

The Ewen-Trout Creek School District has issued an RFP for employee group health insurance. To date, the only quote received has been from MESSA our current provider.



**2019 Rate Renewal Exclusively for**

Quote #: 342293  
 MESSA Field Rep: RaeAnn Loy

**Ewen Trout Creek Schools**

Date Created: 08/15/2018

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

**Rates Effective 01/01/2019 through 12/31/2019**

		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
<b>PAK A - 475ABCDF TACookTrans,OP,Tea,Maint</b>				
Medical:	MESSA Choices	Single: 4	\$761.21	\$772.94
IN Deductible:	\$500/\$1000	2-Person: 3	\$1,710.85	\$1,737.24
IN Coinsurance:	N/A	Family: 5	\$2,128.69	\$2,161.53
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			
Dental:	0410-0002	Single: 3	\$28.81	\$28.81
Class I:	100%	2-Person: 4	\$55.70	\$55.70
Class II:	75%	Family: 5	\$108.08	\$108.08
Class III:	75%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
Vision:	VSP 3	Single: 3	\$6.74	\$6.80
		2-Person: 4	\$14.49	\$14.63
		Family: 5	\$21.79	\$22.00
Life Insurance:	\$15,000	12		
Rate/\$1000				\$0.26
Volume				\$180,000.00
Composite:				\$3.90
AD&D Coverage:	\$15,000	12		
Rate/\$1000				\$0.03
Volume				\$180,000.00
Composite:				\$0.45
<b>Total Monthly Rate per Member - Single</b>				<b>\$812.90</b>
<b>Total Monthly Rate per Member - 2-Person</b>				<b>\$1,811.92</b>
<b>Total Monthly Rate per Member - Family</b>				<b>\$2,295.96</b>

<b>PAK A COBRA RATES:</b>				
Medical	Single	\$759.71	\$771.44	
	2-Person	\$1,709.35	\$1,735.74	
	Family	\$2,127.19	\$2,160.03	

The COBRA rates for Dental and Vision are the same as the rates above.

The above rates are based on plans and enrollment as of 08/14/2018. 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, RaeAnn Loy, at 800.292.4910.**

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<b>PAK B - 475ABCDF TACookTrans,OP,Tea,Maint</b>				
Dental:	0410-0003	Single: 3	\$29.76	\$29.76
Class I:	100%	2-Person: 1	\$56.53	\$56.53
Class II:	75%	Family: 5	\$116.64	\$116.64
Class III:	75%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			
<hr/>				
Vision:	VSP 3	Single: 3	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 5	\$21.79	\$22.00
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Life Insurance:	\$15,000	9		
Rate/\$1000				\$0.26
Volume				\$135,000.00
Composite:				\$3.90
AD&D Coverage:	\$15,000	9		
Rate/\$1000				\$0.03
Volume				\$135,000.00
Composite:				\$0.45
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Total Monthly Rate per Member - Single				\$40.91
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Total Monthly Rate per Member - 2-Person				\$75.51
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Total Monthly Rate per Member - Family				\$142.99

**PAK B COBRA RATES:**

Dental and Vision are the

		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
<b>PAK C - 475ABCDF TACookTrans,OP,Tea,Maint</b>				
Medical:	MESSA ABC Plan 1	Single: 2	\$671.44	\$681.78
IN Deductible:	\$1350 1P; \$2700 2P&FF	2-Person: 1	\$1,508.87	\$1,532.14
IN Coinsurance:	N/A	Family: 2	\$1,877.32	\$1,906.28
IN Copay (OV/UC/ER):	N/A			
Rx Coverage:	ABC Mail			
Riders Included:	None			

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Dental:	0410-0002	Single: 2	\$28.81	\$28.81
Class I:	100%	2-Person: 1	\$55.70	\$55.70
Class II:	75%	Family: 2	\$108.08	\$108.08
Class III:	75%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			

Vision:	VSP 3	Single: 2	\$6.74	\$6.80
		2-Person: 1	\$14.49	\$14.63
		Family: 2	\$21.79	\$22.00

Life Insurance:	\$15,000	5		
Rate/\$1000				\$0.26
Volume				\$75,000.00
Composite:				\$3.90
AD&D Coverage:	\$15,000	5		
Rate/\$1000				\$0.03
Volume				\$75,000.00
Composite:				\$0.45

Total Monthly Rate per Member - Single				\$721.74
Total Monthly Rate per Member - 2-Person				\$1,606.82
Total Monthly Rate per Member - Family				\$2,040.71

PAK C COBRA RATES:		Medical	Single	\$669.94	\$680.28
			2-Person	\$1,507.37	\$1,530.64
			Family	\$1,875.82	\$1,904.78

The COBRA rates for Dental and Vision are the same as the rates above.

		Enrollment	2019 Rates without Taxes	2019 Rates with Taxes
<b>NON-PAK - 475M PT Tea Ast, Cooks, Transp</b>				
Medical:	MESSA Choices	Single: 0	\$776.71	\$788.68
IN Deductible:	\$500/\$1000	2-Person: 0		
IN Coinsurance:	N/A	Family: 0		
IN Copay (OV/UC/ER):	\$20/\$25/\$50			
Rx Coverage:	Saver Rx			
Riders Included:	None			

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Dental:	0410-0004	Single: 0	\$28.20	\$28.20
Class I:	100%	2-Person: 0	\$53.13	\$53.13
Class II:	75%	Family: 0	\$103.54	\$103.54
Class III:	75%			
Annual Max:	\$1,000			
Class IV:	75%			
Lifetime Max:	\$1,200			
Riders:	2 Cleanings			

Vision:	VSP 3	Single: 0	\$6.74	\$6.80
		2-Person: 0	\$14.49	\$14.63
		Family: 0	\$21.79	\$22.00

Life Insurance:	\$15,000	0		
Rate/\$1000				\$0.26
Volume				\$0.00

AD&D Coverage:	\$15,000	0		
Rate/\$1000				\$0.03
Volume				\$0.00

NON-PAK COBRA RATES:	Medical		\$775.21	\$787.18
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Single

Dental and Vision are the

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