



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

2023 Rate Renewal Exclusively for Mancelona Public Schools

Quote #: 351083
MESSA Field Rep: Viola Collin
Date Created: 08/04/2022

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

Quoted Group(s): 687D - Teacher

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 (7E) \$300/\$600 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 4 2-Person: 2 Family: 5	\$762.47 \$1,715.55 \$2,134.91	\$834.90 \$1,878.53 \$2,337.72
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: 2 2-Person: 1 Family: 3	\$722.40 \$1,625.41 \$2,022.72	\$791.02 \$1,779.81 \$2,214.85
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1500/\$3000 0% \$0 \$0 ABC Rx HEQ	Single: 7 2-Person: 3 Family: 11	\$638.42 \$1,436.44 \$1,787.57	\$699.06 \$1,572.90 \$1,957.39
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (9B) \$1500/\$3000 20% \$0 \$0 ABC Rx EA1, HEQ	Single: 0 2-Person: 0 Family: 3	\$579.14 \$1,303.08 \$1,621.60	\$634.15 \$1,426.85 \$1,775.62
Basic Term Life with Medical Volume:	\$5,000	41	\$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.

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, Viola Collin, at 800.292.4910.



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

2023 Rate Renewal Exclusively for Mancelona Public Schools

Quote #: 351083
MESSA Field Rep: Viola Collin
Date Created: 08/04/2022

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

Quoted Group(s): 687D - Teacher

Ancillary plans with medical - 41 members

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06004-02 80% 80% (X-Rays) 80% \$1,000 80% \$1,500 2 Cleanings Jan-Dec	Single: 14 2-Person: 6 Family: 21	\$28.35 \$54.14 \$105.64	\$28.94 \$55.28 \$107.86
Vision Plan Year:	VSP 3 Plus Jan-Dec	Single: 14 2-Person: 6 Family: 21	\$10.50 \$22.54 \$33.94	\$9.49 \$20.38 \$30.70
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$2,050,000	41	\$0.14 \$7.00	\$0.13 \$6.50
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$2,050,000	41	\$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 \$5,000 \$7,500 90 CDMF Same as any other illness Same as any other illness Family 2 years Waived Yes Yes \$234,156	52	\$0.55 \$25.52	\$0.56 \$25.22
Total Monthly Rate per Member: Single			\$72.87	\$71.65
Total Monthly Rate per Member: 2-Person			\$110.70	\$108.88
Total Monthly Rate per Member: Family			\$173.60	\$171.78

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, Viola Collin, at 800.292.4910.



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

2023 Rate Renewal Exclusively for Mancelona Public Schools

Quote #: 351083
MESSA Field Rep: Viola Collin
Date Created: 08/04/2022

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

Quoted Group(s): 687D - Teacher

Ancillary plans without medical - 11 members

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental	06004-03			
Diag & Prev:	100%			
Basic Services:	90% (X-Rays)			
Major Services:	90%	Single: 1	\$32.75	\$33.44
Annual Max:	\$1,000	2-Person: 2	\$63.23	\$64.56
Orthodontics:	90%	Family: 8	\$127.13	\$129.81
Lifetime Max:	\$1,500			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 3	Single: 1	\$7.22	\$6.53
Plan Year:	Jan-Dec	2-Person: 2	\$15.49	\$14.01
		Family: 8	\$23.30	\$21.07
Life Insurance				
Volume:	\$60,000			
Total Volume:	\$660,000	11		
Rate/\$1,000:			\$0.14	\$0.13
Composite:			\$8.40	\$7.80
AD&D Coverage				
Volume:	\$60,000			
Total Volume:	\$660,000	11		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$1.80	\$1.80
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$5,000			
Max Monthly Salary:	\$7,500			
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:	Yes			
SS Freeze:	Yes			
Volume:	\$234,156	52		
Rate/\$100:			\$0.55	\$0.56
Composite:			\$25.52	\$25.22

Total Monthly Rate per Member: Single	\$75.69	\$74.79
Total Monthly Rate per Member: 2-Person	\$114.44	\$113.39
Total Monthly Rate per Member: Family	\$186.15	\$185.70

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, Viola Collin, at 800.292.4910.