



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

## 2023 Rate Renewal Exclusively for Mecosta-Osceola ISD

Quote #: 351081  
MESSA Field Rep: Kirk Ozanich  
Date Created: 08/04/2022

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

Quoted Group(s): 685K - Union Teachers

### Medical plans

Description	Benefits	Enrollment	2022 Rate <sup>1</sup> w/ 2% Discount	2023 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (7F) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 2 2-Person: 7 Family: 12	\$810.07 \$1,822.64 \$2,268.18	\$887.03 \$1,995.81 \$2,483.68
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7P) \$1500/\$3000 0% \$0 \$0 ABC Rx None	Single: 2 2-Person: 5 Family: 20	\$715.99 \$1,610.98 \$2,004.77	\$784.01 \$1,764.04 \$2,195.25
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EA) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM None	Single: 1 2-Person: 3 Family: 2	\$543.80 \$1,223.55 \$1,522.64	\$595.46 \$1,339.79 \$1,667.31
<b>Basic Term Life with Medical</b> Volume:	\$5,000	54	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.490% for federal and state taxes and fees.

<sup>2</sup>Medical 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.



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### Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00448-17 80% 80% (X-Rays) 80% \$3,000 80% \$1,300 2 Cleanings Jan-Dec	Single: 6 2-Person: 16 Family: 44	\$32.80 \$62.46 \$117.03	\$33.49 \$63.77 \$119.49
<b>Vision</b> Plan Year:	VSP 3 G Jan-Dec	Single: 6 2-Person: 16 Family: 44	\$8.09 \$17.36 \$26.10	\$7.32 \$15.70 \$23.59
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$1,980,000	66	\$0.10 \$3.00	\$0.10 \$3.00
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$1,980,000	66	\$0.03 \$0.90	\$0.03 \$0.90
<b>LTD Benefit</b> 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 No Yes \$365,481	66	\$0.45 \$25.59	\$0.46 \$25.47

Total Monthly Rate per Member: Single	\$70.38	\$70.18
Total Monthly Rate per Member: 2-Person	\$109.31	\$108.84
Total Monthly Rate per Member: Family	\$172.62	\$172.45

#### COBRA RATES:

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