



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

2020 Rate Renewal Exclusively for  
Atlanta Community Schools  
Rates Effective 01/01/2020 through 12/31/2020

Quote #: 344859  
MESSA Field Rep: Robert Kwiatkoski  
Date Created: 08/09/2019

PAK A - 289H Administration			Enrollment		
Medical:	MESSA Choices		Single: 0		
IN Deductible:	\$1000/\$2000		2-Person: 1		
IN Coinsurance:	N/A		Family: 1		
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	3Tier				
Riders Included:	None				
Dental:	6146-0009		Single: 0		
Diag & Prev:	100%		2-Person: 1		
Basic Services:	80%		Family: 1		
Major Services:	80%				
Annual Max:	\$1,000				
Orthodontics:	80%				
Lifetime Max:	\$3,000				
Riders:	2 Cleanings				
Vision:	VSP 3 Plus		Single: 0		
			2-Person: 1		
			Family: 1		
Life Insurance:	\$40,000		2		
Rate/\$1000					
Volume					
Composite:					
AD&D Coverage:	\$40,000		2		
Rate/\$1000					
Volume					
Composite:					
LTD Benefit	66 2/3% Max \$3,500		2		
Max Monthly Salary:	\$5,250				
Waiting Period:	60 CDMF				
Alcohol/Drug:	2 Year Limitation				
Mental/Nervous:	Same as any other illness				
Soc. Sec. Offset:	Family				
Pre-Exist Cond.:	Waived				
COLA:	No				
Rate/\$100					
Covered Salary					
Composite:					
		Medical	Single		
			2-Person		
			Family		
The COBRA rates for Dental and Vision are the same as the rates above.					

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.  
**If you have any questions, please contact your MESSA Field Representative, Robert Kwiatkoski, at 800.292.4910.**



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<b>PAK B - 289H Administration</b>		<b>Enrollment</b>	
Dental:	6146-0011	Single: 0	
Diag & Prev:	100%	2-Person: 0	
Basic Services:	80%	Family: 0	
Major Services:	80%		
Annual Max:	\$1,000		
Orthodontics:	80%		
Lifetime Max:	\$3,000		
Riders:	2 Cleanings		
Vision:	VSP 3 Plus	Single: 0	
		2-Person: 0	
		Family: 0	
Life Insurance:	\$45,000	0	
Rate/\$1000			
Volume			
Composite:			
AD&D Coverage:	\$45,000	0	
Rate/\$1000			
Volume			
Composite:			
LTD Benefit	66 2/3% Max \$3,500	0	
Max Monthly Salary:	\$5,250		
Waiting Period:	60 CDMF		
Alcohol/Drug:	2 Year Limitation		
Mental/Nervous:	Same as any other illness		
Soc. Sec. Offset:	Family		
Pre-Exist Cond.:	Waived		
COLA:	No		
Rate/\$100			
Covered Salary			
Composite:			
<b>PAK B COBRA RATES:</b>			
The COBRA rates for Dental and Vision are the same as the rates above.			

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