

2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK A - 372A Teacher		with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$684.22	Single: 24	\$687.07	\$716.89
IN Deductible:	\$500/\$1000	\$1,537.62	2-Person: 17	\$1,544.05	\$1,611.14
IN Coinsurance:	N/A	\$1,913.11	Family: 43	\$1,921.13	\$2,004.61
IN OL/OV/SV Copay:	\$5/\$5/\$5	, ,,		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	* /
IN UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 22	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 19	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 43	\$44.79	\$45.31
Major Services:	50%	Ų 17.0 <u>2</u>	l anning. 10	\$1.11.5	ψ 10.01
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 22	\$3.60	\$3.73
v IOIUII.	V 01 1	\$6.72	2-Person: 19	\$7.73	\$8.01
		\$10.11	Family: 43	\$11.62	\$12.05
Life Insurance:	\$10,000	φ10.11	84	Φ11.0Z	φ12.05
Rate/\$1000	\$10,000		04		\$0.12
√olume					\$840,000.00
		\$1.30			
Composite:		\$1.30			\$1.20
1 D 0 D C	#40.000		0.4		
AD&D Coverage:	\$10,000		84		#0.00
Rate/\$1000					\$0.03
Volume					\$840,000.00
Composite:	22.2/22/ 14	\$0.30			\$0.30
_TD Benefit	66 2/3% Max \$5,000		84		
Max Monthly Salary:	\$7,500				
Naiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$340,430.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per M		\$717.77			\$750.57
Total Monthly Rate per M		\$1,586.98			\$1,660.71
Total Monthly Rate per M	lember - Family	\$1,987.89			\$2,078.87
	PAK A COBRA RATES:				
		Medical	Single	\$685.57	\$715.39
		Modical	2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11



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		2019 Rates		2020 Rates	2020 Rates
PAK B - 372A Teacher		with Taxes	Enrollment	without Taxes	with Taxes
Dental:	0323-0002	\$23.88	Single: 3	\$22.34	\$22.60
Diag & Prev:	75%	\$44.88	2-Person: 15	\$41.69	\$42.18
Basic Services:	75%	\$81.97	Family: 21	\$76.78	\$77.68
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 2	\$4.99 \$10.72	Single: 3 2-Person: 15	\$5.46 \$11.72	\$5.66 \$12.15
		\$16.13	Family: 21	\$17.63	\$18.28
Life Insurance:	\$10,000	ψ10.13	39	ψ17.05	ψ10.20
Rate/\$1000	Ψ10,000		33		\$0.12
Volume					\$390,000.00
Composite:		\$1.30			\$1.20
Composite.		\$1.50			Ψ1.20
AD&D Coverage:	\$10,000		39		
Rate/\$1000	Ψ10,000		33		\$0.03
Volume					\$390,000.00
Composite:		\$0.30			\$0.30
LTD Benefit	66 2/3% Max \$5,000	ψ0.00	39		Ψ0.00
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	NO				\$0.38
Covered Salary					\$158,057.00
Composite:		\$15.25			\$136,037.00 \$15.40
Total Monthly Rate per I	Member - Single	\$45.72			\$45.16
Total Monthly Rate per I		\$72.45			\$71.23
Total Monthly Rate per I		\$12.43 \$114.95			\$112.86
	vicinion i armiy	ψ117.00			ψ112.00

PAK B COBRA RATES:

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



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MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK C - 372A Teacher		with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 12	\$596.06	\$621.9
N Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 1	\$1,339.27	\$1,397.4
N Coinsurance:	N/A	\$1,659.34	Family: 8	\$1,666.29	\$1,738.6
N OL/OV/SV Copay:	N/A				
N UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 10	\$12.90	\$13.0
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.60
Basic Services:	50%	\$47.82	Family: 9	\$44.79	\$45.3
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 10	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.0
		\$10.11	Family: 9	\$11.62	\$12.05
_ife Insurance:	\$10,000	4.5	21	,	Ţ. <u></u>
Rate/\$1000	+ -,				\$0.12
√olume					\$210,000.00
Composite:		\$1.30			\$1.20
		\$1.55			Ψ=0
AD&D Coverage:	\$10,000		21		
Rate/\$1000	Ψ10,000		21		\$0.03
Volume					\$210,000.00
Composite:		\$0.30			\$0.30
LTD Benefit	66 2/3% Max \$5,000	ψ0.50	21		ψ0.50
Max Monthly Salary:	\$7,500		21		
	90 CDMF				
Naiting Period:					
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				A
Rate/\$100					\$0.38
Covered Salary					\$85,107.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per N		\$627.14			\$655.60
Total Monthly Rate per N		\$1,383.05			\$1,447.02
Total Monthly Rate per N	Member - Family	\$1,734.12			\$1,812.9
	D. W. O. O. O. D. L. S.				
	PAK C COBRA RATES:	Medical	Single	\$594.56	\$620.4
		Modioai	2-Person	\$1,337.77	\$1,395.9
			Family	\$1,664.79	\$1,737.1
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MESSA Field Rep: Jacqueline Mast

