



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 292.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC ACA ELIGIBLE LCC ACA Eligible Employees		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	Essentials by MESSA	\$452.33	Single: 1	\$444.15	\$463.40
IN Deductible:	\$375/\$750	\$1,015.89	2-Person: 0	\$997.49	\$1,040.80
IN Coinsurance:	20%	\$1,263.83	Family: 0	\$1,240.95	\$1,294.84
IN OL/OV/SV Copay:	\$10/\$25/\$50				
IN UC/ER Copay:	\$50/\$200				
Rx Coverage:	EbM				
Riders Included:	EA1				
NON-PAK COBRA RATES:					
	Medical		Single	\$442.65	\$461.90
			2-Person	\$995.99	\$1,039.30
			Family	\$1,239.45	\$1,293.34

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 at 800.292.4910.



2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 992.4910

Quote #: 345133

Date Created: 08/09/2019

PAK A - LCC EA ADM CMOP LCC EA, ADM, CMOP	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$659.60	Single: 95	\$647.66	\$675.76
IN Deductible: \$500/\$1000	\$1,482.24	2-Person: 81	\$1,455.38	\$1,518.60
IN Coinsurance: N/A	\$1,844.18	Family: 285	\$1,810.76	\$1,889.43
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: Saver Rx				
Riders Included: EA1				
Dental:	\$34.11	Single: 91	\$34.35	\$34.73
Diag & Prev: 100%	\$64.65	2-Person: 91	\$65.08	\$65.81
Basic Services: 80%	\$123.79	Family: 279	\$123.44	\$124.82
Major Services: 80%				
Annual Max: \$1,500				
Orthodontics: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.79	Single: 91	\$7.61	\$7.89
	\$14.59	2-Person: 90	\$16.32	\$16.92
	\$21.97	Family: 280	\$24.59	\$25.49
Life Insurance: \$45,000		461		\$0.10
Rate/\$1000				\$20,745,000.00
Volume				\$4.50
Composite:	\$4.50			
AD&D Coverage: \$45,000		461		\$0.03
Rate/\$1000				\$20,745,000.00
Volume				\$1.35
Composite:	\$1.35			
Benefit 66 2/3% Max \$6,000		461		\$0.62
Max Monthly Salary: \$9,000				\$1,953,412.00
Waiting Period: 90 CDMF				\$26.27
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$1,953,412.00
Composite:	\$25.72			\$26.27
Total Monthly Rate per Member - Single	\$732.07			\$750.50
Total Monthly Rate per Member - 2-Person	\$1,593.05			\$1,633.45
Total Monthly Rate per Member - Family	\$2,021.51			\$2,071.86
PAK A COBRA RATES:				
	Medical	Single	\$646.16	\$674.26
		2-Person	\$1,453.88	\$1,517.10
		Family	\$1,809.26	\$1,887.93
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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 92.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

PAK B - LCC EA ADM CMOP LCC EA, ADM, CMOP	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Dental:	\$30.10	Single: 69	\$32.42	\$32.78
Diag & Prev: 100%	\$57.78	2-Person: 81	\$62.14	\$62.83
Basic Services: 80%	\$113.47	Family: 264	\$121.85	\$123.21
Major Services: 80%				
Annual Max: \$1,500				
Orthodontics: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.79	Single: 70	\$7.61	\$7.89
	\$14.59	2-Person: 81	\$16.32	\$16.92
	\$21.97	Family: 263	\$24.59	\$25.49
Life Insurance: \$50,000		414		\$0.10
Rate/\$1000				\$20,700,000.00
Volume				\$5.00
Composite:	\$5.00			
AD&D Coverage: \$50,000		414		\$0.03
Rate/\$1000				\$20,700,000.00
Volume				\$1.50
Composite:	\$1.50			
LTD Benefit 66 2/3% Max \$6,000		414		
Max Monthly Salary: \$9,000				
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
.A: No				
Rate/\$100				\$0.62
Covered Salary				\$1,754,257.00
Composite:	\$25.72			\$26.27
Total Monthly Rate per Member - Single	\$69.11			\$73.44
Total Monthly Rate per Member - 2-Person	\$104.59			\$112.52
Total Monthly Rate per Member - Family	\$167.66			\$181.47
PAK B COBRA RATES:				
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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 992.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

