



75 Kendale Boulevard, PO Box 2560
 st Lansing, MI 48826-2560
 3.292.4910

**Request for Benefit Implementation/Cancellation
 White Cloud Public Schools
 RBI Rates Effective 01/01/2020 through 12/31/2020**

RBI#: 503361
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264A-Teachers

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345345		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK A Choices			PAK A		
↓ Deductible:	\$500/\$1000	\$699.52	S: 1	\$375/\$750	\$510.39	\$532.52
↓ Coinsurance:	20%	\$1,572.03	2P: 1	20%	\$1,146.50	\$1,196.30
↓ O/SV Copay:	\$20/\$20/\$20	\$1,955.95	F: 3	\$10/\$25/\$50	\$1,426.39	\$1,488.36
C/ER Copay:	\$25/\$50			\$50/\$200		
Max Coverage:	SFX Mail			EbM		
Options Included:	None			None		
Dental:						
Diag & Prev:	80%	\$31.64	S: 1	80%		\$ 31.64
Basic Services:	80% (X-Rays)	\$60.73	2P: 1	80% (X-Rays)		\$ 60.73
Major Services:	80%	\$122.34	F: 3	80%		\$122.34
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Options Included:	2 Clean			2 Clean		
Vision:	VSP 3			VSP 3		
		\$7.59	S: 1		\$7.32	\$ 7.59
		\$16.30	2P: 1		\$15.72	\$16.30
		\$24.52	F: 3		\$23.65	\$24.52
Life Ins:	\$20,000		5	\$20,000		
Volume:						100,000.00
Rate/\$1,000:						\$ 0.13
Composite Rate:		\$2.60				\$ 2.60
D&D Ins:	\$20,000		5	\$20,000		
Volume:						100,000.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$0.60				\$ 0.60
TD:	60% Max \$5,000		5	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Acc. Sec. Offset:	Family			Primary		
Return-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
OLA:	Yes			No		
S Freeze:	Yes			Yes		
Volume:						21,690.00
Rate/\$100:						\$ 0.46
Composite Rate:		\$22.12				\$ 19.95
Total Monthly Rate/Member - S		\$ 764.07				\$ 594.90
Total Monthly Rate/Member - 2P		\$1,674.38				\$1,296.48
Total Monthly Rate/Member - F		\$2,128.13				\$1,658.37

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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 White Cloud Public Schools
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RBI#: 503361
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264A-Teachers

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345345		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
PAK B						
ental:						
diag & Prev:	80%	\$29.11	S: 0	80%		\$ 29.11
Basic Services:	80% (X-Rays)	\$55.27	2P: 3	80% (X-Rays)		\$ 55.27
Major Services:	80%	\$112.55	F: 6	80%		\$112.55
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Members Included:	2 Clean			2 Clean		
Division:	VSP 3			VSP 3		
		\$7.59	S: 0		\$7.32	\$ 7.59
		\$16.30	2P: 3		\$15.72	\$16.30
		\$24.52	F: 6		\$23.65	\$24.52
Life Ins:	\$20,000		9	\$20,000		180,000.00
Volume:						\$ 0.13
Rate/\$1,000:						\$ 2.60
Composite Rate:		\$2.60				\$ 2.60
D&D Ins:	\$20,000		9	\$20,000		180,000.00
Volume:						\$ 0.03
Rate/\$1,000:						\$ 0.60
Composite Rate:		\$0.60				\$ 0.60
TD:	60% Max \$5,000		9	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Physical/Nervous:	Same as any other illness			Same as any other illness		
Acc. Sec. Offset:	Family			Primary		
Marriage-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
OLA:	Yes			No		
3 Freeze:	Yes			Yes		
Volume:						39,041.00
Rate/\$100:						\$ 0.46
Composite Rate:		\$22.12				\$ 19.95
Final Monthly Rate/Member - S		\$ 62.02				\$ 59.85
Final Monthly Rate/Member - 2P		\$ 96.89				\$ 94.72
Final Monthly Rate/Member - F		\$ 162.39				\$ 160.22

SSA 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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**Request for Benefit Implementation/Cancellation
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 RBI Rates Effective 01/01/2020 through 12/31/2020**

