



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

2023 Rate Renewal Exclusively for Buckley Community Schools

Quote #: 350952
 MESSA Field Rep: Viola Collin
 Date Created: 08/04/2022

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

Quoted Group(s): 383AB - Teachers, Maintenance

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ 2% Discount	2023 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6V) \$500/\$1000 0% \$5/\$5/\$5 \$10/\$25 Saver Rx EA1	Single: 7 2-Person: 0 Family: 7	\$690.39 \$1,553.39 \$1,933.09	\$755.97 \$1,700.93 \$2,116.70
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	Single: 2 2-Person: 1 Family: 8	\$592.77 \$1,333.74 \$1,659.74	\$649.07 \$1,460.42 \$1,817.40
Basic Term Life with Medical Volume:	\$5,000	25	\$1.50	\$1.50

¹Medical Rate includes 1.490% for federal and state taxes and fees.

²Medical 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.



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Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06114-12, 13 100% 90% (X-Rays) 90% \$3,000 90% \$4,000 2 Cleanings Jan-Dec	Single: 10 2-Person: 1 Family: 16	\$44.27 \$86.25 \$172.66	\$45.20 \$88.06 \$176.30
Vision Plan Year:	VSP 3 Plus P 250CL Jan-Dec	Single: 10 2-Person: 1 Family: 16	\$10.30 \$22.12 \$33.26	\$9.31 \$20.00 \$30.07
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,350,000	27	\$0.14 \$7.00	\$0.13 \$6.50
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,350,000	27	\$0.03 \$1.50	\$0.03 \$1.50
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 \$7,500 \$11,250 30 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$104,788	27	\$0.90 \$34.22	\$0.84 \$32.60
Total Monthly Rate per Member: Single			\$97.29	\$95.11
Total Monthly Rate per Member: 2-Person			\$151.09	\$148.66
Total Monthly Rate per Member: Family			\$248.64	\$246.97

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Quoted Group(s): 383CE - Principals, Admin Sec, Supt

Medical plans

Description	Benefits	Enrollment	2022 Rate ¹ w/ 2% Discount	2023 Rate ² w/ 2% Discount
Plan	MESSA Choices (6V)			
IN Deductible:	\$500/\$1000	Single: 0	\$690.39	\$755.97
IN Coinsurance:	0%	2-Person: 0	\$1,553.39	\$1,700.93
OL/OV/SV Copay:	\$5/\$5/\$5	Family: 0	\$1,933.09	\$2,116.70
UC/ER Copay:	\$10/\$25			
Rx Coverage:	Saver Rx			
Riders:	EA1			
Basic Term Life with Medical				
Volume:	\$5,000	0	\$1.50	\$1.50

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Ancillary plans

Description	Benefits	Enrollment	2022 Rate	2023 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06114-06, 08 70% 70% (X-Rays) 70% \$2,000 70% \$4,000 2 Cleanings Jan-Dec	Single: 0 2-Person: 0 Family: 2	\$24.76 \$48.11 \$113.94	\$27.80 \$52.33 \$124.33
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 0 2-Person: 0 Family: 2	\$6.05 \$12.95 \$19.51	\$5.47 \$11.71 \$17.64
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$100,000	2	\$0.14 \$7.00	\$0.13 \$6.50
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$100,000	2	\$0.03 \$1.50	\$0.03 \$1.50
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:	60% Max \$5,000 \$8,333 90 CDMF Same as any other illness Same as any other illness Family 2 years Waived No Yes \$15,385	2	\$0.45 \$33.89	\$0.46 \$35.39

Total Monthly Rate per Member: Single	\$73.20	\$76.66
Total Monthly Rate per Member: 2-Person	\$103.45	\$107.43
Total Monthly Rate per Member: Family	\$175.84	\$185.36

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