



1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
800-292-4910

Benefit Program Cost Summary

Effective 01/01/2026

Marshall Public Schools
100 E Green St
Marshall, MI 49068-1594

Group: **159D-APA-BBC Food Serv&Parapro 30+**

Employer ID: 159
MESSA Field Rep: Tara Wilbur

Job	FT/PT Eligibility Rule ID
Food Service Worker - 130005	FT/PT 159D
Paraprofessional - 200013	FT/PT 159D

Job	FT/PT Eligibility Rule ID
Library Aide - 200008	FT/PT 159D
Teaching/ClassroomAide - 200016	FT/PT 159D

Standard Hours: 30.00 hours to 99.00 hours.

Medical	Plan	Brief Description	Census Used	Rate
Medical	MESSA ABC Plan 3	In-Network Deductible: \$3500 Single Cov; \$7000 2-Person & Family Cov Teladoc Health: 24/7 Care & Mental Health Copay: \$0 Virtual Primary Care Copay: \$0 Office Visit Copay: \$0 Specialist Visit Copay: \$0 Urgent Care Copay: \$0 Emergency Room Copay: \$0 Coinsurance: 20% of approved amount after deductible Medical OOP Max Including IN Ded: \$6500 Single Cov; \$13000 2-Person & Family Cov Total OOP Max: \$6500 Single Cov; \$13000 2-Person & Family Cov Out-of-Network Deductible: \$7000 Single Cov; \$14000 2-Person & Family Cov Coinsurance: 40% of approved amount after deductible Total OOP Max: \$13000 Single Cov; \$26000 2-Person & Family Cov Prescription Coverage: 5-Tier Rx Health Savings Account with Health Equity	Single: 1 2-Person: 0 Family: 0	665.92 1,498.32 1,864.58
Basic Term Life	Basic Term Life w/Med \$5,000			1.50

Medical Rate includes 1.447% for federal and state taxes and fees.

Ancillary plans	Plan	Brief Description	Census Used	Rate
Negotiated Life	\$10,000 Negotiated Life		Individuals: 39 Volume: 390,000 Rate per 1000: 0.14	1.40
Negotiated AD&D	\$10,000 Negotiated AD&D		Individuals: 39 Volume: 390,000 Rate per 1000: 0.03	0.30

Please refer to plan coverage booklets for a complete description of benefits.