



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

**Quoted Group(s): 486E - Full Time Union Support Staff**

**Medical plans**

Description	Benefits	Enrollment	2023 Rate <sup>1</sup> w/ 2% Discount	2024 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AE) \$1600/\$3200 0% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 2 Family: 2	\$575.36 \$1,294.56 \$1,611.02	\$600.07 \$1,350.15 \$1,680.19
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AI) \$1600/\$3200 10% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 0 Family: 1	\$535.28 \$1,204.39 \$1,498.79	\$558.27 \$1,256.11 \$1,563.15
<b>Basic Term Life with Medical</b> Volume:	\$5,000	5	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

<sup>2</sup>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.



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

**Quoted Group(s): 486E - Full Time Union Support Staff**

**Ancillary plans**

Description	Benefits	Enrollment	2023 Rate	2024 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00906-06 60% 60% (X-Rays) 60% \$1,500 60% UCR 2 Cleanings, Sealants Jan-Dec	Single: 1 2-Person: 2 Family: 5	\$26.26 \$52.03 \$110.19	\$26.26 \$52.03 \$110.19
<b>Vision</b> Plan Year:	VSP 3 Plus Jan-Dec	Single: 1 2-Person: 2 Family: 5	\$9.49 \$20.38 \$30.70	\$9.49 \$20.38 \$30.70
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$160,000	8	\$0.10 \$2.00	\$0.11 \$2.20
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$160,000	8	\$0.03 \$0.60	\$0.03 \$0.60
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation Same as any other illness Family 2 years Waived No Yes \$25,168	8	\$1.46 \$38.61	\$1.18 \$37.12

Total Monthly Rate per Member: Single \$76.96 \$75.67  
 Total Monthly Rate per Member: 2-Person \$113.62 \$112.33  
 Total Monthly Rate per Member: Family \$182.10 \$180.81

**COBRA RATES:**

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



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

**Quoted Group(s): 486G - Teachers**

**Medical plans**

Description	Benefits	Enrollment	2023 Rate <sup>1</sup> w/ 2% Discount	2024 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AE) \$1600/\$3200 0% \$0 \$0 ABC Mail HEQ	Single: 3 2-Person: 2 Family: 11	\$575.36 \$1,294.56 \$1,611.02	\$600.07 \$1,350.15 \$1,680.19
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AI) \$1600/\$3200 10% \$0 \$0 ABC Mail HEQ	Single: 1 2-Person: 2 Family: 5	\$535.28 \$1,204.39 \$1,498.79	\$558.27 \$1,256.11 \$1,563.15
<b>Basic Term Life with Medical</b> Volume:	\$5,000	24	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

<sup>2</sup>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.



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

## 2024 Rate Renewal Exclusively for Forest Area Community Schools

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

Quoted Group(s): 486G - Teachers

### Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00906-03 60% 60% (X-Rays) 60% \$1,500 60% UCR 2 Cleanings, Sealants Jan-Dec	Single: 5 2-Person: 7 Family: 19	\$21.85 \$43.67 \$98.72	\$21.85 \$43.67 \$98.72
<b>Vision</b> Plan Year:	VSP 3 Plus Jan-Dec	Single: 5 2-Person: 7 Family: 19	\$9.49 \$20.38 \$30.70	\$9.49 \$20.38 \$30.70
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$25,000 \$775,000	31	\$0.10 \$2.50	\$0.11 \$2.75
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$25,000 \$775,000	31	\$0.03 \$0.75	\$0.03 \$0.75
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation Same as any other illness Family 2 years Waived No Yes \$137,700	31	\$0.45 \$19.09	\$0.44 \$19.54
Total Monthly Rate per Member: Single			\$53.68	\$54.38
Total Monthly Rate per Member: 2-Person			\$86.39	\$87.09
Total Monthly Rate per Member: Family			\$151.76	\$152.46

#### COBRA RATES:

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



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

Quoted Group(s): 486P - Principals

**Medical plans**

Description	Benefits	Enrollment	2023 Rate <sup>1</sup> w/ 2% Discount	2024 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AE) \$1600/\$3200 0% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 1 Family: 1	\$575.36 \$1,294.56 \$1,611.02	\$600.07 \$1,350.15 \$1,680.19
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AI) \$1600/\$3200 10% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 0 Family: 0	\$535.28 \$1,204.39 \$1,498.79	\$558.27 \$1,256.11 \$1,563.15
<b>Basic Term Life with Medical</b> Volume:	\$5,000	2	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

<sup>2</sup>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.



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

**Quoted Group(s): 486P - Principals**

**Ancillary plans**

Description	Benefits	Enrollment	2023 Rate	2024 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00906-17 60% 60% (X-Rays) 60% \$1,500 60% UCR 2 Cleanings, Sealants Jan-Dec	Single: 0 2-Person: 1 Family: 2	\$20.88 \$44.62 \$79.93	\$20.88 \$44.62 \$79.93
<b>Vision</b> Plan Year:	VSP 3 Plus Jan-Dec	Single: 0 2-Person: 1 Family: 2	\$9.49 \$20.38 \$30.70	\$9.49 \$20.38 \$30.70
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$75,000 \$225,000	3	\$0.10 \$7.50	\$0.11 \$8.25
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$75,000 \$225,000	3	\$0.03 \$2.25	\$0.03 \$2.25
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation Same as any other illness Family 2 years Waived No Yes \$21,083	3	\$0.56 \$39.37	\$0.48 \$33.73

Total Monthly Rate per Member: Single \$79.49 \$74.60  
 Total Monthly Rate per Member: 2-Person \$114.12 \$109.23  
 Total Monthly Rate per Member: Family \$159.75 \$154.86

**COBRA RATES:**

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



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

**2024 Rate Renewal Exclusively for  
 Forest Area Community Schools**

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

**Quoted Group(s): 486Q - Administration**

**Medical plans**

Description	Benefits	Enrollment	2023 Rate <sup>1</sup> w/ 2% Discount	2024 Rate <sup>2</sup> w/ 2% Discount
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AE) \$1600/\$3200 0% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 0 Family: 1	\$575.36 \$1,294.56 \$1,611.02	\$600.07 \$1,350.15 \$1,680.19
<b>Plan</b> IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (AI) \$1600/\$3200 10% \$0 \$0 ABC Mail HEQ	Single: 0 2-Person: 0 Family: 0	\$535.28 \$1,204.39 \$1,498.79	\$558.27 \$1,256.11 \$1,563.15
<b>Basic Term Life with Medical</b> Volume:	\$5,000	1	\$1.50	\$1.50

<sup>1</sup>Medical Rate includes 1.335% for federal and state taxes and fees.

<sup>2</sup>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.



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

## 2024 Rate Renewal Exclusively for Forest Area Community Schools

Quote #: 353141  
 MESSA Field Rep: Viola Collin  
 Date Created: 08/07/2023

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

Quoted Group(s): 486Q - Administration

### Ancillary plans

Description	Benefits	Enrollment	2023 Rate	2024 Rate
<b>Dental</b> Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00906-19 60% 60% (X-Rays) 60% \$1,500 60% UCR 2 Cleanings, Sealants Jan-Dec	Single: 0 2-Person: 0 Family: 1	\$20.09 \$37.89 \$98.59	\$20.09 \$37.89 \$98.59
<b>Vision</b> Plan Year:	VSP 3 Plus Jan-Dec	Single: 0 2-Person: 0 Family: 1	\$9.49 \$20.38 \$30.70	\$9.49 \$20.38 \$30.70
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$20,000	1	\$0.10 \$2.00	\$0.11 \$2.20
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$20,000	1	\$0.03 \$0.60	\$0.03 \$0.60
<b>LTD Benefit</b> Benefit: Max Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Cond.: COLA: SS Freeze: Volume: Rate/\$100: Composite:	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation Same as any other illness Family 2 years Waived No Yes \$4,509	1	\$0.89 \$38.42	\$0.83 \$37.42
Total Monthly Rate per Member: Single			\$70.60	\$69.80
Total Monthly Rate per Member: 2-Person			\$99.29	\$98.49
Total Monthly Rate per Member: Family			\$170.31	\$169.51

#### COBRA RATES:

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