		2019 Rates		2020 Rates	2020 Rates
PAK D - 372A Teacher		with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$581.12	Single: 2	\$583.55	\$608.86
IN Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 2	\$1,311.11	\$1,368.06
IN Coinsurance:	10%	\$1,624.44	Family: 5	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay:	\$20/\$20/\$20	. ,	, i		, ,
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 2	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 5	\$44.79	\$45.31
Major Services:	50%	·	, i	·	
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 2	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 5	\$11.62	\$12.05
Life Insurance:	\$10,000	4.2	9	,	Ţ. <u></u>
Rate/\$1000	•				\$0.12
Volume					\$90,000.00
Composite:		\$1.30			\$1.20
'		,			•
AD&D Coverage:	\$10,000		9		
Rate/\$1000	,				\$0.03
Volume					\$90,000.00
Composite:		\$0.30			\$0.30
LTD Benefit	66 2/3% Max \$5,000	Ψ0.00	9		ψ0.00
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$36,475.00
Composite:		\$15.25			\$30,475.00 \$15.40
Total Monthly Rate per N	Member - Single	\$614.67			\$642.54
Total Monthly Rate per N		\$1,355.00			\$1,417.63
Total Monthly Rate per N		\$1,699.22			\$1,776.37
Total Monthly Nate per N	- I amily	ψ1,033.22			ψ1,110.31
	PAK D COBRA RATES:				
	-	Medical	Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
		The COBRA rates	·	e the same as the rates at	



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		2019 Rates		2020 Rates	2020 Rates
PAK E - 372A Teacher		with Taxes	Enrollment	without Taxes	with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 4	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 1	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 3	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0001	\$13.57	Single: 4	\$12.90	\$13.05
Diag & Prev:	50%	\$25.79	2-Person: 2	\$24.38	\$24.66
Basic Services:	50%	\$47.82	Family: 2	\$44.79	\$45.31
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$500				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 4	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 2	\$11.62	\$12.05
Life Insurance:	\$10,000		8		
Rate/\$1000					\$0.12
Volume					\$80,000.00
Composite:		\$1.30			\$1.20
AD&D Coverage:	\$10,000		8		
Rate/\$1000					\$0.03
Volume					\$80,000.00
Composite:		\$0.30			\$0.30
LTD Benefit	66 2/3% Max \$5,000		8		
Max Monthly Salary:	\$7,500				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.38
Covered Salary					\$32,422.00
Composite:		\$15.25			\$15.40
Total Monthly Rate per N	Member - Single	\$480.25	•		\$501.69
Total Monthly Rate per N		\$1,052.55			\$1,100.71
Total Monthly Rate per N		\$1,322.84			\$1,381.98
	,	, ,==			, ,,==30
	PAK E COBRA RATES:				
		Medical	Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
			for Dental and Vision are		



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MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK A - 372C Administ		with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$684.22	Single: 10	\$687.07	\$716.89
N Deductible:	\$500/\$1000	\$1,537.62	2-Person: 5	\$1,544.05	\$1,611.14
N Coinsurance:	N/A	\$1,913.11	Family: 18	\$1,921.13	\$2,004.61
N OL/OV/SV Copay:	\$5/\$5/\$5				
N UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 8	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 5	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 20	\$93.98	\$95.08
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 8	\$7.32	\$7.59
		\$14.63	2-Person: 5	\$15.72	\$16.30
		\$22.00	Family: 20	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)		33		
Rate/\$1000					\$0.12
Volume					\$5,652,945.00
Composite:		\$22.68			\$20.56
'		·			·
AD&D Coverage:	3X Salary (Max of \$225,000)		33		
Rate/\$1000	σπ σ αιαι γ (απ στ φ== σ,σσσ)				\$0.03
Volume					\$5,652,945.00
Composite:		\$5.23			\$5.14
LTD Benefit	66 2/3% Max \$4,500	Ψ3.23	33		ΨΟ.ΤΤ
Max Monthly Salary:	\$6,750				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	NO				\$0.49
·					\$160.199.00
Covered Salary		¢22.20			,,
Composite:	ambar Cingle	\$23.28			\$23.79
Total Monthly Rate per M		\$770.65			\$800.46
Total Monthly Rate per M		\$1,657.67			\$1,727.39
Total Monthly Rate per M	ember - Family	\$2,088.67			\$2,173.70
	PAK A COBRA RATES:				
		Medical	Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
			i dillily	Ψ1,515.00	ΨZ,000.11