PAK C - LCC EA ADM CMOP LCC EA, ADM, CMOP	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 1	\$589.06	Single: 76	\$578.40	\$603.49
IN Deductible: \$1400 1P; \$2800 2P&FF	\$1,323.52	2-Person: 46	\$1,299.54	\$1,355.98
IN Coinsurance: N/A	\$1,646.66	Family: 168	\$1,616.83	\$1,687.07
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental:	\$34.11	Single: 70	\$34.35	\$34.73
Diag & Prev: 100%	\$64.65	2-Person: 51	\$65.08	\$65.81
Basic Services: 80%	\$123.79	Family: 169	\$123.44	\$124.82
Major Services: 80%				
Annual Max: \$1,500				
Orthodontics: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.79	Single: 70	\$7.61	\$7.89
	\$14.59	2-Person: 51	\$16.32	\$16.92
	\$21.97	Family: 169	\$24.59	\$25.49
Life Insurance: \$45,000		290		\$0.10
Rate/\$1000				\$13,050,000.00
Volume				\$4.50
Composite:	\$4.50			
AD&D Coverage: \$45,000		290		\$0.03
Rate/\$1000				\$13,050,000.00
Volume				\$1.35
Composite:	\$1.35			
Benefit 66 2/3% Max \$6,000		290		
Max Monthly Salary: \$9,000				
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$1,228,828.00
Composite:	\$25.72			\$26.27
Total Monthly Rate per Member - Single	\$661.53			\$678.23
Total Monthly Rate per Member - 2-Person	\$1,434.33			\$1,470.83
Total Monthly Rate per Member - Family	\$1,823.99			\$1,869.50
PAK C COBRA RATES:				
	Medical	Single	\$576.90	\$601.99
		2-Person	\$1,298.04	\$1,354.48
		Family	\$1,615.33	\$1,685.57
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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 992.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

PAK D - LCC EA ADM CMOP LCC EA, ADM, CMOP	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA ABC Plan 2	\$515.05	Single: 42	\$505.73	\$527.65
IN Deductible: \$2000 1P; \$4000 2P&FF	\$1,156.99	2-Person: 29	\$1,136.04	\$1,185.37
IN Coinsurance: 10%	\$1,439.42	Family: 88	\$1,413.34	\$1,474.73
IN OL/OV/SV Copay: N/A				
IN UC/ER Copay: N/A				
Rx Coverage: ABC Rx				
Riders Included: EA1				
Dental:	\$34.11	Single: 37	\$34.35	\$34.73
Diag & Prev: 100%	\$64.65	2-Person: 32	\$65.08	\$65.81
Basic Services: 80%	\$123.79	Family: 90	\$123.44	\$124.82
Major Services: 80%				
Annual Max: \$1,500				
Orthodontics: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.79	Single: 39	\$7.61	\$7.89
	\$14.59	2-Person: 31	\$16.32	\$16.92
	\$21.97	Family: 89	\$24.59	\$25.49
Life Insurance: \$45,000		159		\$0.10
Rate/\$1000				\$7,155,000.00
Volume				\$4.50
Composite:	\$4.50			
AD&D Coverage: \$45,000		159		\$0.03
Rate/\$1000				\$7,155,000.00
Volume				\$1.35
Composite:	\$1.35			
Benefit: 66 2/3% Max \$6,000		159		\$0.62
Max Monthly Salary: \$9,000				\$673,737.00
Waiting Period: 90 CDMF				
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$673,737.00
Composite:	\$25.72			\$26.27
Total Monthly Rate per Member - Single	\$587.52			\$602.39
Total Monthly Rate per Member - 2-Person	\$1,267.80			\$1,300.22
Total Monthly Rate per Member - Family	\$1,616.75			\$1,657.16
PAK D COBRA RATES:				
	Medical	Single	\$504.23	\$526.15
		2-Person	\$1,134.54	\$1,183.87
		Family	\$1,411.84	\$1,473.23
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 at 800.292.4910.**



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 292.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

