



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

**2025 Rate Renewal Exclusively for
 Mason Co Eastern Public School**

Quote #: 355565
 MESSA Field Rep: Jacqui Mast
 Date Created: 08/14/2024

Rates Effective 01/01/2025 through 12/31/2025

Quoted Group(s): 435A - Teacher

Ancillary plans with medical - 9 members

Description	Benefits	Enrollment	2024 Rate	2025 Rate
Dental (All)* Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00747-10 100% 90% (X-Rays) 90% \$1,500 90% \$2,500 2 Cleanings, Sealants Jan-Dec	Single: 7 2-Person: 6 Family: 8	\$40.09 \$78.33 \$162.10	\$42.96 \$83.93 \$173.69
Vision (All)* Plan Year:	VSP 3 Plus 200CL Jan-Dec	Single: 7 2-Person: 6 Family: 8	\$8.64 \$18.55 \$27.93	\$8.65 \$18.58 \$27.96
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$270,000	9	\$0.19 \$5.70	\$0.22 \$6.60
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$270,000	9	\$0.03 \$0.90	\$0.03 \$0.90
Dependent Life (All)* Volume: Total Volume: Rate/\$1,000: Composite:	\$2,000 \$42,000	21	\$0.23 \$0.46	\$0.23 \$0.46
LTD Benefit (All)* 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 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$96,297	21	\$0.71 \$32.04	\$0.75 \$34.39

Total Monthly Rate per Member: Single \$87.83 \$93.96
 Total Monthly Rate per Member: 2-Person \$135.98 \$144.86
 Total Monthly Rate per Member: Family \$229.13 \$244.00

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/10/2024. 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, Jacqui Mast, at 800.292.4910.



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

**2025 Rate Renewal Exclusively for
 Mason Co Eastern Public School**

Quote #: 355565
 MESSA Field Rep: Jacqui Mast
 Date Created: 08/14/2024

Rates Effective 01/01/2025 through 12/31/2025

Quoted Group(s): 435A - Teacher

Ancillary plans without medical - 12 members

Description	Benefits	Enrollment	2024 Rate	2025 Rate
Dental (All)* Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00747-10 100% 90% (X-Rays) 90% \$1,500 90% \$2,500 2 Cleanings, Sealants Jan-Dec	Single: 7 2-Person: 6 Family: 8	\$40.09 \$78.33 \$162.10	\$42.96 \$83.93 \$173.69
Vision (All)* Plan Year:	VSP 3 Plus 200CL Jan-Dec	Single: 7 2-Person: 6 Family: 8	\$8.64 \$18.55 \$27.93	\$8.65 \$18.58 \$27.96
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$480,000	12	\$0.19 \$7.60	\$0.22 \$8.80
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$480,000	12	\$0.03 \$1.20	\$0.03 \$1.20
Dependent Life (All)* Volume: Total Volume: Rate/\$1,000: Composite:	\$2,000 \$42,000	21	\$0.23 \$0.46	\$0.23 \$0.46
LTD Benefit (All)* 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 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$96,297	21	\$0.71 \$32.04	\$0.75 \$34.39

Total Monthly Rate per Member: Single \$90.03 \$96.46
 Total Monthly Rate per Member: 2-Person \$138.18 \$147.36
 Total Monthly Rate per Member: Family \$231.33 \$246.50

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/10/2024. 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, Jacqui Mast, at 800.292.4910.



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

**2025 Rate Renewal Exclusively for
 Mason Co Eastern Public School**

Quote #: 355565
 MESSA Field Rep: Jacqui Mast
 Date Created: 08/14/2024

Rates Effective 01/01/2025 through 12/31/2025

Quoted Group(s): 435B - Administrators&NonUnionEmp

Ancillary plans

Description	Benefits	Enrollment	2024 Rate	2025 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00747-07 100% 80% (X-Rays) 80% \$1,000 80% \$800 2 Cleanings Jan-Dec	Single: 1 2-Person: 4 Family: 4	\$33.55 \$62.87 \$117.48	\$36.06 \$67.57 \$126.27
Vision Plan Year:	VSP 3 Plus Jan-Dec	Single: 2 2-Person: 4 Family: 3	\$9.49 \$20.38 \$30.70	\$9.50 \$20.40 \$30.73
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$360,000	9	\$0.19 \$7.60	\$0.22 \$8.80
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$40,000 \$360,000	9	\$0.03 \$1.20	\$0.03 \$1.20
Dependent Life Volume: Total Volume: Rate/\$1,000: Composite:	\$2,000 \$18,000	9	\$0.23 \$0.46	\$0.23 \$0.46
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 CDMF Same as any other illness Same as any other illness Family 2 years Waived Yes Yes \$26,269	9	\$1.29 \$37.65	\$1.29 \$37.65

Total Monthly Rate per Member: Single \$89.95 \$93.67
 Total Monthly Rate per Member: 2-Person \$130.16 \$136.08
 Total Monthly Rate per Member: Family \$195.09 \$205.11

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 08/10/2024. 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, Jacqui Mast, at 800.292.4910.



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

**2025 Rate Renewal Exclusively for
 Mason Co Eastern Public School**

Quote #: 355565
 MESSA Field Rep: Jacqui Mast
 Date Created: 08/14/2024

Rates Effective 01/01/2025 through 12/31/2025

Quoted Group(s): 435F - Superintendent

Ancillary plans

Description	Benefits	Enrollment	2024 Rate	2025 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00747-08 100% 80% (X-Rays) 80% \$1,000 80% \$800 2 Cleanings Jan-Dec	Single: 0 2-Person: 0 Family: 1	\$31.09 \$58.36 \$117.58	\$33.42 \$62.73 \$126.37
Vision Plan Year:	VSP 3 Plus Jan-Dec	Single: 0 2-Person: 0 Family: 1	\$9.49 \$20.38 \$30.70	\$9.50 \$20.40 \$30.73
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$110,000 \$110,000	1	\$0.19 \$20.90	\$0.22 \$24.20
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$110,000 \$110,000	1	\$0.03 \$3.30	\$0.03 \$3.30
Dependent Life Volume: Total Volume: Rate/\$1,000: Composite:	\$2,000 \$2,000	1	\$0.23 \$0.46	\$0.23 \$0.46
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 CDMF Same as any other illness Same as any other illness Family 2 years Waived Yes Yes \$3,750	1	\$0.68 \$25.50	\$0.69 \$25.88

Total Monthly Rate per Member: Single \$90.74 \$96.76
 Total Monthly Rate per Member: 2-Person \$128.90 \$136.97
 Total Monthly Rate per Member: Family \$198.44 \$210.94

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 08/10/2024. 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, Jacqui Mast, at 800.292.4910.