RBI#: 503361
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264A-Teachers

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345345		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical: ABC Plan 1 Deductible: \$1350/\$2700 Coinsurance: 0% O/OV/SV Copay: N/A C/ER Copay: N/A X Coverage: ABC Rx Riders Included: HEQ		\$707.72	S: 10	PAK C ABC Plan 1 \$1400/\$2800 0% N/A N/A ABC Rx HEQ	\$678.29	\$707.72
Dental: Diag & Prev: 80% Basic Services: 80% (X-Rays) Major Services: 80% Annual Max: \$1500 Orthodontics: 80% Lifetime Max: \$2100 Riders Included: 2 Clean Vision: VSP 3		\$31.64	S: 11	80% 80% (X-Rays) 80% \$1500 80% \$2100 2 Clean VSP 3	\$7.32	\$7.59
		\$16.30	2P: 5		\$15.72	\$16.30
		\$24.52	F: 13		\$23.65	\$24.52
Life Ins: \$20,000 Composite Rate: \$2.60			29	\$20,000		580,000.00
D&D Ins: \$20,000 Composite Rate: \$0.60			29	\$20,000		580,000.00
TD: 60% Max \$5,000 Waiting Period: 90 CDMF Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Occ. Sec. Offset: Family Return-to-Occupation: 2 years Pre-Exist Condition: Yes OLA: Yes S Freeze: Yes		\$22.12	29	60% Max \$5,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years Yes No Yes		125,799.00
						\$ 0.46
						\$ 19.95
Total Monthly Rate/Member - S		\$ 772.27				\$ 770.10
Total Monthly Rate/Member - 2P		\$1,692.85				\$1,690.68
Total Monthly Rate/Member - F		\$2,151.11				\$2,148.94

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RBI#: 503361
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264A-Teachers

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345345		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical: PAK D ABC Plan 2 Deductible: \$2000/\$4000 Coinsurance: 10% L/OV/SV Copay: N/A C/ER Copay: N/A Rx Coverage: ABC Rx Riders Included: HEQ		\$618.74	S: 3 2P: 2 F: 7	PAK D ABC Plan 2 \$2000/\$4000 10% N/A N/A ABC Rx HEQ	\$593.02 \$1,332.43 \$1,657.76	\$618.74 \$1,390.31 \$1,729.79
Dental: Diag & Prev: 80% Basic Services: 80% (X-Rays) Major Services: 80% Annual Max: \$1500 Orthodontics: 80% Lifetime Max: \$2100 Riders Included: 2 Clean Vision: VSP 3		\$31.64 \$60.73 \$122.34	S: 2 2P: 2 F: 8	80% 80% (X-Rays) 80% \$1500 80% \$2100 2 Clean VSP 3	\$ 31.64 \$ 60.73 \$122.34	
Life Ins: Volume: \$20,000 Rate/\$1,000: Composite Rate:		\$7.59 \$16.30 \$24.52	S: 2 2P: 2 F: 8	\$20,000 \$20,000	\$7.32 \$15.72 \$23.65	\$ 7.59 \$16.30 \$24.52
D&D Ins: Volume: \$20,000 Rate/\$1,000: Composite Rate:		\$2.60	12	\$20,000		\$ 2.60
D&D Ins: Volume: \$20,000 Rate/\$1,000: Composite Rate:		\$0.60	12	\$20,000		\$ 0.60
TD: Waiting Period: 60% Max \$5,000 90 CDMF Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Soc. Sec. Offset: Family Prior Occ. Occupation: 2 years Pre-Exist Condition: Yes OLA: Yes S Freeze: Yes		\$22.12	12	60% Max \$5,000 90 CDMF Same as any other illness Same as any other illness Primary 2 years Yes No Yes		\$22.12 \$ 0.46 \$ 19.95
Total Monthly Rate/Member - S		\$ 683.29				\$ 681.12
Total Monthly Rate/Member - 2P		\$1,492.66				\$1,490.49
Total Monthly Rate/Member - F		\$1,901.97				\$1,899.80

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**Request for Benefit Implementation/Cancellation
White Cloud Public Schools
RBI Rates Effective 01/01/2020 through 12/31/2020**

RBI#: 503362
MESSA Field Rep: Grace Benedict

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st Lansing, MI 48826-2560
J.292.4910

