

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

2024 Rate Renewal Exclusively for

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(Part of APA - Upper Peninsula)

Quote #: 352930 MESSA Field Rep: RaeAnn Loy Date Created: 08/01/2023

Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 083D - APA-UP Teacher

Medical plans

Description	Benefits
Plan fin Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1600/\$3200 0% \$0 \$0 ABC Rx EA1, HEQ
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 2 (9J) \$2000/\$4000 20% \$0 \$0 ABC Rx EA1, HEQ
Basic Term Life with Medical Volume:	\$5,000

¹Medical Rate includes 1.335% for federal and state taxes and fees.

COBRA RATES:

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

²Medical Rate includes 1.336% for federal and state taxes and fees.



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2024 Rate Renewal Exclusively for Gladstone Area Schools

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Quote #: 352930 MESSA Field Rep: RaeAnn Loy Date Created: 08/01/2023

Rates Effective 01/01/2024 through 12/31/2024

Quoted Group(s): 083D - APA-UP Teacher

Ancillary plans without medical - 24 members

Description	Benefits
Dental (All)*	00956-02
Diag & Prev:	80%
Basic Services:	80% (X-Rays)
Major Services:	80%
Annual Max:	\$1,000
Orthodontics:	80%
Lifetime Max:	\$1,300
Riders:	2 Cleanings
Plan Year:	Jan-Dec
Vision	VSP 3 Plus P
Plan Year:	Jan-Dec
Life Insurance	
Volume:	\$50,000
Total Volume:	\$1,200,000
Rate/\$1,000:	
Composite:	
AD&D Coverage	
Volume:	\$50,000
Total Volume:	\$1,200,000
Rate/\$1,000:	
Composite:	1



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2024 Rate Renewal Exclusively for **Gladstone Area Schools**

Rates Effective 01/01/2024 through 12/31/2024

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Quote #:

352930

MESSA Field Rep: RaeAnn Loy Date Created: 08/01/2023

Quoted Group(s): 083D - APA-UP Teacher

Ancillary plans without medical - 24 members

Description	Benefits	
Dental (AII)* Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00956-02 80% 80% (X-Rays) 80% \$1,000 80% \$1,300 2 Cleanings Jan-Dec	
Vision Plan Year:	VSP 3 Plus P Jan-Dec	
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,200,000	
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,200,000	

Total Monthly Rate per Me