PAK E - LCC EA ADM CMOP LCC EA, ADM, CMOP	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical: MESSA Choices	\$582.23	Single: 32	\$571.70	\$596.49
IN Deductible: \$500/\$1000	\$1,308.15	2-Person: 29	\$1,284.45	\$1,340.24
IN Coinsurance: 20%	\$1,627.54	Family: 52	\$1,598.06	\$1,667.48
IN OL/OV/SV Copay: \$20/\$20/\$20				
IN UC/ER Copay: \$25/\$50				
Rx Coverage: SRX Mail				
Riders Included: EA1				
Dental:	\$34.11	Single: 33	\$34.35	\$34.73
Diag & Prev: 100%	\$64.65	2-Person: 28	\$65.08	\$65.81
Basic Services: 80%	\$123.79	Family: 52	\$123.44	\$124.82
Major Services: 80%				
Annual Max: \$1,500				
Orthodontics: 80%				
Lifetime Max: \$1,500				
Riders: 2 Cleanings				
Vision: VSP 2 S	\$6.79	Single: 33	\$7.61	\$7.89
	\$14.59	2-Person: 28	\$16.32	\$16.92
	\$21.97	Family: 52	\$24.59	\$25.49
Life Insurance: \$45,000		113		\$0.10
Rate/\$1000				\$5,085,000.00
Volume				\$4.50
Composite:	\$4.50			
AD&D Coverage: \$45,000		113		\$0.03
Rate/\$1000				\$5,085,000.00
Volume				\$1.35
Composite:	\$1.35			
Benefit 66 2/3% Max \$6,000		113		\$0.62
Max Monthly Salary: \$9,000				\$478,819.00
Waiting Period: 90 CDMF				\$26.27
Alcohol/Drug: Same as any other illness				
Mental/Nervous: Same as any other illness				
Soc. Sec. Offset: Primary				
Pre-Exist Cond.: Waived				
COLA: No				
Rate/\$100				\$0.62
Covered Salary				\$478,819.00
Composite:	\$25.72			\$26.27
Total Monthly Rate per Member - Single	\$654.70			\$671.23
Total Monthly Rate per Member - 2-Person	\$1,418.96			\$1,455.09
Total Monthly Rate per Member - Family	\$1,804.87			\$1,849.91
PAK E COBRA RATES:				
Medical		Single	\$570.20	\$594.99
		2-Person	\$1,282.95	\$1,338.74
		Family	\$1,596.56	\$1,665.98
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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 92.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC FT PARA.FS LCC FT Para and Food Service	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Vision: VSP 1	\$3.79 \$8.15 \$12.25	Single: 1 2-Person: 0 Family: 1	\$4.47 \$9.60 \$14.42	\$4.63 \$9.95 \$14.95
Life Insurance: \$5,000 Rate/\$1000 Volume	\$0.10	2		\$0.10 \$10,000.00
AD&D Coverage: \$5,000 Rate/\$1000 Volume	\$0.03	2		\$0.03 \$10,000.00
NON-PAK COBRA RATES: The COBRA rates for 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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 992.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC FT TRANS LCC FT Transportation		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA ABC Plan 2	\$562.51	Single: 3	\$552.32	\$576.28
IN Deductible:	\$2000 1P; \$4000 2P&FF	\$1,263.76	2-Person: 0	\$1,240.87	\$1,294.77
IN Coinsurance:	N/A	\$1,572.32	Family: 0	\$1,543.82	\$1,610.90
IN OL/OV/SV Copay:	N/A				
IN UC/ER Copay:	N/A				
Rx Coverage:	ABC Rx				
Riders Included:	None				
Vision:	VSP 1	\$3.79	Single: 3	\$4.47	\$4.63
		\$8.15	2-Person: 0	\$9.60	\$9.95
		\$12.25	Family: 0	\$14.42	\$14.95
Life Insurance:	\$5,000		3		\$0.10
Rate/\$1000		\$0.10			\$15,000.00
Volume					
AD&D Coverage:	\$5,000		3		\$0.03
Rate/\$1000		\$0.03			\$15,000.00
Volume					
NON-PAK COBRA RATES:					
	Medical		Single	\$550.82	\$574.78
			2-Person	\$1,239.37	\$1,293.27
			Family	\$1,542.32	\$1,609.40
The COBRA rates for 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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 992.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC HEAD START LCC Head Start		2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Medical:	MESSA Choices	\$673.03	Single: 35	\$660.85	\$689.52
IN Deductible:	\$500/\$1000	\$1,512.46	2-Person: 0	\$1,485.05	\$1,549.56
IN Coinsurance:	N/A	\$1,881.78	Family: 0	\$1,847.68	\$1,927.96
IN OL/OV/SV Copay:	\$20/\$20/\$20				
IN UC/ER Copay:	\$25/\$50				
Rx Coverage:	Saver Rx				
Riders Included:	EA1				
Vision:	VSP 2 S	\$6.79	Single: 39	\$7.61	\$7.89
		\$14.59	2-Person: 3	\$16.32	\$16.92
		\$21.97	Family: 7	\$24.59	\$25.49
Life Insurance:	\$5,000		49		\$0.10
Rate/\$1000		\$0.10			\$245,000.00
Volume					
AD&D Coverage:	\$5,000		49		\$0.03
Rate/\$1000		\$0.03			\$245,000.00
Volume					
NON-PAK COBRA RATES:					
		Medical	Single	\$659.35	\$688.02
			2-Person	\$1,483.55	\$1,548.06
			Family	\$1,846.18	\$1,926.46
The COBRA rates for 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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 92.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC PT EMPLOYEES LCC PT Employees	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$5,000 Rate/\$1000 Volume	\$0.10	33		\$0.10 \$165,000.00
AD&D Coverage: \$5,000 Rate/\$1000 Volume	\$0.03	33		\$0.03 \$165,000.00

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 at 800.292.4910.



1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 292.4910

2020 Rate Renewal Exclusively for
 Lenawee County Consortium
 Rates Effective 01/01/2020 through 12/31/2020

Quote #: 345133

Date Created: 08/09/2019

NON-PAK - LCC RETIRED EA LCC Retired Teachers, Adm	2019 Rates with Taxes	Enrollment	2020 Rates without Taxes	2020 Rates with Taxes
Life Insurance: \$5,000		0		
Rate/\$1000	\$0.10			\$0.10
Volume				\$0.00

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 at 800.292.4910.