Quoted Group(s): 264N-Food Serv/Para Wrk 34+ Hrs

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345228		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical: ↓ Deductible: ↓ Coinsurance: IL/OV/SV Copay: C/ER Copay: Rx Coverage: Providers Included:	NON-PAK ABC Plan 1 \$1350/\$2700 0% N/A N/A ABC Rx HEQ	\$722.14 \$1,622.93 \$2,019.29	S: 1 2P: 0 F: 0	NON-PAK ABC Plan 1 \$1400/\$2800 0% N/A N/A ABC Rx HEQ	\$692.11 \$1,555.35 \$1,935.19	\$722.14 \$1,622.93 \$2,019.29
Medical: ↓ Deductible: ↓ Coinsurance: IL/OV/SV Copay: C/ER Copay: Rx Coverage: Providers Included:	ABC Plan 2 \$2000/\$4000 10% N/A N/A ABC Rx HEQ	\$631.34 \$1,418.65 \$1,765.06	S: 0 2P: 0 F: 1	ABC Plan 2 \$2000/\$4000 10% N/A N/A ABC Rx HEQ	\$605.09 \$1,359.59 \$1,691.56	\$631.34 \$1,418.65 \$1,765.06
Medical: ↓ Deductible: ↓ Coinsurance: IL/OV/SV Copay: C/ER Copay: Rx Coverage: Providers Included:	Choices \$500/\$1000 20% \$20/\$20/\$20 \$25/\$50 SRX Mail None	\$713.76 \$1,604.08 \$1,995.83	S: 1 2P: 0 F: 0	<i>Essentials by MESSA</i> \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 <i>EbM</i> <i>None</i>	\$520.78 \$1,169.87 \$1,455.48	\$543.36 \$1,220.68 \$1,518.71
Dental: Diagnostic & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Providers Included:	80% 80% (X-Rays) 80% \$1000 60% \$1000 2 Clean	\$28.49 \$55.40 \$104.27	S: 2 2P: 2 F: 4	80% 80% (X-Rays) 80% \$1000 60% \$1000 2 Clean		\$ 28.49 \$ 55.40 \$104.27
Vision: Life Ins: Volume: Rate/\$1,000: D&D Ins: Volume: Rate/\$1,000:	VSP 2 \$20,000 \$0.13 \$20,000 \$0.03	\$5.66 \$12.15 \$18.28	S: 2 2P: 2 F: 4 8	VSP 2 \$20,000	\$5.46 \$11.72 \$17.63	\$ 5.66 \$12.15 \$18.28 160,000.00 \$ 0.13 160,000.00 \$ 0.03

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RBI#: 503362
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Quoted Group(s): 264N-Food Serv/Para Wrk 34+ Hrs

Description	Current Rate With Taxes	Census Used	Quote ID 345228		
			Quoted Benefits	Rate Without Taxes	Rate With Taxes
TD: NON-PAK (Continued) Waiting Period: 66 2/3% Max \$1,000 Alcohol/Drug: 60 WDMF Mental/Nervous: 2 Year Limitation Acc. Sec. Offset: Family Prior Occupation: 2 years Pre-Exist Condition: Yes OLA: No S Freeze: Yes Volume: Rate/\$100:	\$1.68	8	NON-PAK (Continued) 66 2/3% Max \$1,000 60 WDMF 2 Year Limitation 2 Year Limitation Family 2 years Yes No Yes	10,535.00	\$ 1.68

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RBI#: 503360
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264C-Admin NonCert Tea Sec

