



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

**2022 Rate Renewal Exclusively for
Gladstone Area Schools
(Part of APA - Upper Peninsula)**

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

Quote #: 348868
MESSA Field Rep: RaeAnn Loy
Date Created: 08/02/2021

Quoted Group(s): 083D - APA-UP Teacher

Medical plans

Description	Benefits	Enrollment	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1			
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1			
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ			
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9J) \$2000/\$4000 20% \$0 \$0 ABC Rx EA1, HEQ			
Basic Term Life with Medical Volume:	\$5,000			

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

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

COBRA RATES:

The COBRA rates for this group are the same as the rates above.

The above rates are based on plans and enrollment as of 07/30/2021. 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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Ancillary plans with medical - 60 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00956-01 80% 80% (X-Rays) 80% \$1,000 80% \$1,300 2 Cleanings Jul-Jun			
Vision Plan Year:	VSP 3 G Jul-Jun			
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$2,700,000			
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$2,700,000			

Total Monthly Rate per Men
Total Monthly Rate per Men
Total Monthly Rate per Men

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Quoted Group(s): 083D - APA-UP Teacher

Ancillary plans without medical - 17 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00956-02 80% 80% (X-Rays) 80% \$1,000 80% \$1,300 2 Cleanings Jul-Jun			
Vision Plan Year:	VSP 3 Plus P Jul-Jun			
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$850,000			
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$850,000			

Total Monthly Rate per Me
Total Monthly Rate per Me
Total Monthly Rate per Me

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Quoted Group(s): 083H - Teamsters, Admin, Support

Ancillary plans

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00956-07 80% 80% (X-Rays) 80% \$1,000 80% \$1,300 2 Cleanings Jul-Jun			

Total Monthly Rate per Me
Total Monthly Rate per Me
Total Monthly Rate per Me

COBRA RATES:

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