



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

2022 Rate Renewal Exclusively for Posen Consolidated Schools

Quote #: 349212
 MESSA Field Rep: James Baker
 Date Created: 08/02/2021

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): 798A - Teachers

Medical plans

| Description | Benefits | Enrollment | 2021 Rate ¹ w/ 1% Discount | 2022 Rate ² w/ 1% Discount |
|-------------------------------------|--------------------|-------------|--|--|
| Plan | MESSA Choices (7B) | | | |
| IN Deductible: | \$500/\$1000 | Single: 4 | \$729.43 | \$755.91 |
| IN Coinsurance: | 0% | 2-Person: 0 | \$1,641.23 | \$1,700.79 |
| OL/OV/SV Copay: | \$5/\$5/\$5 | Family: 6 | \$2,042.42 | \$2,116.54 |
| UC/ER Copay: | \$10/\$25 | | | |
| Rx Coverage: | Saver Rx | | | |
| Riders: | None | | | |
| Basic Term Life with Medical | | | | |
| Volume: | \$5,000 | 10 | \$1.50 | \$1.50 |

¹Medical Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% 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.

Ancillary plans

| Description | Benefits | Enrollment | 2021 Rate | 2022 Rate |
|--------------------------|-----------|-------------|-----------|-----------|
| Vision | VSP 2 | Single: 3 | \$5.66 | \$5.39 |
| Plan Year: | Jul-Jun | 2-Person: 1 | \$12.15 | \$11.54 |
| | | Family: 9 | \$18.28 | \$17.37 |
| Life Insurance | | | | |
| Volume: | \$50,000 | 13 | \$0.14 | \$0.15 |
| Total Volume: | \$650,000 | | \$7.00 | \$7.50 |
| Rate/\$1,000: | | | | |
| Composite: | | | | |
| AD&D Coverage | | | | |
| Volume: | \$50,000 | 13 | \$0.03 | \$0.03 |
| Total Volume: | \$650,000 | | \$1.50 | \$1.50 |
| Rate/\$1,000: | | | | |
| Composite: | | | | |

| | | |
|---|---------|---------|
| Total Monthly Rate per Member: Single | \$14.16 | \$14.39 |
| Total Monthly Rate per Member: 2-Person | \$20.65 | \$20.54 |
| Total Monthly Rate per Member: Family | \$26.78 | \$26.37 |

COBRA RATES:

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Quoted Group(s): 798C - Administration

Medical plans

| Description | Benefits | Enrollment | 2021 Rate ¹ w/ no Discount | 2022 Rate ² w/ no Discount |
|--|--|---------------------------------------|--|--|
| Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders: | MESSA Choices (7B) \$500/\$1000 0% \$5/\$5/\$5 \$10/\$25 Saver Rx None | Single: 0 2-Person: 1 Family: 1 | \$736.80 \$1,657.80 \$2,063.05 | \$763.54 \$1,717.97 \$2,137.92 |
| Basic Term Life with Medical Volume: | \$5,000 | 2 | \$1.50 | \$1.50 |

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COBRA RATES:

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Ancillary plans

| Description | Benefits | Enrollment | 2021 Rate | 2022 Rate |
|---|----------------------|------------|------------------|------------------|
| Life Insurance Volume: Total Volume: Rate/\$1,000: Composite: | \$10,000 \$20,000 | 2 | \$0.14 \$1.40 | \$0.15 \$1.50 |
| AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite: | \$10,000 \$20,000 | 2 | \$0.03 \$0.30 | \$0.03 \$0.30 |

The above rates are based on plans and enrollment as of 07/31/2021. 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, James Baker, at 800.292.4910.



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Quoted Group(s): 798E - Support Staff

Medical plans

| Description | Benefits | Enrollment | 2021 Rate ¹ w/ no Discount | 2022 Rate ² w/ no Discount |
|-------------------------------------|--------------------|-------------|--|--|
| Plan | MESSA Choices (8C) | | | |
| IN Deductible: | \$1000/\$2000 | Single: 1 | \$674.92 | \$699.42 |
| IN Coinsurance: | 0% | 2-Person: 0 | \$1,518.57 | \$1,573.68 |
| OL/OV/SV Copay: | \$20/\$20/\$20 | Family: 1 | \$1,889.79 | \$1,958.37 |
| UC/ER Copay: | \$25/\$50 | | | |
| Rx Coverage: | Saver Rx | | | |
| Riders: | None | | | |
| Basic Term Life with Medical | | | | |
| Volume: | \$5,000 | 2 | \$1.50 | \$1.50 |

¹Medical Rate includes 1.547% for federal and state taxes and fees.

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

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COBRA RATES:

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Ancillary plans

| Description | Benefits | Enrollment | 2021 Rate | 2022 Rate |
|--------------------------|----------|------------|-----------|-----------|
| Life Insurance | | | | |
| Volume: | \$10,000 | | | |
| Total Volume: | \$20,000 | 2 | | |
| Rate/\$1,000: | | | \$0.14 | \$0.15 |
| Composite: | | | \$1.40 | \$1.50 |
| AD&D Coverage | | | | |
| Volume: | \$10,000 | | | |
| Total Volume: | \$20,000 | 2 | | |
| Rate/\$1,000: | | | \$0.03 | \$0.03 |
| Composite: | | | \$0.30 | \$0.30 |