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		2019 Rates		2020 Rates	2020 Rates
PAK B - 372C Administ		with Taxes	Enrollment	without Taxes	with Taxes
Dental:	0323-0012	\$26.66	Single: 2	\$26.49	\$26.80
Diag & Prev:	80%	\$50.02	2-Person: 4	\$49.83	\$50.41
Basic Services:	80%	\$93.45	Family: 15	\$93.60	\$94.69
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 2	\$7.32	\$7.59
		\$14.63	2-Person: 4	\$15.72	\$16.30
		\$22.00	Family: 15	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)		21		
Rate/\$1000					\$0.12
Volume					\$3,597,329.00
Composite:		\$22.68			\$20.56
AD&D Coverage:	3X Salary (Max of \$225,000)		21		
Rate/\$1000					\$0.03
Volume					\$3,597,329.00
Composite:		\$5.23			\$5.14
LTD Benefit	66 2/3% Max \$4,500		21		
Max Monthly Salary:	\$6,750				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$101,945.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per N	Nember - Single	\$84.65			\$83.88
Total Monthly Rate per M	Member - 2-Person	\$115.84			\$116.20
Total Monthly Rate per M		\$166.64			\$168.70
	•				

PAK B COBRA RATES:

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



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		2019 Rates		2020 Rates	2020 Rates
PAK C - 372C Adminis	tration	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 3	\$596.06	\$621.92
IN Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 1	\$1,339.27	\$1,397.45
IN Coinsurance:	N/A	\$1,659.34	Family: 7	\$1,666.29	\$1,738.69
IN OL/OV/SV Copay:	N/A	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	,	, , ,	, ,
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 3	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 1	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 7	\$93.98	\$95.08
Major Services:	80%	ψ10 <u>2</u> .01	i diriiiy. i	φοσ.σσ	φοσ.σσ
Annual Max:	\$1.000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 3	\$7.32	\$7.59
VIOIOII.	VO 1 0	\$14.63	2-Person: 1	\$15.72	\$16.30
		\$22.00	Family: 7	\$23.65	\$24.52
Life Insurance:	3X Salary (Max of \$225,000)	Ψ22.00	11	Ψ25.05	Ψ24.32
Rate/\$1000	37 Salary (Wax of \$223,000)				\$0.12
Volume					\$1,884,315.00
Composite:		\$22.68			\$20.56
Composite.		\$22.00			Ψ20.30
AD&D Coverage:	3X Salary (Max of \$225,000)		11		
Rate/\$1000	37 Salary (Max 01 \$225,000)		''		\$0.03
Volume					\$1,884,315.00
Composite:		\$5.23			\$1,004,315.00
LTD Benefit	66 2/3% Max \$4,500	\$5.25	11		φ3.14
Max Monthly Salary:	\$6,750		''		
	90 CDMF				
Waiting Period: Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.: COLA:	Waived No				
	NO				DO 40
Rate/\$100					\$0.49
Covered Salary		# 00.00			\$53,400.00
Composite:	Marshan C'anta	\$23.28			\$23.79
Total Monthly Rate per I		\$680.02			\$705.49
Total Monthly Rate per I		\$1,453.74			\$1,513.70
Total Monthly Rate per I	viember - Family	\$1,834.90			\$1,907.78
	PAK C COBRA RATES:				
	-	Medical	Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19
		The COBRA rates	for Dental and Vision are		
		The COBRA rates	for Dental and Vision are	e the same as the rates a	bove.