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345227		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK A Choices			PAK A Essentials by MESSA		
↓ Deductible:	\$500/\$1000	\$699.52	S: 0	\$375/\$750	\$510.39	\$532.52
↓ Coinsurance:	20%	\$1,572.03	2P: 0	20%	\$1,146.50	\$1,196.30
HL/OV/SV Copay:	\$20/\$20/\$20	\$1,955.95	F: 0	\$10/\$25/\$50	\$1,426.39	\$1,488.36
C/ER Copay:	\$25/\$50			\$50/\$200		
Max Coverage:	SRX Mail			EbM		
Members Included:	None			None		
Dental:						
Diag & Prev:	80%	\$33.01	S: 0	80%		\$ 33.01
Basic Services:	80% (X-Rays)	\$62.27	2P: 0	80% (X-Rays)		\$ 62.27
Major Services:	80%	\$119.37	F: 0	80%		\$119.37
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Members Included:	2 Clean			2 Clean		
Vision:	VSP 3			VSP 3		
		\$7.59	S: 0		\$7.32	\$ 7.59
		\$16.30	2P: 0		\$15.72	\$16.30
		\$24.52	F: 0		\$23.65	\$24.52
Life Ins:	\$35,000		0	\$35,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.13
Composite Rate:		\$4.55				\$ 4.55
D&D Ins:	\$35,000		0	\$35,000		
Volume:						0.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$1.05				\$ 1.05
TD:	60% Max \$5,000		0	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Acc. Sec. Offset:	Family			Family		
Home-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
OLA:	Yes			Yes		
S Freeze:	Yes			Yes		
Volume:						0.00
Rate/\$100:						\$ 0.83
Composite Rate:		\$28.37				\$ 28.37
Total Monthly Rate/Member - S		\$ 774.09				\$ 607.09
Total Monthly Rate/Member - 2P		\$1,684.57				\$1,308.84
Total Monthly Rate/Member - F		\$2,133.81				\$1,666.22

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**Request for Benefit Implementation/Cancellation
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 RBI Rates Effective 01/01/2020 through 12/31/2020**

RBI#: 503360
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264C-Admin NonCert Tea Sec

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345227		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
PAK B						
ental:						
diag & Prev:	80%	\$29.86	S: 1	80%		\$ 29.86
Basic Services:	80% (X-Rays)	\$59.32	2P: 1	80% (X-Rays)		\$ 59.32
Major Services:	80%	\$123.62	F: 4	80%		\$123.62
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Providers Included:	2 Clean			2 Clean		
Revision:	VSP 3			VSP 3		
		\$7.59	S: 1		\$7.32	\$ 7.59
		\$16.30	2P: 1		\$15.72	\$16.30
		\$24.52	F: 4		\$23.65	\$24.52
Life Ins:	\$35,000		6	\$35,000		
Volume:						210,000.00
Rate/\$1,000:						\$ 0.13
Composite Rate:		\$4.55				\$ 4.55
D&D Ins:	\$35,000		6	\$35,000		
Volume:						210,000.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$1.05				\$ 1.05
TD:	60% Max \$5,000		6	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Occ. Sec. Offset:	Family			Family		
Return-Occupation:	2 years			2 years		
Re-Exist Condition:	Yes			Yes		
OLA:	Yes			Yes		
S Freeze:	Yes			Yes		
Volume:						20,512.00
Rate/\$100:						\$ 0.83
Composite Rate:		\$28.37				\$ 28.37
Total Monthly Rate/Member - S		\$ 71.42				\$ 71.42
Total Monthly Rate/Member - 2P		\$ 109.59				\$ 109.59
Total Monthly Rate/Member - F		\$ 182.11				\$ 182.11

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RBI#: 503360
 MESSA Field Rep: Grace Benedict

