



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

**2025 Rate Renewal Exclusively for
 Buckley Community Schools**

Quote #: 355537
 MESSA Field Rep: Viola Collin
 Date Created: 08/13/2024

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

Quoted Group(s): 383AB - Teachers & Support Staff

Medical plans

Description	Benefits	Enrollment	2024 Rate ¹ w/ 2% Discount	2025 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6V) \$500/\$1000 0% \$5/\$5/\$5 \$5/\$5/\$10/\$25 Saver Rx EA1	Single: 7 2-Person: 1 Family: 7	\$778.54 \$1,751.72 \$2,179.92	\$827.50 \$1,861.88 \$2,317.01
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1650/\$3300 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 3 2-Person: 0 Family: 10	\$668.44 \$1,503.98 \$1,871.62	\$706.25 \$1,589.05 \$1,977.49
Basic Term Life with Medical Volume:	\$5,000	28	\$1.50	\$1.50

¹Medical Rate includes 1.336% for federal and state taxes and fees.

²Medical Rate includes 1.424% 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	2024 Rate	2025 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: 13 2-Person: 1 Family: 20	\$45.20 \$88.06 \$176.30	\$48.58 \$94.65 \$189.49
Vision Plan Year:	VSP 3 Plus P 250CL Jan-Dec	Single: 13 2-Person: 1 Family: 20	\$9.31 \$20.00 \$30.07	\$9.32 \$20.03 \$30.11
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,700,000	34	\$0.13 \$6.50	\$0.15 \$7.50
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,700,000	34	\$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 \$145,640	34	\$0.87 \$33.67	\$0.74 \$31.70
Total Monthly Rate per Member: Single			\$96.18	\$98.60
Total Monthly Rate per Member: 2-Person			\$149.73	\$155.38
Total Monthly Rate per Member: Family			\$248.04	\$260.30

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

Medical plans

Description	Benefits	Enrollment	2024 Rate ¹ w/ 2% Discount	2025 Rate ² w/ 2% Discount
Plan	MESSA Choices (6V)			
IN Deductible:	\$500/\$1000	Single: 0	\$778.54	\$827.50
IN Coinsurance:	0%	2-Person: 0	\$1,751.72	\$1,861.88
TH:24-7/MH/PC Copay:	\$5/\$5/\$5	Family: 1	\$2,179.92	\$2,317.01
OV/SV/UC/ER Copay:	\$5/\$5/\$10/\$25			
Rx Coverage:	Saver Rx			
Riders:	EA1			
Basic Term Life with Medical				
Volume:	\$5,000	1	\$1.50	\$1.50

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Ancillary plans

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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	\$27.80 \$52.33 \$124.33	\$29.88 \$56.24 \$133.63
Vision Plan Year:	VSP 2 S Jan-Dec	Single: 0 2-Person: 0 Family: 2	\$5.47 \$11.71 \$17.64	\$5.48 \$11.72 \$17.66
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$100,000	2	\$0.13 \$6.50	\$0.15 \$7.50
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 \$16,012	2	\$0.46 \$35.39	\$0.47 \$37.63

Total Monthly Rate per Member: Single	\$76.66	\$81.99
Total Monthly Rate per Member: 2-Person	\$107.43	\$114.59
Total Monthly Rate per Member: Family	\$185.36	\$197.92

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