$624.96
Total Monthly Rate per Member - 2-Person				\$1,329.94
Total Monthly Rate per Member - Family				\$1,682.81
PAK D COBRA RATES:				
	Medical	Single	\$512.68	\$534.98
		2-Person	\$1,153.52	\$1,203.69
		Family	\$1,435.50	\$1,497.93
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, RaeAnn Loy, at 800.292.4910.



2020 Rate Renewal Exclusively for

Menominee Area Schools

(Part of APA - Upper Peninsula)

Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344785

MESSA Field Rep: RaeAnn Loy

Date Created: 08/19/2019

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

PAK E - 168CDEIM APA-UP Adm,Dir,BusOff,Cler,Ser	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices IN Deductible: \$500/\$1000 IN Coinsurance: N/A IN OL/OV/SV Copay: \$20/\$20/\$20 IN UC/ER Copay: \$25/\$50 Rx Coverage: Saver Rx Riders Included: None	Single: 0 2-Person: 0 Family: 0	\$672.34 \$1,510.89 \$1,879.85	\$701.51 \$1,576.53 \$1,961.54
Dental: Diag & Prev: 100% Basic Services: 90% Major Services: 90% Annual Max: \$1,000 Orthodontics: 90% Lifetime Max: \$1,500 Riders: 2 Cleanings Vision: VSP 2	Single: 0 2-Person: 0 Family: 0	\$30.39 \$59.81 \$111.69	\$30.75 \$60.53 \$113.03
Life Insurance: 1.5X Salary (Max of \$225,000) Rate/\$1000 Volume Composite:	0		\$0.12 \$0.00 \$7.64
AD&D Coverage: 1.5X Salary (Max of \$225,000) Rate/\$1000 Volume Composite:	0		\$0.03 \$0.00 \$1.91
LTD Benefit 70% Max \$5,000 Max Monthly Salary: \$7,143 Waiting Period: 60 CDMF Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Soc. Sec. Offset: Family Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary Composite:	0		\$1.24 \$0.00 \$42.52
Total Composite Rate per Member			
Total Monthly Rate per Member - Single			\$789.99
Total Monthly Rate per Member - 2-Person			\$1,701.28
Total Monthly Rate per Member - Family			\$2,144.92
PAK E COBRA RATES:			
Medical	Single	\$670.84	\$700.01
	2-Person	\$1,509.39	\$1,575.03
	Family	\$1,878.35	\$1,960.04
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.

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NON-PAK - 168K Technical/Clerical	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$10,000 Rate/\$1000 Volume	0		\$0.12 \$0.00
AD&D Coverage: \$10,000 Rate/\$1000 Volume	0		\$0.03 \$0.00

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.
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 Date Created: 08/19/2019

NON-PAK - 168L Food Service	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
LTD 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 Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary	2		\$4.08 \$2,816.00

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, RaeAnn Loy, at 800.292.4910.