



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

**2024 Rate Renewal Exclusively for
 Madison District Public School**

Quote #: 353222
 MESSA Field Rep: Mark Middlewood
 Date Created: 08/07/2023

Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 686A - FT Teachers

Medical plans

Description	Benefits	Enrollment	2023 Rate ¹ w/ 2% Discount	2024 Rate ² w/ 2% Discount
Plan 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: 7 2-Person: 2 Family: 4	\$826.44 \$1,859.50 \$2,314.05	\$862.41 \$1,940.41 \$2,414.73
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 5 2-Person: 4 Family: 6	\$779.34 \$1,753.51 \$2,182.14	\$813.25 \$1,829.81 \$2,277.09
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1600/\$3200 0% \$0 \$0 ABC Rx HEQ	Single: 8 2-Person: 0 Family: 5	\$730.46 \$1,643.55 \$2,045.32	\$762.25 \$1,715.07 \$2,134.31
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 8 2-Person: 6 Family: 7	\$625.27 \$1,406.87 \$1,750.77	\$652.49 \$1,468.09 \$1,826.96
Basic Term Life with Medical Volume:	\$5,000	62	\$1.50	\$1.50

¹Medical Rate includes 1.335% for federal and state taxes and fees.

²Medical Rate includes 1.336% for federal and state taxes and fees.

COBRA RATES:

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Quoted Group(s): 686A - FT Teachers

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06503-01 100% 80% (X-Rays) 80% \$1,000 80% \$1,000 2 Cleanings, Sealants Jan-Dec	Single: 31 2-Person: 16 Family: 26	\$34.08 \$66.25 \$127.21	\$34.08 \$66.25 \$127.21
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 31 2-Person: 16 Family: 26	\$5.47 \$11.71 \$17.64	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$2,920,000	73	\$0.10 \$4.00	\$0.11 \$4.40
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$2,920,000	73	\$0.03 \$1.20	\$0.03 \$1.20
LTD Benefit 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 \$4,000 \$6,000 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$339,085	73	\$0.43 \$17.19	\$0.37 \$17.19
Total Monthly Rate per Member: Single			\$61.94	\$62.34
Total Monthly Rate per Member: 2-Person			\$100.35	\$100.75
Total Monthly Rate per Member: Family			\$167.24	\$167.64

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Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 686D - FT Admin & Principals

Medical plans

Description	Benefits	Enrollment	2023 Rate ¹ w/ 2% Discount	2024 Rate ² w/ 2% Discount
Plan 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: 4 2-Person: 1 Family: 1	\$826.44 \$1,859.50 \$2,314.05	\$862.41 \$1,940.41 \$2,414.73
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 1 2-Person: 0 Family: 3	\$779.34 \$1,753.51 \$2,182.14	\$813.25 \$1,829.81 \$2,277.09
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1600/\$3200 0% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$730.46 \$1,643.55 \$2,045.32	\$762.25 \$1,715.07 \$2,134.31
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 2 2-Person: 0 Family: 0	\$625.27 \$1,406.87 \$1,750.77	\$652.49 \$1,468.09 \$1,826.96
Basic Term Life with Medical Volume:	\$5,000	12	\$1.50	\$1.50

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Quoted Group(s): 686D - FT Admin & Principals

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06503-03 100% 80% (X-Rays) 80% \$1,000 80% \$1,000 2 Cleanings, Sealants Jan-Dec	Single: 9 2-Person: 2 Family: 4	\$34.75 \$64.85 \$122.37	\$34.75 \$64.85 \$122.37
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 9 2-Person: 2 Family: 4	\$5.47 \$11.71 \$17.64	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$100,000 \$1,500,000	15	\$0.10 \$10.00	\$0.11 \$11.00
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$100,000 \$1,500,000	15	\$0.03 \$3.00	\$0.03 \$3.00
LTD Benefit 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 \$4,000 \$6,000 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$80,009	14	\$0.64 \$31.09	\$0.59 \$33.72

Total Monthly Rate per Member: Single \$84.31 \$87.94
 Total Monthly Rate per Member: 2-Person \$120.65 \$124.28
 Total Monthly Rate per Member: Family \$184.10 \$187.73

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Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 686F - FT Custodian/Bus Driver

Medical plans

Description	Benefits	Enrollment	2023 Rate ¹ w/ 2% Discount	2024 Rate ² w/ 2% Discount
Plan 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: 4 2-Person: 2 Family: 0	\$826.44 \$1,859.50 \$2,314.05	\$862.41 \$1,940.41 \$2,414.73
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 2 2-Person: 2 Family: 1	\$779.34 \$1,753.51 \$2,182.14	\$813.25 \$1,829.81 \$2,277.09
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1600/\$3200 0% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$730.46 \$1,643.55 \$2,045.32	\$762.25 \$1,715.07 \$2,134.31
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 4 2-Person: 0 Family: 0	\$625.27 \$1,406.87 \$1,750.77	\$652.49 \$1,468.09 \$1,826.96
Basic Term Life with Medical Volume:	\$5,000	15	\$1.50	\$1.50

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Quoted Group(s): 686F - FT Custodian/Bus Driver

