



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

2024 Rate Renewal Exclusively for

Gladstone Area Schools

(Part of APA - Upper Peninsula)

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

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

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

Medical plans

Description	Benefits
Plan IN 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

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

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

COBRA RATES:

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



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Ancillary plans without medical - 24 members

Description	Benefits
Dental (All)* 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



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AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$50,000 \$1,200,000

Total Monthly Rate per Me