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		2019 Rates		2020 Rates	2020 Rates
PAK D - 372C Administ	ration	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$581.12	Single: 0	\$583.55	\$608.86
N Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 2	\$1,311.11	\$1,368.06
N Coinsurance:	10%	\$1,624.44	Family: 3	\$1,631.23	\$1,702.11
N OL/OV/SV Copay:	\$20/\$20/\$20	, , , , , , , , , , , , , , , , , , ,		, ,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	* , -
N UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0011	\$28.44	Single: 0	\$26.18	\$26.49
Diag & Prev:	80%	\$54.23	2-Person: 2	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 3	\$93.98	\$95.08
Major Services:	80%	ψ10 <u>2</u> .07	r army. o	ψοσ.σσ	φου.σσ
Annual Max:	\$1.000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 0	\$7.32	\$7.59
v IGIUII.	VOI 0	\$14.63	2-Person: 2	\$15.72	\$16.30
		\$22.00		'	\$24.52
Life Insurance:	2V Colony (May of #225 000)	\$22.00	Family: 3	\$23.65	\$24.52
	3X Salary (Max of \$225,000)		5		CO 40
Rate/\$1000					\$0.12
/olume		\$22.60			\$856,507.00
Composite:		\$22.68			\$20.56
	0)/ 0 /// / / / / / / / / / / / / / / /		_		
AD&D Coverage:	3X Salary (Max of \$225,000)		5		# 0.00
Rate/\$1000					\$0.03
/olume					\$856,507.00
Composite:		\$5.23	_		\$5.14
_TD Benefit	66 2/3% Max \$4,500		5		
Max Monthly Salary:	\$6,750				
Naiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$24,273.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per N	Member - Single	\$667.55	•		\$692.43
Total Monthly Rate per M		\$1,425.69			\$1,484.31
Total Monthly Rate per N		\$1,800.00			\$1,871.20
		* ,*****			* 1,51
	PAK D COBRA RATES:				
		Medical	Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
			,		. ,



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

PAK E - 372C Administra Medical: IN Deductible: IN Coinsurance: IN OL/OV/SV Copay: IN UC/ER Copay: Rx Coverage: Riders Included: Dental: Diag & Prev:	Essentials by MESSA \$375/\$750 20% \$10/\$25/\$50 \$50/\$200	with Taxes \$446.70 \$1,003.19 \$1,248.06	Enrollment Single: 1 2-Person: 0	without Taxes \$448.57 \$1,007.30	with Taxes \$468.01
IN Deductible: IN Coinsurance: IN OL/OV/SV Copay: IN UC/ER Copay: Rx Coverage: Riders Included: Dental:	\$375/\$750 20% \$10/\$25/\$50 \$50/\$200	\$1,003.19	2-Person: 0	· ·	\$468.01
IN Coinsurance: IN OL/OV/SV Copay: IN UC/ER Copay: Rx Coverage: Riders Included: Dental:	\$375/\$750 20% \$10/\$25/\$50 \$50/\$200		2-Person: 0	¢1 007 20	
IN OL/OV/SV Copay: IN UC/ER Copay: Rx Coverage: Riders Included: Dental:	\$10/\$25/\$50 \$50/\$200			\$1,007.39	\$1,051.14
IN OL/OV/SV Copay: IN UC/ER Copay: Rx Coverage: Riders Included: Dental:	\$10/\$25/\$50 \$50/\$200	, ,	Family: 2	\$1,253.28	\$1,307.72
IN UC/ER Copay: Rx Coverage: Riders Included: Dental:	\$50/\$200		,	, , , , ,	, ,
Rx Coverage: Riders Included: Dental:					
Riders Included: Dental:	EbM				
Dental:	None				
	0323-0011	\$28.44	Single: 1	\$26.18	\$26.49
	80%	\$54.23	2-Person: 0	\$49.88	\$50.46
Basic Services:	80%	\$102.37	Family: 2	\$93.98	\$95.08
Major Services:	80%	ψ102.01	r army. 2	φσσ.σσ	φου.σο
Annual Max:	\$1.000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 3	\$6.80	Single: 1	\$7.32	\$7.59
v IOIUII.	VOI J	\$14.63	2-Person: 0	\$15.72	\$16.30
		\$22.00		· ·	\$24.52
Life Insurance:	2V Colony (May of #225 000)	\$22.00	Family: 2	\$23.65	\$24.52
	3X Salary (Max of \$225,000)		3		CO 40
Rate/\$1000					\$0.12
/olume		#20.00			\$513,904.00
Composite:		\$22.68			\$20.56
1000	0)/ 0 /// / / / / / / / / / / / / / / /				
AD&D Coverage:	3X Salary (Max of \$225,000)		3		40.00
Rate/\$1000					\$0.03
Volume					\$513,904.00
Composite:		\$5.23			\$5.14
_TD Benefit	66 2/3% Max \$4,500		3		
Max Monthly Salary:	\$6,750				
Naiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Primary				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$0.49
Covered Salary					\$14,564.00
Composite:		\$23.28			\$23.79
Total Monthly Rate per Me	mber - Single	\$533.13	•		\$551.58
Total Monthly Rate per Me		\$1,123.24			\$1,167.39
Total Monthly Rate per Me		\$1,423.62			\$1,476.81
		* ·, · - · ·			, , , , , , , , , , , , , , , , , , ,
	PAK E COBRA RATES:				_
		Medical	Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

