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

2023 Rate Renewal Exclusively for Marshall Public Schools

(Part of APA - Barry, Branch, Calhoun Counties)

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

Quote #: 350833
MESSA Field Rep: Tara Wilbur
Date Created: 08/04/2022

Quoted Group(s): 159M - APA-BBC Non-Admin Personnel

Medical plans

Description	Benefits	Enrollment		2022 Rate[1] w/ 1.25% Discount	2023 Rate[2] w/ 1.25% Discount
Plan	MESSA Choices (8C)				
IN Deductible:	$1000/$2000				
IN Coinsurance:	0%	Single:	1	$809.22	$825.40
OL/OV/SV Copay:	$20/$20/$20	2-Person:	0	$1,820.74	$1,857.16
UC/ER Copay:	$25/$50	Family:	0	$2,265.82	$2,311.13
Rx Coverage:	Saver Rx				
Riders:	None				
Plan	MESSA Choices (BG)				
IN Deductible:	$500/$1000				
IN Coinsurance:	20%	Single:	0	$734.56	$749.25
OL/OV/SV Copay:	$20/$20/$20	2-Person:	1	$1,652.75	$1,685.81
UC/ER Copay:	$25/$50	Family:	0	$2,056.77	$2,097.90
Rx Coverage:	3Tier				
Riders:	None				
Plan	MESSA ABC Plan 1 (CV)				
IN Deductible:	$1500/$3000				
IN Coinsurance:	0%	Single:	0	$725.45	$739.95
OL/OV/SV Copay:	$0	2-Person:	0	$1,632.24	$1,664.89
UC/ER Copay:	$0	Family:	0	$2,031.24	$2,071.87
Rx Coverage:	3Tier				
Riders:	HEQ				
Plan	MESSA ABC Plan 2 (DH)				
IN Deductible:	$2000/$4000				
IN Coinsurance:	0%	Single:	0	$678.20	$691.75
OL/OV/SV Copay:	$0	2-Person:	0	$1,525.93	$1,556.45
UC/ER Copay:	$0	Family:	2	$1,898.94	$1,936.92
Rx Coverage:	3Tier				
Riders:	HEQ				
Plan	Essentials by MESSA (EA)				
IN Deductible:	$375/$750				
IN Coinsurance:	20%	Single:	1	$576.07	$587.59
OL/OV/SV Copay:	$10/$25/$50	2-Person:	0	$1,296.15	$1,322.08
UC/ER Copay:	$50/$200	Family:	0	$1,612.99	$1,645.26
Rx Coverage:	EbM				
Riders:	None				
Basic Term Life with Medical					
Volume:	$5,000		5	$1.50	$1.50

[1]Medical Rate includes 1.490% for federal and state taxes and fees.
[2]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.

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, Tara Wilbur, at 800.292.4910.

MESSA
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Quoted Group(s): 159M - APA-BBC Non-Admin Personnel

Ancillary plans

Description	Benefits	Enrollment		2022 Rate	2023 Rate
Dental	06133-18				
Diag & Prev:	80%				
Basic Services:	80% (X-Rays)				
Major Services:	80%	Single:	3	$26.61	$29.27
Annual Max:	$1,000	2-Person:	2	$50.13	$58.34
Orthodontics:	80%	Family:	5	$96.39	$113.28
Lifetime Max:	$1,500				
Riders:	2 Cleanings				
Plan Year:	Jan-Dec				
Vision	VSP 2 S	Single:	3	$6.05	$5.47
Plan Year:	Jan-Dec	2-Person:	2	$12.95	$11.71
		Family:	5	$19.51	$17.64
Life Insurance					
Volume:	$20,000				
Total Volume:	$200,000		10		
Rate/$1,000:				$0.13	$0.13
Composite:				$2.60	$2.60
AD&D Coverage					
Volume:	$20,000				
Total Volume:	$200,000		10		
Rate/$1,000:				$0.03	$0.03
Composite:				$0.60	$0.60
	Total Monthly Rate per Member: Single			$35.86	$37.94
	Total Monthly Rate per Member: 2-Person			$66.28	$73.25
	Total Monthly Rate per Member: Family			$119.10	$134.12

COBRA RATES:

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

Quoted Group(s): 159N - Superintendent Retiree

Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Life Insurance				
Volume:	$200,000			
Total Volume:	$200,000	1		
Rate/$1,000:			$0.15	$0.62

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