Quoted Group(s): 264C-Admin NonCert Tea Sec

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345227		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK C ABC Plan 1			PAK C ABC Plan 1		
↓ Deductible:	\$1350/\$2700	\$707.72	S: 3	\$1400/\$2800	\$678.29	\$707.72
↓ Coinsurance:	0%	\$1,590.50	2P: 4	0%	\$1,524.27	\$1,590.50
HL/OV/SV Copay:	N/A	\$1,978.93	F: 4	N/A	\$1,896.52	\$1,978.93
C/ER Copay:	N/A			N/A		
Max Coverage:	ABC Rx			ABC Rx		
Providers Included:	HEQ			HEQ		
Dental:						
Diag & Prev:	80%	\$33.01	S: 3	80%		\$ 33.01
Basic Services:	80% (X-Rays)	\$62.27	2P: 4	80% (X-Rays)		\$ 62.27
Major Services:	80%	\$119.37	F: 4	80%		\$119.37
Annual Max:	\$1500			\$1500		
Orthodontics:	80%			80%		
Lifetime Max:	\$2100			\$2100		
Providers Included:	2 Clean			2 Clean		
Vision:	VSP 3			VSP 3		
		\$7.59	S: 3		\$7.32	\$ 7.59
		\$16.30	2P: 4		\$15.72	\$16.30
		\$24.52	F: 4		\$23.65	\$24.52
Life Ins:	\$35,000		11	\$35,000		
Volume:						385,000.00
Rate/\$1,000:						\$ 0.13
Composite Rate:		\$4.55				\$ 4.55
D&D Ins:	\$35,000		11	\$35,000		
Volume:						385,000.00
Rate/\$1,000:						\$ 0.03
Composite Rate:		\$1.05				\$ 1.05
TD:	60% Max \$5,000		11	60% Max \$5,000		
Waiting Period:	90 CDMF			90 CDMF		
Alcohol/Drug:	Same as any other illness			Same as any other illness		
Mental/Nervous:	Same as any other illness			Same as any other illness		
Acc. Sec. Offset:	Family			Family		
Return-Occupation:	2 years			2 years		
Pre-Exist Condition:	Yes			Yes		
OLA:	Yes			Yes		
Sp Freeze:	Yes			Yes		
Volume:						37,605.00
Rate/\$100:						\$ 0.83
Composite Rate:		\$28.37				\$ 28.37
Total Monthly Rate/Member - S		\$ 782.29				\$ 782.29
Total Monthly Rate/Member - 2P		\$1,703.04				\$1,703.04
Total Monthly Rate/Member - F		\$2,156.79				\$2,156.79

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RBI#: 503360
MESSA Field Rep: Grace Benedict

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Quoted Group(s): 264C-Admin NonCert Tea Sec

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 345227		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:	PAK D			PAK D		
ABC Plan 2				ABC Plan 2		
↓ Deductible: \$2000/\$4000	\$618.74	S: 0	\$2000/\$4000	\$593.02	\$618.74	
↓ Coinsurance: 10%	\$1,390.31	2P: 0	10%	\$1,332.43	\$1,390.31	
IL/OV/SV Copay: N/A	\$1,729.79	F: 3	N/A	\$1,657.76	\$1,729.79	
C/ER Copay: N/A			N/A			
Max Coverage: ABC Rx			ABC Rx			
Members Included: HEQ			HEQ			
Dental:						
Diag & Prev: 80%	\$33.01	S: 0	80%		\$ 33.01	
Basic Services: 80% (X-Rays)	\$62.27	2P: 0	80% (X-Rays)		\$ 62.27	
Major Services: 80%	\$119.37	F: 3	80%		\$119.37	
Annual Max: \$1500			\$1500			
Orthodontics: 80%			80%			
Lifetime Max: \$2100			\$2100			
Members Included: 2 Clean			2 Clean			
Vision: VSP 3			VSP 3			
	\$7.59	S: 0		\$7.32	\$ 7.59	
	\$16.30	2P: 0		\$15.72	\$16.30	
	\$24.52	F: 3		\$23.65	\$24.52	
Life Ins: \$35,000		3	\$35,000			
Volume:					105,000.00	
Rate/\$1,000:					\$ 0.13	
Composite Rate:	\$4.55				\$ 4.55	
D&D Ins: \$35,000		3	\$35,000			
Volume:					105,000.00	
Rate/\$1,000:					\$ 0.03	
Composite Rate:	\$1.05				\$ 1.05	
TD: 60% Max \$5,000		3	60% Max \$5,000			
Waiting Period: 90 CDMF			90 CDMF			
Alcohol/Drug: Same as any other illness			Same as any other illness			
Mental/Nervous: Same as any other illness			Same as any other illness			
Acc. Sec. Offset: Family			Family			
Return-to-Occupation: 2 years			2 years			
Pre-Exist Condition: Yes			Yes			
OLA: Yes			Yes			
Spouse Freeze: Yes			Yes			
Volume:					10,256.00	
Rate/\$100:					\$ 0.83	
Composite Rate:	\$28.37				\$ 28.37	
Total Monthly Rate/Member - S	\$ 693.31				\$ 693.31	
Total Monthly Rate/Member - 2P	\$1,502.85				\$1,502.85	
Total Monthly Rate/Member - F	\$1,907.65				\$1,907.65	

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.
you have any questions, please contact your MESSA Field Representative, Grace Benedict, at 800.292.4910.