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06503-06 100% 80% (X-Rays) 80% \$1,000 80% \$1,000 2 Cleanings, Sealants Jan-Dec	Single: 12 2-Person: 5 Family: 3	\$42.37 \$80.96 \$146.84	\$42.37 \$80.96 \$146.84
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 12 2-Person: 5 Family: 3	\$5.47 \$11.71 \$17.64	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$18,000 \$360,000	20	\$0.10 \$1.80	\$0.11 \$1.98
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$18,000 \$360,000	20	\$0.03 \$0.54	\$0.03 \$0.54
LTD Benefit 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 \$2,500 \$3,750 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$60,404	20	\$2.08 \$52.80	\$1.50 \$45.30

Total Monthly Rate per Member: Single \$102.98 \$95.66
 Total Monthly Rate per Member: 2-Person \$147.81 \$140.49
 Total Monthly Rate per Member: Family \$219.62 \$212.30

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Quoted Group(s): 686G - FT Secretaries, Parapro

Medical plans

Description	Benefits	Enrollment	2023 Rate ¹ w/ 2% Discount	2024 Rate ² w/ 2% Discount
Plan 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: 0 2-Person: 1 Family: 1	\$826.44 \$1,859.50 \$2,314.05	\$862.41 \$1,940.41 \$2,414.73
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 0 2-Person: 0 Family: 1	\$779.34 \$1,753.51 \$2,182.14	\$813.25 \$1,829.81 \$2,277.09
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1600/\$3200 0% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$730.46 \$1,643.55 \$2,045.32	\$762.25 \$1,715.07 \$2,134.31
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 1 2-Person: 0 Family: 0	\$625.27 \$1,406.87 \$1,750.77	\$652.49 \$1,468.09 \$1,826.96
Basic Term Life with Medical Volume:	\$5,000	4	\$1.50	\$1.50

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Quoted Group(s): 686G - FT Secretaries, Parapro

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06503-07 100% 80% (X-Rays) 80% \$1,000 80% \$1,000 2 Cleanings, Sealants Jan-Dec	Single: 6 2-Person: 2 Family: 3	\$37.77 \$78.39 \$138.29	\$37.77 \$78.39 \$138.29
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 6 2-Person: 2 Family: 3	\$5.47 \$11.71 \$17.64	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$220,000	11	\$0.10 \$2.00	\$0.11 \$2.20
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$220,000	11	\$0.03 \$0.60	\$0.03 \$0.60
LTD Benefit 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 \$2,500 \$3,750 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$34,006	11	\$1.07 \$27.72	\$0.83 \$25.66

Total Monthly Rate per Member: Single \$73.56 \$71.70
 Total Monthly Rate per Member: 2-Person \$120.42 \$118.56
 Total Monthly Rate per Member: Family \$186.25 \$184.39

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Quoted Group(s): 686J - Full Time Food Service

Medical plans

Description	Benefits	Enrollment	2023 Rate ¹ w/ 2% Discount	2024 Rate ² w/ 2% Discount
Plan 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: 0 2-Person: 2 Family: 0	\$826.44 \$1,859.50 \$2,314.05	\$862.41 \$1,940.41 \$2,414.73
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8C) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx None	Single: 1 2-Person: 0 Family: 0	\$779.34 \$1,753.51 \$2,182.14	\$813.25 \$1,829.81 \$2,277.09
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7V) \$1600/\$3200 0% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$730.46 \$1,643.55 \$2,045.32	\$762.25 \$1,715.07 \$2,134.31
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9H) \$2000/\$4000 20% \$0 \$0 ABC Rx HEQ	Single: 0 2-Person: 0 Family: 0	\$625.27 \$1,406.87 \$1,750.77	\$652.49 \$1,468.09 \$1,826.96
Basic Term Life with Medical Volume:	\$5,000	3	\$1.50	\$1.50

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Quoted Group(s): 686J - Full Time Food Service

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06503-09 100% 80% (X-Rays) 80% \$1,000 80% \$1,000 2 Cleanings, Sealants Jan-Dec	Single: 1 2-Person: 2 Family: 0	\$35.72 \$66.78 \$122.15	\$35.72 \$66.78 \$122.15
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 1 2-Person: 2 Family: 0	\$5.47 \$11.71 \$17.64	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$18,000 \$54,000	3	\$0.10 \$1.80	\$0.11 \$1.98
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$18,000 \$54,000	3	\$0.03 \$0.54	\$0.03 \$0.54
LTD Benefit 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 \$2,500 \$3,750 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$8,841	3	\$2.33 \$47.54	\$1.78 \$52.46
Total Monthly Rate per Member: Single			\$91.07	\$96.17
Total Monthly Rate per Member: 2-Person			\$128.37	\$133.47
Total Monthly Rate per Member: Family			\$189.67	\$194.77

COBRA RATES:

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Quoted Group(s): 686M - Part Time Custodian

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$14,000 \$14,000	1	\$0.10 \$1.40	\$0.11 \$1.54
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$14,000 \$14,000	1	\$0.03 \$0.42	\$0.03 \$0.42
LTD Benefit 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 \$2,500 \$3,750 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$3,030	1	\$1.73 \$32.18	\$1.09 \$33.03

The above rates are based on plans and enrollment as of 07/31/2023. 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, Mark Middlewood, at 800.292.4910.



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Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 6860 - Part Time Food Service

Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$14,000 \$14,000	1	\$0.10 \$1.40	\$0.11 \$1.54
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$14,000 \$14,000	1	\$0.03 \$0.42	\$0.03 \$0.42
LTD Benefit 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 \$2,500 \$3,750 90 CDSW 2 Year Limitation 2 Year Limitation Primary 2 years Waived No No \$2,606	1	\$2.91 \$40.57	\$2.17 \$56.55

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