



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

**Quote Summary Exclusively for
 Tekonsha Community Schools
 (Part of APA - Barry, Branch, Calhoun Counties)
 Rates Effective 01/01/2020 through 12/31/2020**

Quote Request ID: 228560
 MESSA Field Rep: Tara Wilbur

Quoted Group(s): 204A-APA-BBC Teachrs,Admin,Secretry

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK A Choices			PAK A Choices		
IN Deductible:	\$500/\$1000	\$726.07	S: 0	\$500/\$1000	\$695.87	\$726.07
IN Coinsurance:	0%	\$1,631.78	2P: 0	0%	\$1,563.83	\$1,631.78
OL/OV/SV Copay:	\$20/\$20/\$20	\$2,030.29	F: 0	\$20/\$20/\$20	\$1,945.74	\$2,030.29
UC/ER Copay:	\$25/\$50			\$25/\$50		
Rx Coverage:	Saver Rx			Saver Rx		
Riders Included:	None			None		
Dental:						
Diag & Prev:	80%	\$31.84	S: 0	80%		\$ 31.84
Basic Services:	80% (X-Rays)	\$59.12	2P: 0	80% (X-Rays)		\$ 59.12
Major Services:	80%	\$111.37	F: 0	80%		\$111.37
Annual Max:	\$1000			\$1000		
Orthodontics:	80%			80%		
Lifetime Max:	\$1000			\$1000		
Riders Included:	2 Clean			2 Clean		
Vislon:	VSP 2 S			VSP 2 S		
		\$6.36	S: 0		\$6.13	\$ 6.36
		\$13.63	2P: 0		\$13.15	\$13.63
		\$20.54	F: 0		\$19.81	\$20.54
Life Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.17
Composite Rate:		\$3.40				\$ 3.40
AD&D Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
Total Monthly Rate/Member - S		\$ 768.27				\$ 768.27
Total Monthly Rate/Member - 2P		\$1,708.53				\$1,708.53
Total Monthly Rate/Member - F		\$2,166.20				\$2,166.20

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on the information provided. 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.

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
PAK B				PAK B		
Dental:						
Diag & Prev:	80%	\$25.01	S: 0	80%		\$ 25.01
Basic Services:	80% (X-Rays)	\$48.53	2P: 0	80% (X-Rays)		\$ 48.53
Major Services:	80%	\$95.44	F: 3	80%		\$ 95.44
Annual Max:	\$1000			\$1000		
Orthodontics:	80%			80%		
Lifetime Max:	\$1000			\$1000		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.36	S: 0		\$6.13	\$ 6.36
		\$13.63	2P: 0		\$13.15	\$13.63
		\$20.54	F: 3		\$19.81	\$20.54
Life Ins:	\$20,000		3	\$20,000		
Volume:					60,000.00	
Rate/\$1,000:						\$ 0.17
Composite Rate:		\$3.40				\$ 3.40
AD&D Ins:	\$20,000		3	\$20,000		
Volume:					60,000.00	
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
Total Monthly Rate/Member - S		\$ 35.37				\$ 35.37
Total Monthly Rate/Member - 2P		\$ 66.16				\$ 66.16
Total Monthly Rate/Member - F		\$ 119.98				\$ 119.98

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Quoted Group(s): 204A-APA-BBC Teachrs,Admin,Secrtry

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK C Choices			PAK C Choices		
IN Deductible:	\$500/\$1000	\$621.73	S: 0	\$500/\$1000	\$595.88	\$621.73
IN Coinsurance:	20%	\$1,397.01	2P: 0	20%	\$1,338.85	\$1,397.01
OL/OV/SV Copay:	\$20/\$20/\$20	\$1,738.13	F: 0	\$20/\$20/\$20	\$1,665.75	\$1,738.13
UC/ER Copay:	\$25/\$50			\$25/\$50		
Rx Coverage:	3Tier			3Tier		
Riders Included:	None			None		
Dental:						
Diag & Prev:	80%	\$31.84	S: 0	80%		\$ 31.84
Basic Services:	80% (X-Rays)	\$59.12	2P: 0	80% (X-Rays)		\$ 59.12
Major Services:	80%	\$111.37	F: 0	80%		\$111.37
Annual Max:	\$1000			\$1000		
Orthodontics:	80%			80%		
Lifetime Max:	\$1000			\$1000		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.36	S: 0		\$6.13	\$ 6.36
		\$13.63	2P: 0		\$13.15	\$13.63
		\$20.54	F: 0		\$19.81	\$20.54
Life Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.17
Composite Rate:		\$3.40				\$ 3.40
AD&D Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
Total Monthly Rate/Member - S		\$ 663.93				\$ 663.93
Total Monthly Rate/Member - 2P		\$1,473.76				\$1,473.76
Total Monthly Rate/Member - F		\$1,874.04				\$1,874.04