		2019 Rates		2020 Rates	2020 Rates
PAK A - 372D FT Maint	, Parapro, & Secretary	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$684.22	Single: 2	\$687.07	\$716.89
N Deductible:	\$500/\$1000	\$1,537.62	2-Person: 5	\$1,544.05	\$1,611.14
N Coinsurance:	N/A	\$1,913.11	Family: 3	\$1,921.13	\$2,004.61
N OL/OV/SV Copay:	\$5/\$5/\$5				
N UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 2	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 5	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 3	\$58.24	\$58.92
Major Services:	50%		,	·	
Annual Max:	\$1,000				
Orthodontics:	50%				
ifetime Max:	\$1,000				
Riders:	2 Cleanings				
/ision:	VSP 1	\$3.13	Single: 2	\$3.60	\$3.73
		\$6.72	2-Person: 5	\$7.73	\$8.01
		\$10.11	Family: 3	\$11.62	\$12.05
ife Insurance:	\$7,500	ψ.σ	10	VIII02	ψ. <u>=</u>
Rate/\$1000	**,***				\$0.12
/olume					\$80,000.00
Composite:		\$1.04			\$0.96
ompoono.		Ψ			φο.σσ
AD&D Coverage:	\$7,500		10		
Rate/\$1000	Ψ1,000		10		\$0.03
/olume					\$80,000.00
Composite:		\$0.24			\$0.24
TD Benefit	60% Max \$3,000	Ψ0.24	10		Ψ0.2-
Max Monthly Salary:	\$5,000		10		
Vaiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Family Waived				
COLA:	No				
COLA: Rate/\$100	INU				Ф4 4 Г
•					\$1.15
Covered Salary		\$22.00			\$20,726.00
Composite: Fotal Monthly Rate per N	Aomhar Ciagla	\$23.99			\$23.83
		\$730.02			\$761.94
Total Monthly Rate per N		\$1,602.86			\$1,675.50
otal Monthly Rate per N	riember - Family	\$2,011.77			\$2,100.61
	PAK A COBRA RATES:				
		Medical	Single	\$685.57	\$715.39
		341041	2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
			· comity	ψ1,010.00	Ψ2,000.11



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894 MESSA Field Rep: Jacqueline Mast Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK B - 372D FT Maint	t, Parapro, & Secretary	with Taxes	Enrollment	without Taxes	with Taxes
Dental:	0323-0010	\$14.80	Single: 0	\$15.62	\$15.80
Diag & Prev:	50%	\$27.33	2-Person: 1	\$29.46	\$29.80
Basic Services:	50%	\$44.88	Family: 2	\$56.13	\$56.78
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 1	\$7.73	\$8.01
		\$10.11	Family: 2	\$11.62	\$12.05
Life Insurance:	\$7,500		3		
Rate/\$1000					\$0.12
Volume					\$24,000.00
Composite:		\$1.04			\$0.96
AD&D Coverage:	\$7,500		3		
Rate/\$1000					\$0.03
Volume					\$24,000.00
Composite:		\$0.24			\$0.24
LTD Benefit	60% Max \$3,000		3		
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.15
Covered Salary					\$6,218.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per I	Member - Single	\$43.20			\$44.56
Total Monthly Rate per I	Member - 2-Person	\$59.32			\$62.84
Total Monthly Rate per I	Member - Family	\$80.26			\$93.86

PAK B COBRA RATES:

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



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK C - 372D FT Maint	, Parapro, & Secretary	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$581.12	Single: 0	\$583.55	\$608.86
IN Deductible:	\$1000/\$2000	\$1,305.64	2-Person: 1	\$1,311.11	\$1,368.06
IN Coinsurance:	10%	\$1,624.44	Family: 0	\$1,631.23	\$1,702.11
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 0	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 1	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%	·		·	
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
-		\$6.72	2-Person: 1	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$7,500	¥.5	1	¥1110=	,
Rate/\$1000	· /				\$0.12
Volume					\$8,000.00
Composite:		\$1.04			\$0.96
		****			4 - 1 - 1
AD&D Coverage:	\$7,500		1		
Rate/\$1000	ų.,ooo				\$0.03
Volume					\$8,000.00
Composite:		\$0.24			\$0.24
LTD Benefit	60% Max \$3,000	ψ0.24	1		ψ0.2-
Max Monthly Salary:	\$5,000		'		
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	140				\$1.15
Covered Salary					\$2,073.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per N	Jember - Single	\$626.92			\$653.91
Total Monthly Rate per N		\$626.92 \$1,370.88			\$653.91 \$1,432.42
Total Monthly Rate per N		\$1,370.88 \$1,723.10			\$1,432.42 \$1,798.11
Total Monthly Rate per N	Member - Family	φ1,723.10			φ1,7 <i>9</i> 0.11
	PAK C COBRA RATES:				
		Medical	Single	\$582.05	\$607.36
			2-Person	\$1,309.61	\$1,366.56
			Family	\$1,629.73	\$1,700.61
		TI 0000	•		
		The COBRA rates	for Dental and Vision are	e the same as the rates at	oove.



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK D - 372D FT Maint	, Parapro, & Secretary	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 0	\$596.06	\$621.92
N Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 0	\$1,339.27	\$1,397.45
N Coinsurance:	N/A	\$1,659.34	Family: 0	\$1,666.29	\$1,738.69
N OL/OV/SV Copay:	N/A				
N UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 0	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 0	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%	·		·	·
Annual Max:	\$1,000				
Orthodontics:	50%				
_ifetime Max:	\$1,000				
Riders:	2 Cleanings				
/ision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
_ife Insurance:	\$7,500	Ψισ.τι	0	ψ11.02	ψ12.00
Rate/\$1000	+1,000				\$0.12
/olume					\$0.00
Composite:		\$1.04			\$0.90
Somposito.		Ψ1.04			φ0.00
AD&D Coverage:	\$7,500		0		
Rate/\$1000	Ψ1,500				\$0.03
/olume					\$0.00
Composite:		\$0.24			\$0.00 \$0.23
_TD Benefit	60% Max \$3,000	\$0.24	0		Φ0.23
Max Monthly Salary:	\$5.000				
	90 CDMF				
Waiting Period: Alcohol/Drug:					
_	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				.
Rate/\$100					\$1.15
Covered Salary		****			\$0.00
Composite:		\$23.99			\$23.83
Total Monthly Rate per N		\$639.39			\$666.90
Total Monthly Rate per N		\$1,398.93			\$1,461.74
Γotal Monthly Rate per N	Member - Family	\$1,758.00			\$1,834.62
	PAK D COBRA RATES:				
	I AN D CODNA KATES.	Madical	Single	\$504.56	¢ 600.40
		Medical	Single	\$594.56	\$620.42
			2-Person Family	\$1,337.77 \$1,664.79	\$1,395.95 \$1,737.19
			ramil/	NI DD/L/Y	al /3/ 15



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

		2019 Rates		2020 Rates	2020 Rates
PAK E - 372D FT Maint	, Parapro, & Secretary	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 1	\$448.57	\$468.01
IN Deductible:	\$375/\$750	\$1,003.19	2-Person: 0	\$1,007.39	\$1,051.14
IN Coinsurance:	20%	\$1,248.06	Family: 0	\$1,253.28	\$1,307.72
IN OL/OV/SV Copay:	\$10/\$25/\$50	. ,	, i		
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0009	\$17.40	Single: 1	\$16.10	\$16.29
Diag & Prev:	50%	\$33.25	2-Person: 0	\$30.96	\$31.32
Basic Services:	50%	\$63.28	Family: 0	\$58.24	\$58.92
Major Services:	50%	\$30.25		ψοσ.Ξ :	Ψ00.02
Annual Max:	\$1,000				
Orthodontics:	50%				
_ifetime Max:	\$1,000				
Riders:	2 Cleanings				
√ision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
v IOIOII.	V 31 1	\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$7,500	\$10.11	1	\$11.02	\$12.03
Rate/\$1000	φ <i>1</i> ,300		'		\$0.12
Kale/∌1000 ∕olume					\$8,000.00
		\$1.04			
Composite:		\$1.04			\$0.96
1 D 0 D C	Ф 7 500		4		
AD&D Coverage:	\$7,500		1		#0.00
Rate/\$1000					\$0.03
Volume					\$8,000.00
Composite:	200/11 40 000	\$0.24		-	\$0.24
_TD Benefit	60% Max \$3,000		1		
Max Monthly Salary:	\$5,000				
Naiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					\$1.15
Covered Salary					\$2,073.00
Composite:		\$23.99			\$23.83
Γotal Monthly Rate per I	Member - Single	\$492.50			\$513.06
Total Monthly Rate per I		\$1,068.43			\$1,115.50
Total Monthly Rate per I	Member - Family	\$1,346.72			\$1,403.72
	PAK E COBRA RATES:				
	FAN E CUDRA KATES.	Madical	Cinalo	¢447.07	\$466.54
		Medical	Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
		The COBRA rates	Family for Dental and Vision are	\$1,251.78 e the same as the	



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
	vice Mechanic Support	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA Choices	\$684.22	Single: 1	\$687.07	\$716.89
N Deductible:	\$500/\$1000	\$1,537.62	2-Person: 1	\$1,544.05	\$1,611.14
N Coinsurance:	N/A	\$1,913.11	Family: 1	\$1,921.13	\$2,004.61
N OL/OV/SV Copay:	\$5/\$5/\$5				
N UC/ER Copay:	\$10/\$25				
Rx Coverage:	Saver Rx				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 1	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 2	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
Life Insurance:	\$12,500		3		
Rate/\$1000					\$0.12
√olume					\$39,000.00
Composite:		\$1.63			\$1.56
AD&D Coverage:	\$12,500		3		
Rate/\$1000					\$0.03
Volume					\$39.000.00
Composite:		\$0.38			\$0.39
LTD Benefit	60% Max \$3,000	¥9320	3		70.00
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	110				\$1.43
Covered Salary					\$6,834.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per M	ember - Single	\$736.65	1		\$770.77
Total Monthly Rate per M		\$1,609.61			\$1,684.62
Total Monthly Rate per M		\$1,609.61 \$2,017.72			\$1,064.62 \$2,109.28
Total Monthly Nate per M	ombor - r amily	ΨΖ,ΟΙΙ.ΙΖ			ψ∠, 103.20
	PAK A COBRA RATES:				
		Medical	Single	\$685.57	\$715.39
			2-Person	\$1,542.55	\$1,609.64
			Family	\$1,919.63	\$2,003.11
			raililly	φ1,919.03	\$Z,UU3.11

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.



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894 MESSA Field Rep: Jacqueline Mast Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
PAK B - 372H Food Se	rvice Mechanic Support	with Taxes	Enrollment	without Taxes	with Taxes
Dental:	0323-0014	\$15.80	Single: 1	\$14.65	\$14.82
Diag & Prev:	50%	\$31.01	2-Person: 2	\$28.61	\$28.94
Basic Services:	50%	\$62.38	Family: 3	\$55.47	\$56.12
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 1	\$3.60	\$3.73
		\$6.72	2-Person: 2	\$7.73	\$8.01
		\$10.11	Family: 3	\$11.62	\$12.05
Life Insurance:	\$12,500		6		
Rate/\$1000					\$0.12
Volume					\$78,000.00
Composite:		\$1.63			\$1.56
AD&D Coverage:	\$12,500		6		
Rate/\$1000	\$12,500		0		\$0.03
Volume					\$0.03 \$78,000.00
Composite:		\$0.38			\$0.39
LTD Benefit	60% Max \$3,000	φυ.30	6		Φ0.39
Max Monthly Salary:	\$5,000				
Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	140				\$1.43
Covered Salary					\$13,669.00
Composite:		\$30.95			\$32.58
Total Monthly Rate per I	Member - Single	\$51.89	1	1	\$53.08
Total Monthly Rate per I		\$70.69			\$71.48
Total Monthly Rate per I		\$105.45			\$102.70
		<u> </u>			Ţ::· V

PAK B COBRA RATES:

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



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates		2020 Rates	2020 Rates
	vice Mechanic Support	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	MESSA ABC Plan 1	\$593.59	Single: 0	\$596.06	\$621.92
N Deductible:	\$1400 1P; \$2800 2P&FF	\$1,333.69	2-Person: 0	\$1,339.27	\$1,397.45
N Coinsurance:	N/A	\$1,659.34	Family: 0	\$1,666.29	\$1,738.69
N OL/OV/SV Copay:	N/A				
N UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 0	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 0	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
Lifetime Max:	\$1,000				
Riders:	2 Cleanings				
Vision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
_ife Insurance:	\$12,500		0	·	
Rate/\$1000					\$0.12
/olume					\$0.00
Composite:		\$1.63			\$1.50
'		· ·			•
AD&D Coverage:	\$12,500		0		
Rate/\$1000	.				\$0.03
Volume					\$0.00
Composite:		\$0.38			\$0.38
_TD Benefit	60% Max \$3,000	ψο.σσ	0		ψ0.00
Max Monthly Salary:	\$5,000				
Wax Monthly Calary: Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
леополъгад. Лental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100	NO				\$1.43
Covered Salary					\$0.00
Covered Salary Composite:		\$30.95			\$0.00 \$32.58
Composite: Fotal Monthly Rate per N	Aomhor Single	\$646.02			\$32.56 \$675.73
		·			\$675.73 \$1,470.86
Γotal Monthly Rate per Ν Γotal Monthly Rate per Ν		\$1,405.68 \$1,763.95			\$1,470.86 \$1,843.29
Total Monthly Rate per N	Hember - Family	\$1,703.93			Ψ1,043.29
	PAK C COBRA RATES:				
		Medical	Single	\$594.56	\$620.42
			2-Person	\$1,337.77	\$1,395.95
			Family	\$1,664.79	\$1,737.19

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.



