



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

**2023 Rate Renewal Exclusively for
 Gladstone Area Schools**

(Part of APA - Upper Peninsula)

Rates Effective 01/01/2023 through 12/31/2023

Quote #: 350798
 MESSA Field Rep: RaeAnn Loy
 Date Created: 08/03/2022

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

Medical plans

Description	Benefits
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) \$1500/\$3000 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

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

**Medical Rate includes 1.335% 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 08/02/2022. 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 - 57 members

Description	Benefits
Dental (All)* 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 Jan-Dec
Vision Plan Year:	VSP 3 G Jan-Dec
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$2,565,000
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$45,000 \$2,565,000

Total Monthly Rate per M
 Total Monthly Rate per M
 Total Monthly Rate per M

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Ancillary plans without medical - 17 members

Description	Benefits
Dental (All)* 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 Jan-Dec
Vision Plan Year:	VSP 3 Plus P Jan-Dec
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 M
 Total Monthly Rate per M
 Total Monthly Rate per M

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