



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

Benefit Program Cost Summary Effective 01/01/2020

East Jackson Community Schools
 1404 North Sutton Road
 Jackson, MI 49202-2822

Group: 060A-JCC Teacher, Librarian, 153H-JCC Teacher, 227G-JCC Teachers, 253G-JCC Teachers, 430A-JCC Teachers, 437A-JCC Teachers, 498A-JCC Teachers, 563C-JCC Teachers, 572A-JCC Teachers, 586I-JCC Teacher, 751G-JCC Teachers, 950A-JCC Teachers
 Employer ID: 060
 MESSA Field Rep: Julie Berryman Adams

NOTE: Rates and Volumes given below are based on the combined enrollment from all of the groups listed above.

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Teacher - 100000	FT/PT 060A		

PAK A	Plan	Brief Description	Census Used	Rate	Rate W/O Ta
Medical	Essentials by MESSA	In-Network Deductible: \$375 Single/\$750 Family Blue Cross Online Visit Copay: \$10 Office Visit Copay: \$25 Specialist Visit Copay: \$50 Urgent Care Copay: \$50 Emergency Room Copay: \$200 Coinsurance: 20% of approved amount after deductible Medical OOP Max Including IN Ded: \$8150 Single/\$16300 Family Total OOP Max: \$8150 Single/\$16300 Family Out-of-Network Deductible: \$750 Single/\$1500 Family Coinsurance: 40% of approved amount after deductible Total OOP Max: \$16300 Single/\$32600 Family Prescription Coverage: Essentials by MESSA Includes EA1 Rider	Single: 3 2-Person: 3 Family: 7	388.27 873.61 1,087.15	372.09 837.21 1,041.85
Dental	Dent80/80/80/80:1000/1200:2 6497-0057	Class I: 80% Class II: 80% Class III: 80% Class IV: 80% Annual Max Class I, II, III: \$1,200, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 3 2-Person: 3 Family: 7	32.68 61.64 115.25	
Vision	VSP 2 S	Plan year July to July	Single: 3 2-Person: 3 Family: 7	6.70 14.36 21.64	6.46 13.85 20.87
Negotiated LTD	Neg LTD 66 2/3% Max \$7,000	Replacement %: 66.67 Maximum Benefit: \$7,000 Maximum Monthly Salary: \$10,500 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Primary Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	Individuals: 13 Volume: 66,773 Rate per 100: 0.53	27.22	27.22
PAK Life	\$30,000 PAK Life		Individuals: 13 Volume: 390,000 Rate per 1000: 0.12	3.60	3.60
PAK AD&D	\$30,000 PAK AD&D		Individuals: 13 Volume: 390,000 Rate per 1000: 0.03	0.90	0.90
Basic Term Life	Basic Term Life w/Med \$5,000			1.50	1.50

COBRA RATES: