



**2020 Rate Renewal Exclusively for
East Jackson Community Schools (060)
(Part of Jackson County Consortium)**

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

Quote #: 345134
MESSA Field Rep: Julie Berryman Adams
Date Created: 08/21/2019

Rates Effective 01/01/2020 through 12/31/2020

NON-PAK - JCC ACA UNAFIL EMP JCC ACA Unaffiliated Elig Emp	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$513.89	Single: 0	\$482.78	\$503.71
IN Deductible: \$1000/\$2000	\$1,154.39	2-Person: 0	\$1,084.40	\$1,131.49
IN Coinsurance: 20%	\$1,436.19	Family: 0	\$1,349.10	\$1,407.69
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Medical: MESSA Choices	\$569.27	Single: 0	\$534.81	\$558.00
IN Deductible: \$1000/\$2000	\$1,279.01	2-Person: 0	\$1,201.45	\$1,253.63
IN Coinsurance: N/A	\$1,591.27	Family: 0	\$1,494.76	\$1,559.69
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Medical: MESSA ABC Plan 1	\$539.06	Single: 0	\$506.42	\$528.37
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,211.01	2-Person: 0	\$1,137.58	\$1,186.98
IN Coinsurance: N/A	\$1,506.64	Family: 0	\$1,415.28	\$1,476.75
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Medical: MESSA Choices	\$603.59	Single: 0	\$567.04	\$591.63
IN Deductible: \$500/\$1000	\$1,356.22	2-Person: 0	\$1,273.97	\$1,329.30
IN Coinsurance: N/A	\$1,687.35	Family: 0	\$1,585.01	\$1,653.86
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
NON-PAK COBRA RATES:				
MESSA Choices		Single	\$481.28	\$502.21
		2-Person	\$1,082.90	\$1,129.99
		Family	\$1,347.60	\$1,406.19
MESSA Choices		Single	\$533.31	\$556.50
		2-Person	\$1,199.95	\$1,252.13
		Family	\$1,493.26	\$1,558.19
MESSA ABC Plan 1		Single	\$504.92	\$526.87
		2-Person	\$1,136.08	\$1,185.48
		Family	\$1,413.78	\$1,475.25
MESSA Choices		Single	\$565.54	\$590.13
		2-Person	\$1,272.47	\$1,327.80
		Family	\$1,583.51	\$1,652.36

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.

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PAK A - JCC ADMINISTRATORS JCC All Admin except Supers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0135	\$31.41	Single: 0	\$32.65	\$33.01
Diag & Prev: 80%	\$59.16	2-Person: 0	\$61.34	\$62.02
Basic Services: 80%	\$110.06	Family: 0	\$114.58	\$115.86
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.49
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				\$27.04
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$0.00
Composite:	\$27.04			\$28.23
Total Monthly Rate per Member - Single	\$572.50			\$566.11
Total Monthly Rate per Member - 2-Person	\$1,234.73			\$1,218.00
Total Monthly Rate per Member - Family	\$1,568.22			\$1,549.80
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK B - JCC ADMINISTRATORS JCC All Admin except Supers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6497-0136	\$30.48	Single: 0	\$31.53	\$31.88
Diag & Prev: 80%	\$57.77	2-Person: 2	\$59.66	\$60.33
Basic Services: 80%	\$113.88	Family: 1	\$116.37	\$117.67
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,300				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 2	\$13.85	\$14.36
	\$19.12	Family: 1	\$20.87	\$21.64
Life Insurance: \$35,000		3		\$0.12
Rate/\$1000				\$105,000.00
Volume				\$4.20
Composite:	\$4.20			
AD&D Coverage: \$35,000		3		\$0.03
Rate/\$1000				\$105,000.00
Volume				\$1.05
Composite:	\$1.05			
LTD Benefit 66 2/3% Max \$7,000		3		\$0.49
Max Monthly Salary: \$10,500				\$14,988.00
Waiting Period: 90 CDMF				\$28.23
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$14,988.00
Composite:	\$27.04			\$28.23
Total Monthly Rate per Member - Single	\$68.68			\$72.06
Total Monthly Rate per Member - 2-Person	\$102.76			\$108.17
Total Monthly Rate per Member - Family	\$165.29			\$172.79

PAK B COBRA RATES:

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

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK C - JCC ADMINISTRATORS JCC All Admin except Supers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 1	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0135	\$31.41	Single: 1	\$32.65	\$33.01
Diag & Prev: 80%	\$59.16	2-Person: 0	\$61.34	\$62.02
Basic Services: 80%	\$110.06	Family: 0	\$114.58	\$115.86
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 1	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		1		\$0.12
Rate/\$1000				\$30,000.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		1		\$0.03
Rate/\$1000				\$30,000.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		1		\$0.49
Max Monthly Salary: \$10,500				\$3,083.00
Waiting Period: 90 CDMF				\$28.23
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$3,083.00
Composite:	\$27.04			\$28.23
Total Monthly Rate per Member - Single	\$660.41			\$652.27
Total Monthly Rate per Member - 2-Person	\$1,432.53			\$1,411.86
Total Monthly Rate per Member - Family	\$1,814.35			\$1,791.05
PAK C COBRA RATES:				
	Medical	Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK D - JCC ADMINISTRATORS JCC All Admin except Supers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$528.31	Single: 1	\$496.32	\$517.84
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 1	\$1,114.86	\$1,163.27
IN Coinsurance: N/A	\$1,476.55	Family: 3	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental: 6497-0135	\$31.41	Single: 1	\$32.65	\$33.01
Diag & Prev: 80%	\$59.16	2-Person: 1	\$61.34	\$62.02
Basic Services: 80%	\$110.06	Family: 3	\$114.58	\$115.86
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 1	\$6.46	\$6.70
	\$12.70	2-Person: 1	\$13.85	\$14.36
	\$19.12	Family: 3	\$20.87	\$21.64
Life Insurance: \$30,000		5		\$0.12
Rate/\$1000				\$150,000.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		5		\$0.03
Rate/\$1000				\$150,000.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		5		\$0.49
Max Monthly Salary: \$10,500				\$25,131.00
Waiting Period: 90 CDMF				\$28.23
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$25,131.00
Composite:	\$27.04			\$28.23
Total Monthly Rate per Member - Single	\$597.17			\$590.28
Total Monthly Rate per Member - 2-Person	\$1,290.22			\$1,272.38
Total Monthly Rate per Member - Family	\$1,637.27			\$1,617.48
PAK D COBRA RATES:				
	Medical	Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
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PAK E - JCC ADMINISTRATORS JCC All Admin except Supers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0135	\$31.41	Single: 0	\$32.65	\$33.01
Diag & Prev: 80%	\$59.16	2-Person: 0	\$61.34	\$62.02
Basic Services: 80%	\$110.06	Family: 0	\$114.58	\$115.86
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.49
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				\$27.04
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.49
Covered Salary				\$0.00
Composite:	\$27.04			\$28.23
Total Monthly Rate per Member - Single	\$626.78			\$619.31
Total Monthly Rate per Member - 2-Person	\$1,356.86			\$1,337.71
Total Monthly Rate per Member - Family	\$1,720.20			\$1,698.76
PAK E COBRA RATES:				
	Medical	Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
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PAK A - JCC FT CMF JCC FT Cust.Maint.Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0137	\$34.39	Single: 0	\$35.26	\$35.65
Diag & Prev: 80%	\$63.93	2-Person: 0	\$65.28	\$66.01
Basic Services: 80%	\$113.31	Family: 0	\$116.49	\$117.79
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.05
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.05
Covered Salary				\$0.00
Composite:	\$38.54			\$34.77
Total Monthly Rate per Member - Single	\$585.48			\$573.79
Total Monthly Rate per Member - 2-Person	\$1,249.50			\$1,227.03
Total Monthly Rate per Member - Family	\$1,581.47			\$1,556.77
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
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PAK B - JCC FT CMF JCC FT Cust.Maint.Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6497-0138	\$34.65	Single: 1	\$35.77	\$36.17
Diag & Prev: 80%	\$65.43	2-Person: 0	\$68.06	\$68.82
Basic Services: 80%	\$118.48	Family: 0	\$126.30	\$127.71
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,300				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 1	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		1		\$0.12
Rate/\$1000				\$25,000.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		1		\$0.03
Rate/\$1000				\$25,000.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		1		\$1.05
Max Monthly Salary: \$5,250				\$2,570.00
Waiting Period: 90 CDMF				\$34.77
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				
Covered Salary				
Composite:	\$38.54			
Total Monthly Rate per Member - Single	\$82.85			\$81.39
Total Monthly Rate per Member - 2-Person	\$120.42			\$121.70
Total Monthly Rate per Member - Family	\$179.89			\$187.87
PAK B COBRA RATES:				
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PAK C - JCC FT CMF JCC FT Cust.Maint.Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0137	\$34.39	Single: 0	\$35.26	\$35.65
Diag & Prev: 80%	\$63.93	2-Person: 0	\$65.28	\$66.01
Basic Services: 80%	\$113.31	Family: 0	\$116.49	\$117.79
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.05
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.05
Covered Salary				\$0.00
Composite:	\$38.54			\$34.77
Total Monthly Rate per Member - Single	\$673.39			\$659.95
Total Monthly Rate per Member - 2-Person	\$1,447.30			\$1,420.89
Total Monthly Rate per Member - Family	\$1,827.60			\$1,798.02
PAK C COBRA RATES:				
Medical		Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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**2020 Rate Renewal Exclusively for
East Jackson Community Schools (060)
(Part of Jackson County Consortium)**

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

Quote #: 345134
MESSA Field Rep: Julie Berryman Adams
Date Created: 08/21/2019

Rates Effective 01/01/2020 through 12/31/2020

PAK D - JCC FT CMF JCC FT Cust.Maint.Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$528.31	Single: 4	\$496.32	\$517.84
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 1	\$1,114.86	\$1,163.27
IN Coinsurance: N/A	\$1,476.55	Family: 1	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental: 6497-0137	\$34.39	Single: 4	\$35.26	\$35.65
Diag & Prev: 80%	\$63.93	2-Person: 1	\$65.28	\$66.01
Basic Services: 80%	\$113.31	Family: 1	\$116.49	\$117.79
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 4	\$6.46	\$6.70
	\$12.70	2-Person: 1	\$13.85	\$14.36
	\$19.12	Family: 1	\$20.87	\$21.64
Life Insurance: \$20,000		6		\$0.12
Rate/\$1000				\$120,000.00
Volume	\$2.40			\$2.40
Composite:				
AD&D Coverage: \$20,000		6		\$0.03
Rate/\$1000				\$120,000.00
Volume	\$0.60			\$0.60
Composite:				
LTD Benefit 66 2/3% Max \$3,500		6		\$1.05
Max Monthly Salary: \$5,250				\$17,175.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				
Covered Salary				
Composite:	\$38.54			\$34.77
Total Monthly Rate per Member - Single	\$610.15			\$597.96
Total Monthly Rate per Member - 2-Person	\$1,304.99			\$1,281.41
Total Monthly Rate per Member - Family	\$1,650.52			\$1,624.45
PAK D COBRA RATES:				
Medical		Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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Rates Effective 01/01/2020 through 12/31/2020

PAK E - JCC FT CMF JCC FT Cust.Maint.Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0137	\$34.39	Single: 0	\$35.26	\$35.65
Diag & Prev: 80%	\$63.93	2-Person: 0	\$65.28	\$66.01
Basic Services: 80%	\$113.31	Family: 0	\$116.49	\$117.79
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.05
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.05
Covered Salary				\$0.00
Composite:	\$38.54			\$34.77
Total Monthly Rate per Member - Single	\$639.76			\$626.99
Total Monthly Rate per Member - 2-Person	\$1,371.63			\$1,346.74
Total Monthly Rate per Member - Family	\$1,733.45			\$1,705.73
PAK E COBRA RATES:				
	Medical	Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345134
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Date Created: 08/21/2019

PAK A - JCC FT FS JCC FT Food Service		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible:	\$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance:	20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:		\$34.22	Single: 0	\$34.98	\$35.37
Diag & Prev:	80%	\$65.19	2-Person: 0	\$67.87	\$68.63
Basic Services:	80%	\$117.36	Family: 0	\$121.84	\$123.20
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$900				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 0	\$13.85	\$14.36
		\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance:	\$20,000		0		
Rate/\$1000					\$0.12
Volume					\$0.00
Composite:		\$2.40			\$2.40
AD&D Coverage:	\$20,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$0.60			\$0.60
LTD Benefit	66 2/3% Max \$2,500		0		
Max Monthly Salary:	\$3,750				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$3.05
Covered Salary					\$0.00
Composite:		\$46.95			\$47.05
Total Monthly Rate per Member - Single		\$593.72			\$585.79
Total Monthly Rate per Member - 2-Person		\$1,259.17			\$1,241.93
Total Monthly Rate per Member - Family		\$1,593.93			\$1,574.46
PAK A COBRA RATES:					
	Medical		Single	\$471.66	\$492.17
			2-Person	\$1,061.25	\$1,107.39
			Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.					

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Rates Effective 01/01/2020 through 12/31/2020

PAK B - JCC FT FS JCC FT Food Service	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6497-0153	\$30.05	Single: 0	\$35.27	\$35.66
Diag & Prev: 80%	\$56.21	2-Person: 0	\$65.54	\$66.27
Basic Services: 80%	\$101.90	Family: 0	\$112.03	\$113.28
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$2,500		0		\$3.05
Max Monthly Salary: \$3,750				\$0.00
Waiting Period: 90 CDMF				\$47.05
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$3.05
Covered Salary				\$0.00
Composite:	\$46.95			\$47.05
Total Monthly Rate per Member - Single	\$86.66			\$93.16
Total Monthly Rate per Member - 2-Person	\$119.61			\$131.43
Total Monthly Rate per Member - Family	\$171.72			\$185.72

PAK B COBRA RATES:

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

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PAK C - JCC FT FS JCC FT Food Service	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.22	Single: 0	\$34.98	\$35.37
Diag & Prev: 80%	\$65.19	2-Person: 0	\$67.87	\$68.63
Basic Services: 80%	\$117.36	Family: 0	\$121.84	\$123.20
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		\$3.05
Max Monthly Salary: \$3,750				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$3.05
Covered Salary				\$0.00
Composite:	\$46.95			\$47.05
Total Monthly Rate per Member - Single	\$681.63			\$671.95
Total Monthly Rate per Member - 2-Person	\$1,456.97			\$1,435.79
Total Monthly Rate per Member - Family	\$1,840.06			\$1,815.71
PAK C COBRA RATES:				
	Medical	Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK D - JCC FT FS JCC FT Food Service	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$528.31	Single: 2	\$496.32	\$517.84
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 0	\$1,114.86	\$1,163.27
IN Coinsurance: N/A	\$1,476.55	Family: 0	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental: 6497-0154	\$34.22	Single: 2	\$34.98	\$35.37
Diag & Prev: 80%	\$65.19	2-Person: 0	\$67.87	\$68.63
Basic Services: 80%	\$117.36	Family: 0	\$121.84	\$123.20
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 2	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		2		\$0.12
Rate/\$1000				\$40,000.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		2		\$0.03
Rate/\$1000				\$40,000.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		2		\$3.05
Max Monthly Salary: \$3,750				\$4,056.00
Waiting Period: 90 CDMF				\$47.05
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$3.05
Covered Salary				\$4,056.00
Composite:	\$46.95			\$47.05
Total Monthly Rate per Member - Single	\$618.39			\$609.96
Total Monthly Rate per Member - 2-Person	\$1,314.66			\$1,296.31
Total Monthly Rate per Member - Family	\$1,662.98			\$1,642.14
PAK D COBRA RATES:				
	Medical	Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK E - JCC FT FS JCC FT Food Service	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.22	Single: 0	\$34.98	\$35.37
Diag & Prev: 80%	\$65.19	2-Person: 0	\$67.87	\$68.63
Basic Services: 80%	\$117.36	Family: 0	\$121.84	\$123.20
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		\$3.05
Max Monthly Salary: \$3,750				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$3.05
Covered Salary				\$0.00
Composite:	\$46.95			\$47.05
Total Monthly Rate per Member - Single	\$648.00			\$638.99
Total Monthly Rate per Member - 2-Person	\$1,381.30			\$1,361.64
Total Monthly Rate per Member - Family	\$1,745.91			\$1,723.42
PAK E COBRA RATES:				
	Medical	Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK A - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.94	Single: 0	\$39.33	\$39.77
Diag & Prev: 80%	\$65.91	2-Person: 0	\$72.72	\$73.53
Basic Services: 80%	\$119.47	Family: 0	\$129.75	\$131.20
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.32
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$20.96
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.32
Covered Salary				\$0.00
Composite:	\$21.77			\$20.96
Total Monthly Rate per Member - Single	\$570.01			\$564.85
Total Monthly Rate per Member - 2-Person	\$1,235.46			\$1,221.49
Total Monthly Rate per Member - Family	\$1,571.61			\$1,557.12
PAK A COBRA RATES:				
Medical		Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

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East Lansing, MI 48826-2560
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Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345134
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Date Created: 08/21/2019

PAK B - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	\$34.45	Single: 0	\$35.70	\$36.10
Diag & Prev: 80%	\$65.99	2-Person: 0	\$69.06	\$69.83
Basic Services: 80%	\$120.34	Family: 0	\$125.30	\$126.70
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 3 G	\$8.05	Single: 0	\$8.65	\$8.97
	\$17.29	2-Person: 0	\$18.57	\$19.25
	\$25.99	Family: 0	\$27.90	\$28.93
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.32
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$20.96
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$21.77
Covered Salary				\$68.77
Composite:	\$21.77			\$70.53
Total Monthly Rate per Member - Single	\$68.77			\$114.54
Total Monthly Rate per Member - 2-Person	\$109.55			\$181.09
Total Monthly Rate per Member - Family	\$172.60			

PAK B COBRA RATES:

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

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Rates Effective 01/01/2020 through 12/31/2020

PAK C - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.94	Single: 0	\$39.33	\$39.77
Diag & Prev: 80%	\$65.91	2-Person: 0	\$72.72	\$73.53
Basic Services: 80%	\$119.47	Family: 0	\$129.75	\$131.20
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.32
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.32
Covered Salary				\$0.00
Composite:	\$21.77			\$20.96
Total Monthly Rate per Member - Single	\$657.92			\$651.01
Total Monthly Rate per Member - 2-Person	\$1,433.26			\$1,415.35
Total Monthly Rate per Member - Family	\$1,817.74			\$1,798.37
PAK C COBRA RATES:				
Medical		Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK D - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$528.31	Single: 0	\$496.32	\$517.84
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 0	\$1,114.86	\$1,163.27
IN Coinsurance: N/A	\$1,476.55	Family: 0	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental:	\$34.94	Single: 0	\$39.33	\$39.77
Diag & Prev: 80%	\$65.91	2-Person: 0	\$72.72	\$73.53
Basic Services: 80%	\$119.47	Family: 0	\$129.75	\$131.20
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.32
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.32
Covered Salary				\$0.00
Composite:	\$21.77			\$20.96
Total Monthly Rate per Member - Single	\$594.68			\$589.02
Total Monthly Rate per Member - 2-Person	\$1,290.95			\$1,275.87
Total Monthly Rate per Member - Family	\$1,640.66			\$1,624.80
PAK D COBRA RATES:				
Medical		Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK E - JCC FT PARA.AID.TA JCC FT Paras.Aides.TA	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.94	Single: 0	\$39.33	\$39.77
Diag & Prev: 80%	\$65.91	2-Person: 0	\$72.72	\$73.53
Basic Services: 80%	\$119.47	Family: 0	\$129.75	\$131.20
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		0		\$1.32
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$20.96
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$1.32
Covered Salary				\$0.00
Composite:	\$21.77			\$20.96
Total Monthly Rate per Member - Single	\$624.29			\$618.05
Total Monthly Rate per Member - 2-Person	\$1,357.59			\$1,341.20
Total Monthly Rate per Member - Family	\$1,723.59			\$1,706.08
PAK E COBRA RATES:				
Medical		Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK A - JCC FT SECRETARIES JCC FT Secretaries	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0139	\$30.32	Single: 0	\$32.11	\$32.47
Diag & Prev: 80%	\$57.75	2-Person: 0	\$61.38	\$62.06
Basic Services: 80%	\$104.72	Family: 0	\$110.94	\$112.18
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$0.72
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$22.75
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.72
Covered Salary				\$0.00
Composite:	\$22.85			\$22.75
Total Monthly Rate per Member - Single	\$565.72			\$558.59
Total Monthly Rate per Member - 2-Person	\$1,227.63			\$1,211.06
Total Monthly Rate per Member - Family	\$1,557.19			\$1,539.14
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK B - JCC FT SECRETARIES JCC FT Secretaries	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental: 6497-0140	\$28.77	Single: 0	\$30.70	\$31.04
Diag & Prev: 80%	\$55.21	2-Person: 1	\$59.09	\$59.75
Basic Services: 80%	\$106.49	Family: 2	\$112.78	\$114.04
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 3 G	\$8.05	Single: 0	\$8.65	\$8.97
	\$17.29	2-Person: 1	\$18.57	\$19.25
	\$25.99	Family: 2	\$27.90	\$28.93
Life Insurance: \$25,000		3		\$0.12
Rate/\$1000				\$75,000.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		3		\$0.03
Rate/\$1000				\$75,000.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$3,500		3		\$0.72
Max Monthly Salary: \$5,250				\$6,360.00
Waiting Period: 90 CDMF				\$22.75
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				
Covered Salary				
Composite:	\$22.85			
Total Monthly Rate per Member - Single	\$63.42			\$66.51
Total Monthly Rate per Member - 2-Person	\$99.10			\$105.50
Total Monthly Rate per Member - Family	\$159.08			\$169.47
PAK B COBRA RATES:				
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK C - JCC FT SECRETARIES JCC FT Secretaries	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0139	\$30.32	Single: 0	\$32.11	\$32.47
Diag & Prev: 80%	\$57.75	2-Person: 0	\$61.38	\$62.06
Basic Services: 80%	\$104.72	Family: 0	\$110.94	\$112.18
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$0.72
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$22.75
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.72
Covered Salary				\$0.00
Composite:	\$22.85			\$22.75
Total Monthly Rate per Member - Single	\$653.63			\$644.75
Total Monthly Rate per Member - 2-Person	\$1,425.43			\$1,404.92
Total Monthly Rate per Member - Family	\$1,803.32			\$1,780.39
PAK C COBRA RATES:				
	Medical	Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK D - JCC FT SECRETARIES JCC FT Secretaries	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1 IN Deductible: \$1400 1P; \$2800 2P&FF IN Coinsurance: N/A IN OL/OV/SV Copay: N/A IN UC/ER Copay: N/A Rx Coverage: ABC Rx Riders Included: EA1	\$528.31 \$1,186.82 \$1,476.55	Single: 0 2-Person: 1 Family: 0	\$496.32 \$1,114.86 \$1,387.01	\$517.84 \$1,163.27 \$1,447.25
Dental: 6497-0139 Diag & Prev: 80% Basic Services: 80% Major Services: 80% Annual Max: \$1,000 Orthodontics: 80% Lifetime Max: \$900 Riders: 2 Cleanings	\$30.32 \$57.75 \$104.72	Single: 0 2-Person: 1 Family: 0	\$32.11 \$61.38 \$110.94	\$32.47 \$62.06 \$112.18
Vision: VSP 2 S	\$5.91 \$12.70 \$19.12	Single: 0 2-Person: 1 Family: 0	\$6.46 \$13.85 \$20.87	\$6.70 \$14.36 \$21.64
Life Insurance: \$20,000 Rate/\$1000 Volume Composite:		1		\$0.12 \$20,000.00 \$2.40
AD&D Coverage: \$20,000 Rate/\$1000 Volume Composite:		1		\$0.03 \$20,000.00 \$0.60
LTD Benefit 66 2/3% Max \$3,500 Max Monthly Salary: \$5,250 Waiting Period: 90 CDMF Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Soc. Sec. Offset: Primary Pre-Exist Cond.: Waived COLA: No Rate/\$100 Covered Salary Composite:		1		\$0.72 \$2,732.00 \$22.75
Total Monthly Rate per Member - Single	\$590.39			\$582.76
Total Monthly Rate per Member - 2-Person	\$1,283.12			\$1,265.44
Total Monthly Rate per Member - Family	\$1,626.24			\$1,606.82
PAK D COBRA RATES:				
	Medical	Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK E - JCC FT SECRETARIES JCC FT Secretaries	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0139	\$30.32	Single: 0	\$32.11	\$32.47
Diag & Prev: 80%	\$57.75	2-Person: 0	\$61.38	\$62.06
Basic Services: 80%	\$104.72	Family: 0	\$110.94	\$112.18
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$3,500		0		\$0.72
Max Monthly Salary: \$5,250				\$0.00
Waiting Period: 90 CDMF				\$22.75
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.72
Covered Salary				\$0.00
Composite:	\$22.85			\$22.75
Total Monthly Rate per Member - Single	\$620.00			\$611.79
Total Monthly Rate per Member - 2-Person	\$1,349.76			\$1,330.77
Total Monthly Rate per Member - Family	\$1,709.17			\$1,688.10
PAK E COBRA RATES:				
	Medical	Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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**2020 Rate Renewal Exclusively for
East Jackson Community Schools (060)
(Part of Jackson County Consortium)**

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

Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345134
MESSA Field Rep: Julie Berryman Adams
Date Created: 08/21/2019

PAK A - JCC FT TRANSPORT JCC FT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$37.85	Single: 0	\$38.43	\$38.86
Diag & Prev: 80%	\$69.51	2-Person: 0	\$71.40	\$72.20
Basic Services: 80%	\$122.40	Family: 0	\$122.87	\$124.24
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		
Max Monthly Salary: \$3,750				\$2.46
Waiting Period: 90 CDMF				\$0.00
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$2.46
Covered Salary				\$0.00
Composite:	\$36.73			\$37.38
Total Monthly Rate per Member - Single	\$587.13			\$579.61
Total Monthly Rate per Member - 2-Person	\$1,253.27			\$1,235.83
Total Monthly Rate per Member - Family	\$1,588.75			\$1,565.83
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345134
MESSA Field Rep: Julie Berryman Adams
Date Created: 08/21/2019

PAK B - JCC FT TRANSPORT JCC FT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	\$32.28	Single: 0	\$34.53	\$34.92
Diag & Prev: 80%	\$61.36	2-Person: 0	\$65.61	\$66.34
Basic Services: 80%	\$112.14	Family: 0	\$117.96	\$119.28
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 3 G	\$8.05	Single: 0	\$8.65	\$8.97
	\$17.29	2-Person: 0	\$18.57	\$19.25
	\$25.99	Family: 0	\$27.90	\$28.93
Life Insurance: \$25,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.00
Composite:	\$3.00			
AD&D Coverage: \$25,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.75
Composite:	\$0.75			
LTD Benefit 66 2/3% Max \$2,500		0		
Max Monthly Salary: \$3,750				
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$2.46
Covered Salary				\$0.00
Composite:	\$36.73			\$37.38
Total Monthly Rate per Member - Single	\$80.81			\$85.02
Total Monthly Rate per Member - 2-Person	\$119.13			\$126.72
Total Monthly Rate per Member - Family	\$178.61			\$189.34
PAK B COBRA RATES:				
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK C - JCC FT TRANSPORT JCC FT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$37.85	Single: 0	\$38.43	\$38.86
Diag & Prev: 80%	\$69.51	2-Person: 0	\$71.40	\$72.20
Basic Services: 80%	\$122.40	Family: 0	\$122.87	\$124.24
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		
Max Monthly Salary: \$3,750				\$2.46
Waiting Period: 90 CDMF				\$0.00
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$2.46
Covered Salary				\$0.00
Composite:	\$36.73			\$37.38
Total Monthly Rate per Member - Single	\$675.04			\$665.77
Total Monthly Rate per Member - 2-Person	\$1,451.07			\$1,429.69
Total Monthly Rate per Member - Family	\$1,834.88			\$1,807.08
PAK C COBRA RATES:				
Medical		Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.

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Rates Effective 01/01/2020 through 12/31/2020

PAK D - JCC FT TRANSPORT JCC FT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$528.31	Single: 0	\$496.32	\$517.84
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 0	\$1,114.86	\$1,163.27
IN Coinsurance: N/A	\$1,476.55	Family: 0	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental:	\$37.85	Single: 0	\$38.43	\$38.86
Diag & Prev: 80%	\$69.51	2-Person: 0	\$71.40	\$72.20
Basic Services: 80%	\$122.40	Family: 0	\$122.87	\$124.24
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		\$2.46
Max Monthly Salary: \$3,750				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$2.46
Covered Salary				\$0.00
Composite:	\$36.73			\$37.38
Total Monthly Rate per Member - Single	\$611.80			\$603.78
Total Monthly Rate per Member - 2-Person	\$1,308.76			\$1,290.21
Total Monthly Rate per Member - Family	\$1,657.80			\$1,633.51
PAK D COBRA RATES:				
Medical		Single	\$494.82	\$516.34
		2-Person	\$1,113.36	\$1,161.77
		Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK E - JCC FT TRANSPORT JCC FT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible: \$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance: N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$37.85	Single: 0	\$38.43	\$38.86
Diag & Prev: 80%	\$69.51	2-Person: 0	\$71.40	\$72.20
Basic Services: 80%	\$122.40	Family: 0	\$122.87	\$124.24
Major Services: 80%				
Annual Max: \$1,000				
Orthodontics: 80%				
Lifetime Max: \$900				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$20,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$2.40
Composite:	\$2.40			
AD&D Coverage: \$20,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.60
Composite:	\$0.60			
LTD Benefit 66 2/3% Max \$2,500		0		\$2.46
Max Monthly Salary: \$3,750				\$0.00
Waiting Period: 90 CDMF				\$37.38
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$2.46
Covered Salary				\$0.00
Composite:	\$36.73			\$37.38
Total Monthly Rate per Member - Single	\$641.41			\$632.81
Total Monthly Rate per Member - 2-Person	\$1,375.40			\$1,355.54
Total Monthly Rate per Member - Family	\$1,740.73			\$1,714.79
PAK E COBRA RATES:				
Medical		Single	\$522.64	\$545.37
		2-Person	\$1,175.97	\$1,227.10
		Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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Rates Effective 01/01/2020 through 12/31/2020

NON-PAK - JCC PARA.AID.TA JCC PT Paras.Aids.TAs	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision: VSP 2 S	\$5.91 \$12.70 \$19.12	Single: 0 2-Person: 0 Family: 0	\$6.46 \$13.85 \$20.87	\$6.70 \$14.36 \$21.64
Life Insurance: \$20,000 Rate/\$1000 Volume	\$0.12	0		\$0.12 \$0.00
AD&D Coverage: \$20,000 Rate/\$1000 Volume	\$0.03	0		\$0.03 \$0.00
NON-PAK COBRA RATES: The COBRA rates for Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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Rates Effective 01/01/2020 through 12/31/2020

NON-PAK - JCC PT FOOD SERV JCC PT Food Service/Aide	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$20,000 Rate/\$1000 Volume	\$0.12	0		\$0.12 \$0.00
AD&D Coverage: \$20,000 Rate/\$1000 Volume	\$0.03	0		\$0.03 \$0.00

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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NON-PAK - JCC PT SEC.CMF JCC PT Sec. Cust. Maint. Fac	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision: VSP 3 G	\$8.05 \$17.29 \$25.99	Single: 0 2-Person: 0 Family: 0	\$8.65 \$18.57 \$27.90	\$8.97 \$19.25 \$28.93
Life Insurance: \$25,000 Rate/\$1000 Volume	\$0.12	0		\$0.12 \$0.00
AD&D Coverage: \$25,000 Rate/\$1000 Volume	\$0.03	0		\$0.03 \$0.00
NON-PAK COBRA RATES:				
The COBRA rates for Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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NON-PAK - JCC PT TRANSPORT JCC PT Transportation	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision: VSP 2 S	\$5.91 \$12.70 \$19.12	Single: 0 2-Person: 0 Family: 0	\$6.46 \$13.85 \$20.87	\$6.70 \$14.36 \$21.64
NON-PAK COBRA RATES: The COBRA rates for Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK A - JCC SUPERINTENDENT JCC Superintendents	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0141	\$34.27	Single: 0	\$38.65	\$39.08
Diag & Prev: 80%	\$64.34	2-Person: 0	\$71.88	\$72.68
Basic Services: 80%	\$119.94	Family: 0	\$130.97	\$132.43
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.74
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				\$68.53
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.74
Covered Salary				\$0.00
Composite:	\$65.45			\$68.53
Total Monthly Rate per Member - Single	\$613.77			\$612.48
Total Monthly Rate per Member - 2-Person	\$1,278.32			\$1,268.96
Total Monthly Rate per Member - Family	\$1,616.51			\$1,606.67
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

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**2020 Rate Renewal Exclusively for
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1475 Kendale Boulevard, PO Box 2560
East Lansing, MI 48826-2560
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Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345134
MESSA Field Rep: Julie Berryman Adams
Date Created: 08/21/2019

PAK B - JCC SUPERINTENDENT JCC Superintendents		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6497-0142	\$31.99	Single: 0	\$33.56	\$33.93
Diag & Prev:	80%	\$60.28	2-Person: 0	\$59.81	\$60.48
Basic Services:	80%	\$111.41	Family: 0	\$112.94	\$114.20
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 0	\$13.85	\$14.36
		\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance:	\$35,000		0		
Rate/\$1000					\$0.12
Volume					\$0.00
Composite:		\$4.20			\$4.20
AD&D Coverage:	\$35,000		0		
Rate/\$1000					\$0.03
Volume					\$0.00
Composite:		\$1.05			\$1.05
LTD Benefit	66 2/3% Max \$7,000		0		
Max Monthly Salary:	\$10,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.74
Covered Salary					\$0.00
Composite:		\$65.45			\$68.53
Total Monthly Rate per Member - Single		\$108.60			\$114.41
Total Monthly Rate per Member - 2-Person		\$143.68			\$148.62
Total Monthly Rate per Member - Family		\$201.23			\$209.62
PAK B COBRA RATES:		The COBRA rates for Dental and Vision are the same as the rates above.			

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK C - JCC SUPERINTENDENT JCC Superintendents	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0141	\$34.27	Single: 0	\$38.65	\$39.08
Diag & Prev: 80%	\$64.34	2-Person: 0	\$71.88	\$72.68
Basic Services: 80%	\$119.94	Family: 0	\$130.97	\$132.43
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.74
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.74
Covered Salary				\$0.00
Composite:	\$65.45			\$68.53
Total Monthly Rate per Member - Single	\$701.68			\$698.64
Total Monthly Rate per Member - 2-Person	\$1,476.12			\$1,462.82
Total Monthly Rate per Member - Family	\$1,862.64			\$1,847.92
PAK C COBRA RATES:				
	Medical	Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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.
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PAK D - JCC SUPERINTENDENT JCC Superintendents		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$528.31	Single: 0	\$496.32	\$517.84
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 0	\$1,114.86	\$1,163.27
IN Coinsurance:	N/A	\$1,476.55	Family: 1	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:	6497-0141	\$34.27	Single: 0	\$38.65	\$39.08
Diag & Prev:	80%	\$64.34	2-Person: 0	\$71.88	\$72.68
Basic Services:	80%	\$119.94	Family: 1	\$130.97	\$132.43
Major Services:	80%				
Annual Max:	\$1,200				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 0	\$13.85	\$14.36
		\$19.12	Family: 1	\$20.87	\$21.64
Life Insurance:	\$30,000		1		
Rate/\$1000					\$0.12
Volume					\$30,000.00
Composite:		\$3.60			\$3.60
AD&D Coverage:	\$30,000		1		
Rate/\$1000					\$0.03
Volume					\$30,000.00
Composite:		\$0.90			\$0.90
LTD Benefit	66 2/3% Max \$7,000		1		
Max Monthly Salary:	\$10,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.74
Covered Salary					\$7,500.00
Composite:		\$65.45			\$68.53
Total Monthly Rate per Member - Single		\$638.44			\$636.65
Total Monthly Rate per Member - 2-Person		\$1,333.81			\$1,323.34
Total Monthly Rate per Member - Family		\$1,685.56			\$1,674.35
PAK D COBRA RATES:					
	Medical		Single	\$494.82	\$516.34
			2-Person	\$1,113.36	\$1,161.77
			Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK E - JCC SUPERINTENDENT JCC Superintendents		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible:	\$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance:	N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:	6497-0141	\$34.27	Single: 0	\$38.65	\$39.08
Diag & Prev:	80%	\$64.34	2-Person: 0	\$71.88	\$72.68
Basic Services:	80%	\$119.94	Family: 0	\$130.97	\$132.43
Major Services:	80%				
Annual Max:	\$1,200				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 0	\$13.85	\$14.36
		\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.60			
AD&D Coverage:	\$30,000		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		0		\$0.74
Max Monthly Salary:	\$10,500				\$0.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.74
Covered Salary					\$0.00
Composite:		\$65.45			\$68.53
Total Monthly Rate per Member - Single		\$668.05			\$665.68
Total Monthly Rate per Member - 2-Person		\$1,400.45			\$1,388.67
Total Monthly Rate per Member - Family		\$1,768.49			\$1,755.63
PAK E COBRA RATES:					
	Medical		Single	\$522.64	\$545.37
			2-Person	\$1,175.97	\$1,227.10
			Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.					

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Rates Effective 01/01/2020 through 12/31/2020

PAK A - JCC TEACHERS JCC Teachers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$503.64	Single: 0	\$473.16	\$493.67
IN Deductible: \$1000/\$2000	\$1,131.33	2-Person: 0	\$1,062.75	\$1,108.89
IN Coinsurance: 20%	\$1,407.50	Family: 0	\$1,322.15	\$1,379.57
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0057	\$31.14	Single: 0	\$32.32	\$32.68
Diag & Prev: 80%	\$58.76	2-Person: 0	\$60.96	\$61.64
Basic Services: 80%	\$110.43	Family: 0	\$113.98	\$115.25
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.53
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.53
Covered Salary				\$0.00
Composite:	\$26.95			\$27.22
Total Monthly Rate per Member - Single	\$572.14			\$564.77
Total Monthly Rate per Member - 2-Person	\$1,234.24			\$1,216.61
Total Monthly Rate per Member - Family	\$1,568.50			\$1,548.18
PAK A COBRA RATES:				
	Medical	Single	\$471.66	\$492.17
		2-Person	\$1,061.25	\$1,107.39
		Family	\$1,320.65	\$1,378.07
The COBRA rates for Dental and Vision are the same as the rates above.				

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PAK B - JCC TEACHERS JCC Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	6497-0058	\$28.39	Single: 0	\$29.05	\$29.37
Diag & Prev:	80%	\$54.23	2-Person: 2	\$55.60	\$56.22
Basic Services:	80%	\$106.99	Family: 4	\$109.83	\$111.05
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$1,300				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 2	\$13.85	\$14.36
		\$19.12	Family: 4	\$20.87	\$21.64
Life Insurance:	\$35,000		6		\$0.12
Rate/\$1000					\$210,000.00
Volume					\$4.20
Composite:		\$4.20			
AD&D Coverage:	\$35,000		6		\$0.03
Rate/\$1000					\$210,000.00
Volume					\$1.05
Composite:		\$1.05			
LTD Benefit	66 2/3% Max \$7,000		6		
Max Monthly Salary:	\$10,500				\$0.53
Waiting Period:	90 CDMF				\$29,508.00
Alcohol/Drug:	Same as any other illness				\$27.22
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:		\$26.95			
Total Monthly Rate per Member - Single		\$66.50			\$68.54
Total Monthly Rate per Member - 2-Person		\$99.13			\$103.05
Total Monthly Rate per Member - Family		\$158.31			\$165.16
PAK B COBRA RATES:					
The COBRA rates for Dental and Vision are the same as the rates above.					

