

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

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

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

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

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

Medical plans

Description	Benefits	Enrollment	2024 Rate¹ w/ 2% Discount	2025 Rate ² w/ 2% Discount
Plan	MESSA Choices (6V)			
IN Deductible:	\$500/\$1000	0'	#770.54	#007.50
IN Coinsurance:	0%	Single: 7	\$778.54	\$827.50
TH:24-7/MH/PC Copay:	\$5/\$5/\$5	2-Person: 1	\$1,751.72	\$1,861.88
OV/SV/UC/ER Copay:	\$5/\$5/\$10/\$25	Family: 7	\$2,179.92	\$2,317.01
Rx Coverage:	Saver Rx			
Riders:	EA1			
Plan	MESSA ABC Plan 1 (7U)			
IN Deductible:	\$1650/\$3300			
IN Coinsurance:	0%	Single: 3	\$668.44	\$706.25
TH:24-7/MH/PC Copay:	\$0	2-Person: 0	\$1,503.98	\$1,589.05
OV/SV/UC/ER Copay:	\$0	Family: 10	\$1,871.62	\$1,977.49
Rx Coverage:	ABC Rx	,		
Riders:	EA1, HEQ			
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.

COBRA RATES:

²Medical Rate includes 1.424% for federal and state taxes and fees.



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

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Quote #:

Date Created:

355537

08/13/2024

MESSA Field Rep: Viola Collin

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: 2-Person \$155.38 \$149.73 Total Monthly Rate per Member: Family \$248.04 \$260.30

COBRA RATES:



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Primmunity Schools

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

Medical plans

Description	Benefits	Enrollme	ent	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: 2-Person: Family:	0 0 1	\$778.54 \$1,751.72 \$2,179.92	\$827.50 \$1,861.88 \$2,317.01
Basic Term Life with Medical Volume:	\$5,000		1	\$1.50	\$1.50

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

Ancillary plans

Description	Benefits	Benefits Enrollment		2025 Rate
Dental	06114-06, 08			
Diag & Prev:	70%			
Basic Services:	70% (X-Rays)			
Major Services:	70%	Single: 0	\$27.80	\$29.88
Annual Max:	\$2,000	2-Person: 0	\$52.33	\$56.24
Orthodontics:	70%	Family: 2	\$124.33	\$133.63
Lifetime Max:	\$4,000			
Riders:	2 Cleanings			
Plan Year:	Jan-Dec			
Vision	VSP 2 S	Single: 0	\$5.47	\$5.48
Plan Year:	Jan-Dec	2-Person: 0	\$11.71	\$11.72
		Family: 2	\$17.64	\$17.66
Life Insurance				
Volume:	\$50,000			
Total Volume:	\$100,000	2		
Rate/\$1,000:			\$0.13	\$0.15
Composite:			\$6.50	\$7.50
AD&D Coverage				
Volume:	\$50,000			
Total Volume:	\$100,000	2		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$1.50	\$1.50
LTD Benefit				
Benefit:	60% Max \$5,000			
Max Monthly Salary:	\$8,333			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Family			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$16,012	2		
Rate/\$100:			\$0.46	\$0.47
Composite:			\$35.39	\$37.63
Total Monthly Rate per Member: Single		\$76.66	\$81.99	

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

COBRA RATES: