



**Quote Summary Exclusively for
Lewis Cass ISD
Rates Effective 03/01/2020 through 12/31/2020**

Quote Request ID: 228872
MESSA Field Rep: Jacqueline Mast

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

Quoted Group(s): NEW-All Employees

Description	Current Benefits	Current Rate With Taxes	Census Used	Quote ID 346051			Quote ID 346052		
				Quoted Benefits	Rate Without Taxes	Rate With Taxes	Quoted Benefits	Rate Without Taxes	Rate With Taxes
Medical:				NON-PAK			NON-PAK		
IN Deductible:			S: 31	ABC Plan 3			ABC Plan 3		
IN Coinsurance:			2P: 16	\$3500/\$7000	\$591.90	\$617.58	\$3500/\$7000	\$591.90	\$617.58
OL/OV/SV Copay:			F: 17	10%	\$1,329.89	\$1,387.66	10%	\$1,329.89	\$1,387.66
UC/ER Copay:				N/A	\$1,654.61	\$1,726.50	N/A	\$1,654.61	\$1,726.50
Rx Coverage:				N/A			N/A		
Riders Included:				ABC Rx			ABC Rx		
				HEQ			HEQ		
Medical:				Choices			Choices		
IN Deductible:			S: 0	\$3000/\$6000	\$622.35	\$649.35	\$1000/\$2000	\$750.17	\$782.73
IN Coinsurance:			2P: 0	20%	\$1,398.41	\$1,459.16	0%	\$1,685.99	\$1,759.25
OL/OV/SV Copay:			F: 0	\$20/\$20/\$20	\$1,739.87	\$1,815.47	\$20/\$20/\$20	\$2,097.76	\$2,188.93
UC/ER Copay:				\$25/\$50			\$25/\$50		
Rx Coverage:				Saver Rx			Saver Rx		
Riders Included:				None			None		
Medical:				Choices			Choices		
IN Deductible:			S: 0	\$1000/\$2000	\$719.20	\$750.41	\$3000/\$6000	\$678.70	\$708.15
IN Coinsurance:			2P: 0	0%	\$1,616.32	\$1,686.55	0%	\$1,525.21	\$1,591.48
OL/OV/SV Copay:			F: 0	\$20/\$20/\$20	\$2,011.05	\$2,098.45	\$20/\$20/\$20	\$1,897.68	\$1,980.15
UC/ER Copay:				\$25/\$50			\$25/\$50		
Rx Coverage:				3Tier			Saver Rx		
Riders Included:				None			None		
Dental:									
Diag & Prev:			S: 74	80%		\$ 33.89	80%		\$ 33.89
Basic Services:			2P: 24	80% (X-Rays)		\$ 62.83	80% (X-Rays)		\$ 64.88
Major Services:			F: 28	80%		\$107.68	80%		\$138.09
Annual Max:				\$1200			\$1200		
Orthodontics:							80%		
Lifetime Max:				\$0			\$4500		
Riders Included:				2 Clean			2 Clean		
Vision:									
			S: 74	VSP 3 G	\$8.21	\$ 8.51	VSP 3 Plus P 250CL	\$10.45	\$10.83
			2P: 24		\$17.62	\$18.27		\$22.45	\$23.28
			F: 28		\$26.49	\$27.46		\$33.76	\$35.00

MESSA medical plans include \$5,000 Basic Term Life and AD&D. Rates are based on the information provided. 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, Jacqueline Mast, at 800.292.4910.