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PAK C - JCC TEACHERS JCC Teachers	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$591.55	Single: 0	\$555.73	\$579.83
IN Deductible: \$500/\$1000	\$1,329.13	2-Person: 0	\$1,248.53	\$1,302.75
IN Coinsurance: N/A	\$1,653.63	Family: 0	\$1,553.34	\$1,620.82
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental: 6497-0057	\$31.14	Single: 0	\$32.32	\$32.68
Diag & Prev: 80%	\$58.76	2-Person: 0	\$60.96	\$61.64
Basic Services: 80%	\$110.43	Family: 0	\$113.98	\$115.25
Major Services: 80%				
Annual Max: \$1,200				
Orthodontics: 80%				
Lifetime Max: \$1,000				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
	\$12.70	2-Person: 0	\$13.85	\$14.36
	\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance: \$30,000		0		\$0.12
Rate/\$1000				\$0.00
Volume				\$3.60
Composite:	\$3.60			
AD&D Coverage: \$30,000		0		\$0.03
Rate/\$1000				\$0.00
Volume				\$0.90
Composite:	\$0.90			
LTD Benefit 66 2/3% Max \$7,000		0		\$0.53
Max Monthly Salary: \$10,500				\$0.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.53
Covered Salary				\$0.00
Composite:	\$26.95			\$27.22
Total Monthly Rate per Member - Single	\$660.05			\$650.93
Total Monthly Rate per Member - 2-Person	\$1,432.04			\$1,410.47
Total Monthly Rate per Member - Family	\$1,814.63			\$1,789.43
PAK C COBRA RATES:				
Medical		Single	\$554.23	\$578.33
		2-Person	\$1,247.03	\$1,301.25
		Family	\$1,551.84	\$1,619.32
The COBRA rates for Dental and Vision are the same as the rates above.				

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Rates Effective 01/01/2020 through 12/31/2020

PAK D - JCC TEACHERS JCC Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 1	\$528.31	Single: 10	\$496.32	\$517.84
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,186.82	2-Person: 4	\$1,114.86	\$1,163.27
IN Coinsurance:	N/A	\$1,476.55	Family: 29	\$1,387.01	\$1,447.25
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	EA1				
Dental:	6497-0057	\$31.14	Single: 9	\$32.32	\$32.68
Diag & Prev:	80%	\$58.76	2-Person: 4	\$60.96	\$61.64
Basic Services:	80%	\$110.43	Family: 30	\$113.98	\$115.25
Major Services:	80%				
Annual Max:	\$1,200				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 9	\$6.46	\$6.70
		\$12.70	2-Person: 4	\$13.85	\$14.36
		\$19.12	Family: 30	\$20.87	\$21.64
Life Insurance:	\$30,000		43		\$0.12
Rate/\$1000					\$1,290,000.00
Volume					\$3.60
Composite:		\$3.60			
AD&D Coverage:	\$30,000		43		\$0.03
Rate/\$1000					\$1,290,000.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		43		\$0.53
Max Monthly Salary:	\$10,500				\$207,096.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.53
Covered Salary					\$207,096.00
Composite:		\$26.95			\$27.22
Total Monthly Rate per Member - Single		\$596.81			\$588.94
Total Monthly Rate per Member - 2-Person		\$1,289.73			\$1,270.99
Total Monthly Rate per Member - Family		\$1,637.55			\$1,615.86
PAK D COBRA RATES:					
	Medical		Single	\$494.82	\$516.34
			2-Person	\$1,113.36	\$1,161.77
			Family	\$1,385.51	\$1,445.75
The COBRA rates for Dental and Vision are the same as the rates above.					

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Rates Effective 01/01/2020 through 12/31/2020

PAK E - JCC TEACHERS JCC Teachers		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$557.92	Single: 0	\$524.14	\$546.87
IN Deductible:	\$1000/\$2000	\$1,253.46	2-Person: 0	\$1,177.47	\$1,228.60
IN Coinsurance:	N/A	\$1,559.48	Family: 0	\$1,464.90	\$1,528.53
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Dental:	6497-0057	\$31.14	Single: 0	\$32.32	\$32.68
Diag & Prev:	80%	\$58.76	2-Person: 0	\$60.96	\$61.64
Basic Services:	80%	\$110.43	Family: 0	\$113.98	\$115.25
Major Services:	80%				
Annual Max:	\$1,200				
Orthodontics:	80%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 2 S	\$5.91	Single: 0	\$6.46	\$6.70
		\$12.70	2-Person: 0	\$13.85	\$14.36
		\$19.12	Family: 0	\$20.87	\$21.64
Life Insurance:	\$30,000		0		\$0.12
Rate/\$1000					\$0.00
Volume					\$3.60
Composite:		\$3.60			
AD&D Coverage:	\$30,000		0		\$0.03
Rate/\$1000					\$0.00
Volume					\$0.90
Composite:		\$0.90			
LTD Benefit	66 2/3% Max \$7,000		0		\$0.53
Max Monthly Salary:	\$10,500				\$0.00
Waiting Period:	90 CDMF				
Alcohol/Drug:	Same as any other illness				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.53
Covered Salary					\$0.00
Composite:		\$26.95			\$27.22
Total Monthly Rate per Member - Single		\$626.42			\$617.97
Total Monthly Rate per Member - 2-Person		\$1,356.37			\$1,336.32
Total Monthly Rate per Member - Family		\$1,720.48			\$1,697.14
PAK E COBRA RATES:					
	Medical		Single	\$522.64	\$545.37
			2-Person	\$1,175.97	\$1,227.10
			Family	\$1,463.40	\$1,527.03
The COBRA rates for Dental and Vision are the same as the rates above.					

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on plans and enrollment as of 08/06/2019. 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, Julie Berryman Adams, at 800.292.4910.