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

	2020 Rates	2020 Rates
Enrollment	without Taxes	with Taxes
Single: 0	\$583.55	\$608.86
2-Person: 1	\$1,311.11	\$1,368.06
Family: 0	\$1,631.23	\$1,702.11
,		
Single: 0	\$15.44	\$15.62
2-Person: 1	\$30.58	\$30.94
Family: 0	\$57.42	\$58.09
	· ·	,
Single: 0	\$3.60	\$3.73
2-Person: 1	\$7.73	\$8.01
Family: 0	\$11.62	\$12.05
1	7	7.=.00
		\$0.12
		\$13,000.00
		\$1.56

1		
·		\$0.03
		\$13,000.00
		\$0.39
1		ψ0.00
		\$1.43
		\$2,278.00
		\$32.58
	I	\$662.74
		\$1,441.54
		\$1,441.54 \$1,806.78
		φ1,000.76
Single	\$582.05	\$607.36
2-Person		\$1,366.56
Family	\$1,629.73	\$1,700.61
•		
ra	2-Person Family	2-Person \$1,309.61



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

Date Created: 08/09/2019

		2019 Rates	_	2020 Rates	2020 Rates
	vice Mechanic Support	with Taxes	Enrollment	without Taxes	with Taxes
Medical:	Essentials by MESSA	\$446.70	Single: 0	\$448.57	\$468.01
N Deductible:	\$375/\$750	\$1,003.19	2-Person: 0	\$1,007.39	\$1,051.14
N Coinsurance:	20%	\$1,248.06	Family: 0	\$1,253.28	\$1,307.72
N OL/OV/SV Copay:	\$10/\$25/\$50				
N UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
Dental:	0323-0013	\$16.34	Single: 0	\$15.44	\$15.62
Diag & Prev:	50%	\$32.31	2-Person: 0	\$30.58	\$30.94
Basic Services:	50%	\$61.54	Family: 0	\$57.42	\$58.09
Major Services:	50%				
Annual Max:	\$1,000				
Orthodontics:	50%				
_ifetime Max:	\$1,000				
Riders:	2 Cleanings				
/ision:	VSP 1	\$3.13	Single: 0	\$3.60	\$3.73
		\$6.72	2-Person: 0	\$7.73	\$8.01
		\$10.11	Family: 0	\$11.62	\$12.05
_ife Insurance:	\$12,500	·	0	·	
Rate/\$1000					\$0.12
/olume					\$0.00
Composite:		\$1.63			\$1.50
		•			•
AD&D Coverage:	\$12,500		0		
Rate/\$1000	ψ12,000				\$0.03
√olume					\$0.00
Composite:		\$0.38			\$0.38
_TD Benefit	60% Max \$3,000	ψ0.00	0		Ψ0.00
Max Monthly Salary:	\$5,000				
Wax Worlding Calary: Waiting Period:	90 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	2 Year Limitation				
Soc. Sec. Offset:					
Pre-Exist Cond.:	Family Waived				
COLA:					
	No				Φ4 40
Rate/\$100					\$1.43
Covered Salary		#00.0F			\$0.00
Composite:	In the second of	\$30.95			\$32.58
Total Monthly Rate per M		\$499.13			\$521.82
Total Monthly Rate per M		\$1,075.18			\$1,124.55
Γotal Monthly Rate per M	lember - Family	\$1,352.67			\$1,412.32
	PAK E COBRA RATES:				
		Medical	Single	\$447.07	\$466.51
			2-Person	\$1,005.89	\$1,049.64
			Family	\$1,251.78	\$1,306.22
			railliv	J 1.Z J 1.7 G	



2020 Rate Renewal Exclusively for Berrien Springs Public Schools Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344894

MESSA Field Rep: Jacqueline Mast

NON-PAK - 372J ACA	Eligible Employees	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$455.78	Single: 5	\$457.69	\$477.53
IN Deductible:	\$375/\$750	\$1,023.64	2-Person: 0	\$1,027.92	\$1,072.56
IN Coinsurance:	20%	\$1,273.50	Family: 0	\$1,278.83	\$1,334.38
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	None				
	NON-PAK COBRA RATES:				
		Medical	Single	\$456.19	\$476.03
			2-Person	\$1,026.42	\$1,071.06
			Family	\$1,277.33	\$1,332.88
			Family	\$1,277.33	\$1,