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Quoted Group(s): 204A-APA-BBC Teachers, Admin, Secretary

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK D ABC Plan 1			PAK D ABC Plan 1		
IN Deductible:	\$1350/\$2700	\$648.39	S: 5	\$1400/\$2800	\$621.43	\$648.39
IN Coinsurance:	0%	\$1,457.00	2P: 1	0%	\$1,396.34	\$1,457.00
OL/OV/SV Copay:	N/A	\$1,812.79	F: 9	N/A	\$1,737.30	\$1,812.79
UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	HEQ			HEQ		
Dental:						
Diag & Prev:	80%	\$31.84	S: 5	80%		\$ 31.84
Basic Services:	80% (X-Rays)	\$59.12	2P: 2	80% (X-Rays)		\$ 59.12
Major Services:	80%	\$111.37	F: 8	80%		\$111.37
Annual Max:	\$1000			\$1000		
Orthodontics:	80%			80%		
Lifetime Max:	\$1000			\$1000		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.36	S: 5		\$6.13	\$ 6.36
		\$13.63	2P: 2		\$13.15	\$13.63
		\$20.54	F: 8		\$19.81	\$20.54
Life Ins:	\$20,000		15	\$20,000		
Volume:						300,000.00
Rate/\$1,000:						\$ 0.17
Composite Rate:		\$3.40				\$ 3.40
AD&D Ins:	\$20,000		15	\$20,000		
Volume:						300,000.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
Total Monthly Rate/Member - S		\$ 690.59				\$ 690.59
Total Monthly Rate/Member - 2P		\$1,533.75				\$1,533.75
Total Monthly Rate/Member - F		\$1,948.70				\$1,948.70

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK E ABC Plan 2			PAK E ABC Plan 2		
IN Deductible:	\$2000/\$4000	\$606.90	S: 0	\$2000/\$4000	\$581.67	\$606.90
IN Coinsurance:	0%	\$1,363.66	2P: 0	0%	\$1,306.89	\$1,363.66
OL/OV/SV Copay:	N/A	\$1,696.64	F: 0	N/A	\$1,625.99	\$1,696.64
UC/ER Copay:	N/A			N/A		
Rx Coverage:	ABC Rx			ABC Rx		
Riders Included:	HEQ			HEQ		
Dental:						
Diag & Prev:	80%	\$31.84	S: 0	80%		\$ 31.84
Basic Services:	80% (X-Rays)	\$59.12	2P: 0	80% (X-Rays)		\$ 59.12
Major Services:	80%	\$111.37	F: 0	80%		\$111.37
Annual Max:	\$1000			\$1000		
Orthodontics:	80%			80%		
Lifetime Max:	\$1000			\$1000		
Riders Included:	2 Clean			2 Clean		
Vision:	VSP 2 S			VSP 2 S		
		\$6.36	S: 0		\$6.13	\$ 6.36
		\$13.63	2P: 0		\$13.15	\$13.63
		\$20.54	F: 0		\$19.81	\$20.54
Life Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.17
Composite Rate:		\$3.40				\$ 3.40
AD&D Ins:	\$20,000		0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
Total Monthly Rate/Member - S		\$ 649.10				\$ 649.10
Total Monthly Rate/Member - 2P		\$1,440.41				\$1,440.41
Total Monthly Rate/Member - F		\$1,832.55				\$1,832.55

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Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345639		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical: Not Included in Benefit Package				PAK F		
IN Deductible:			S: 0	Essentials by MESSA \$375/\$750	\$467.64	\$487.91
IN Coinsurance:			2P: 0	20%	\$1,050.30	\$1,095.91
OL/OV/SV Copay:			F: 0	\$10/\$25/\$50	\$1,306.68	\$1,363.44
UC/ER Copay:				\$50/\$200		
Rx Coverage:				Ebm		
Riders Included:				None		
Dental: Not Included in Benefit Package						
Diag & Prev:			S: 0	80%		\$ 31.84
Basic Services:			2P: 0	80% (X-Rays)		\$ 59.12
Major Services:			F: 0	80%		\$111.37
Annual Max:				\$1000		
Orthodontics:				80%		
Lifetime Max:				\$1000		
Riders Included:				2 Clean		
Vision: Not Included in Benefit Package				VSP 2 S		
			S: 0		\$6.13	\$ 6.36
			2P: 0		\$13.15	\$13.63
			F: 0		\$19.81	\$20.54
Life Ins: Not included in Benefit Package			0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.17
Composite Rate:						\$ 3.40
AD&D Ins: Not Included In Benefit Package			0	\$20,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:						\$ 0.60
Total Monthly Rate/Member - S						\$ 530.11
Total Monthly Rate/Member - 2P						\$1,172.66
Total Monthly Rate/Member - F						\$1,499.35

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