



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

**Quote Summary Exclusively for
 White Cloud Public Schools
 Rates Effective 01/01/2022 through 12/31/2022**

Quote Request ID: 230945
 MESSA Field Rep: Grace Benedict
 Date Created: 10/20/2021

Quoted Group(s): 264A - Teachers

Medical plans

Description	Current Benefits	Rate	Census Used	Quote ID 349714	
				Quoted Benefits	Rate w/ 2% Discount
Plan ABC Plan 1 (7V) IN Deductible: \$1400/\$2800 IN Coinsurance: 0% OL/OV/SV Copay: \$0/\$0/\$0 UC/ER Copay: \$0/\$0 Rx Coverage: ABC Rx Riders: HEQ		\$777.65 \$1,749.70 \$2,177.41	S: 10 2P: 3 F: 10	ABC Plan 1 (7V) \$1400/\$2800 0% \$0/\$0/\$0 \$0/\$0 ABC Rx HEQ	\$777.65 \$1,749.70 \$2,177.41
Plan ABC Plan 2 (9G) IN Deductible: \$2000/\$4000 IN Coinsurance: 10% OL/OV/SV Copay: \$0/\$0/\$0 UC/ER Copay: \$0/\$0 Rx Coverage: ABC Rx Riders: HEQ		\$679.67 \$1,529.26 \$1,903.08	S: 3 2P: 2 F: 7	ABC Plan 2 (9G) \$2000/\$4000 10% \$0/\$0/\$0 \$0/\$0 ABC Rx HEQ	\$679.67 \$1,529.26 \$1,903.08
Plan Essentials by MESSA (EA) IN Deductible: \$375/\$750 IN Coinsurance: 20% OL/OV/SV Copay: \$10/\$25/\$50 UC/ER Copay: \$50/\$200 Rx Coverage: EbM Riders: None		\$590.63 \$1,328.91 \$1,653.76	S: 1 2P: 5 F: 1	Essentials by MESSA (EA) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM None	\$590.63 \$1,328.91 \$1,653.76
Basic Term Life w/Med Volume:	\$5,000	\$1.50	42	\$5,000	\$1.50

The above rates are based on plans and enrollment as of 10/15/2021. 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.

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Quoted Group(s): 264A - Teachers

Ancillary plans with medical - 42 members

Description	Current Benefits	Rate	Census Used	Quote ID 349714	
				Quoted Benefits	Rate
Dental (All)*	00909-03				
Diag & Prev:	80%			100%	
Basic Services:	80% (X-Rays)			80% (X-Rays)	
Major Services:	80%	\$30.69	S: 15	80%	\$ 32.56
Annual Max:	\$1500	\$58.91	2P: 12	\$1500	\$ 62.81
Orthodontics:	80%	\$118.68	F: 25	80%	\$124.34
Lifetime Max:	\$2100			\$2100	
Riders:	2 Cleanings			2 Cleanings	
Plan Year:	Jul-Jun			Jul-Jun	
Vision (All)*	VSP 3	\$7.22	S: 14	MESSA Vision Preferred	\$ 6.82
Plan Year:	Jul-Jun	\$15.49	2P: 12	Jan-Dec	\$ 14.64
		\$23.30	F: 26		\$ 22.03
Life Insurance (All)*					
Volume:	\$20,000			\$20,000	
Total Volume:	\$1,040,000		52	\$1,040,000	
Rate/\$1,000:		\$0.14			\$ 0.14
Composite Rate:		\$2.80			\$ 2.80
AD&D Coverage (All)*					
Volume:	\$20,000			\$20,000	
Total Volume:	\$1,040,000		52	\$1,040,000	
Rate/\$1,000:		\$0.03			\$ 0.03
Composite Rate:		\$0.60			\$ 0.60
LTD Benefit (All)*					
Benefit:	60% Max \$5,000			60% Max \$5,000	
Max. Monthly Salary:	\$8,333			\$8,333	
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	
Soc. Sec. Offset:	Primary			Primary	
Own-Occupation:	2 years			2 years	
Pre-Exist Condition:	Waived			Waived	
COLA:	No			No	
SS Freeze:	Yes			Yes	
Volume:	\$245,071		52	\$245,071	
Rate/\$100:		\$0.37			\$ 0.37
Composite Rate:		\$17.44			\$ 17.44
Total Monthly Rate/Member - S		\$ 58.75			\$ 60.22
Total Monthly Rate/Member - 2P		\$ 95.24			\$ 98.29
Total Monthly Rate/Member - F		\$ 162.82			\$ 167.21

* Indicates total ancillary plan enrollment and volume for quoted group(s).

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Quote Request ID: 230945
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Quoted Group(s): 264A - Teachers

Ancillary plans without medical - 10 members

Description	Current Benefits	Rate	Census Used	Quote ID 349714	
				Quoted Benefits	Rate
Dental (All)*	00909-04				
Diag & Prev:	80%			100%	
Basic Services:	80% (X-Rays)			80% (X-Rays)	
Major Services:	80%	\$28.23	S: 15	80%	\$ 32.56
Annual Max:	\$1500	\$53.61	2P: 12	\$1500	\$ 62.81
Orthodontics:	80%	\$109.18	F: 25	80%	\$124.34
Lifetime Max:	\$2100			\$2100	
Riders:	2 Cleanings			2 Cleanings	
Plan Year:	Jul-Jun			Jul-Jun	
Vision (All)*	VSP 3	\$7.22	S: 14	MESSA Vision Preferred	\$ 6.82
Plan Year:	Jul-Jun	\$15.49	2P: 12	Jan-Dec	\$ 14.64
		\$23.30	F: 26		\$ 22.03
Life Insurance (All)*					
Volume:	\$20,000			\$20,000	
Total Volume:	\$1,040,000		52	\$1,040,000	
Rate/\$1,000:		\$0.14			\$ 0.14
Composite Rate:		\$2.80			\$ 2.80
AD&D Coverage (All)*					
Volume:	\$20,000			\$20,000	
Total Volume:	\$1,040,000		52	\$1,040,000	
Rate/\$1,000:		\$0.03			\$ 0.03
Composite Rate:		\$0.60			\$ 0.60
LTD Benefit (All)*					
Benefit:	60% Max \$5,000			60% Max \$5,000	
Max. Monthly Salary:	\$8,333			\$8,333	
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	
Soc. Sec. Offset:	Primary			Primary	
Own-Occupation:	2 years			2 years	
Pre-Exist Condition:	Waived			Waived	
COLA:	No			No	
SS Freeze:	Yes			Yes	
Volume:	\$245,071		52	\$245,071	
Rate/\$100:		\$0.37			\$ 0.37
Composite Rate:		\$17.44			\$ 17.44
Total Monthly Rate/Member - S		\$ 56.29			\$ 60.22
Total Monthly Rate/Member - 2P		\$ 89.94			\$ 98.29
Total Monthly Rate/Member - F		\$ 153.32			\$ 167.21

* Indicates total ancillary plan enrollment and volume for quoted group(s).

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