

2021 Rate Renewal Exclusively for **Au Gres-Sims School District**

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

Quote #: 346762

MESSA Field Rep: Robert Kwiatkoski 07/31/2020 Date Created:

Rates Effective 01/01/2021 through 12/31/2021

Quoted Group(s): 291C - Teacher

Medical plans

Description	Benefits	Enrollment	2020 Rate ¹ w/ 2% Discount	2021 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance:	MESSA Choices (3R) \$100/\$200 0%	Single: 2	\$819.63	\$821.72
OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	\$20/\$20/\$20 \$25/\$50 \$10/\$20 None	2-Person: 0 Family: 10	\$1,844.16 \$2,294.95	\$1,848.88 \$2,300.83
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1400/\$2800 0% \$0 \$0 ABC RX HEQ	Single: 2 2-Person: 0 Family: 5	\$614.61 \$1,382.87 \$1,720.91	\$616.18 \$1,386.42 \$1,725.31
Basic Term Life with Medical Volume:	\$5,000	19	\$1.50	\$1.50

¹Medical Rate includes 4.349% for federal and state taxes and fees.

COBRA RATES:

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

²Medical Rate includes 1.547% for federal and state taxes and fees.



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Datas Effective 01/01/2021 through 12/21/2021

MESSA Field Rep: Robert Kwiatkoski Date Created: 07/31/2020

346762

Quote #:

Rates Effective 01/01/2021 through 12/31/2021

Quoted Group(s): 291C - Teacher

Ancillary plans with medical

Description	Benefits	Enrollment	2020 Rate	2021 Rate
Dental	06407-06			
Diag & Prev:	100%			
Basic Services:	75% (X-Rays)			
Major Services:	50%	Single: 4	\$28.48	\$28.48
Annual Max:	\$1,000	2-Person: 0	\$54.74	\$54.74
Orthodontics:	50%	Family: 15	\$109.58	\$109.58
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 3	Single: 4	\$7.59	\$7.59
Plan Year:	Jul-Jun	2-Person: 0	\$16.30	\$16.30
		Family: 15	\$24.52	\$24.52
Life Insurance				
Volume:	\$5,000			
Total Volume:	\$105,000	21		
Rate/\$1,000:			\$0.14	\$0.14
Composite:			\$0.70	\$0.70
AD&D Coverage				
Volume:	\$5,000			
Total Volume:	\$105,000	21		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$0.15	\$0.15
LTD Benefit				
Benefit:	66 2/3% Max \$3,000			
Max Monthly Salary:	\$4,500			
Waiting Period:	90 CDMF			
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:	\$84,041	21		
Rate/\$100:			\$0.70	\$0.66
Composite:			\$28.70	\$26.41
	Total Manthly Date	ner Member: Single	\$65.62	\$63.33

Total Monthly Rate per Member: Single \$65.62 \$63.33

Total Monthly Rate per Member: 2-Person \$100.59 \$98.30

Total Monthly Rate per Member: Family \$163.65 \$161.36

COBRA RATES:

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Quoted Group(s): 291C - Teacher

Rates Effective 01/01/2021 through 12/31/2021

Ancillary plans without medical

Description **Benefits Enrollment** 2020 Rate 2021 Rate 06407-07 **Dental** Diag & Prev: 100% **Basic Services:** 75% (X-Rays) Major Services: 50% Single: 0 \$27.18 \$27.18 Annual Max: \$1,000 2-Person: 0 \$51.33 \$51.33 Orthodontics: 50% Family: \$102.19 \$102.19 0 Lifetime Max: \$1,500 Riders: 2 Cleanings Plan Year: Jul-Jun VSP 3 Vision \$7.59 \$7.59 Single: 4 Plan Year: Jul-Jun 2-Person: 0 \$16.30 \$16.30 \$24.52 \$24.52 Family: 15 Life Insurance Volume: \$10,000 Total Volume: \$0 0 Rate/\$1,000: \$0.14 \$0.14 Composite: \$1.40 \$1.40 **AD&D Coverage** Volume: \$10,000 Total Volume: \$0 0 Rate/\$1,000: \$0.03 \$0.03 Composite: \$0.30 \$0.30 LTD Benefit Benefit: 66 2/3% Max \$3,000 Max Monthly Salary: \$4,500 90 CDMF Waiting Period: 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: Nο SS Freeze:

Total Monthly Rate per Member: Single \$65.17 \$62.88 Total Monthly Rate per Member: 2-Person \$98.03 \$95.74 Total Monthly Rate per Member: Family \$157.11 \$154.82

\$0.70

\$28.70

21

Quote #:

Date Created:

346762

07/31/2020

MESSA Field Rep: Robert Kwiatkoski

COBRA RATES:

Volume:

Rate/\$100:

Composite:

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

Yes

\$84,041

\$0.66

\$26.41