

2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

1475 Kendale Boulevard, PO Box 2560 East Lansing, MI 48826-2560 800.292.4910 (Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC ACA UNAFIL EMP - JCC ACA Unaffiliated Elig Emp

Medical plans

Description	Benefits	Enrollme	ent	2021 Rate ¹ w/ no Discount	2022 Rate ² w/ no Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$647.83 \$1,457.63 \$1,813.93	\$692.58 \$1,558.31 \$1,939.21
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$610.91 \$1,374.55 \$1,710.54	\$653.11 \$1,469.50 \$1,828.69
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	2 0 0	\$578.39 \$1,301.39 \$1,619.48	\$612.16 \$1,377.37 \$1,714.04
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	1 0 0	\$434.93 \$978.59 \$1,217.79	\$464.96 \$1,046.18 \$1,301.89
Basic Term Life with Medical Volume:	\$5,000		3	\$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



1475 Kendale Boulevard, PO Box 2560 (Part of Jackson County Consortium) East Lansing, MI 48826-2560 800.292.4910

2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #: 349311 MESSA Field Rep: Julie Berryman Adams Date Created: 08/16/2021

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC ADMINISTRATORS - JCC All Admin except Supers

Medical plans

Description	Benefits	Enrollme	ent	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	0 1 4	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000		5	\$1.50	\$1.50

¹Medical Rate includes 1.547% for federal and state taxes and fees.

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COBRA RATES:



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(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC ADMINISTRATORS - JCC All Admin except Supers

Ancillary plans with medical - 130 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06497-09 80% 80% (X-Rays) 80% \$1,200 80% \$1,000 2 Cleanings Jul-Jun	Single: 0 2-Person: 1 Family: 4	\$33.01 \$62.02 \$115.86	\$34.86 \$65.36 \$120.57
Vision (All)* Plan Year:	VSP 2 S Jul-Jun	Single: 0 2-Person: 1 Family: 5	\$6.96 \$14.91 \$22.47	\$6.48 \$13.88 \$20.90
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$150,000	5	\$0.12 \$3.60	\$0.12 \$3.60
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$150,000	5	\$0.03 \$0.90	\$0.03 \$0.90
LTD Benefit (All)* 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 \$7,000 \$10,500 90 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$36,010	6	\$0.49 \$28.32	\$0.46 \$27.51
Total Monthly Rate per Member: Single Total Monthly Rate per Member: 2-Person Total Monthly Rate per Member: Family			\$72.79 \$109.75 \$171.15	\$73.35 \$111.25 \$173.48

COBRA RATES:

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

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC ADMINISTRATORS - JCC All Admin except Supers

Ancillary plans without medical - 28 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-10			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$31.88	\$32.63
Annual Max:	\$1,000	2-Person: 0	\$60.33	\$61.49
Orthodontics:	80%	Family: 1	\$117.67	\$115.52
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 0	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 1	\$14.91	\$13.88
		Family: 5	\$22.47	\$20.90
Life Insurance				
Volume:	\$35,000			
Total Volume:	\$35,000	1		
Rate/\$1,000:			\$0.12	\$0.12
Composite:			\$4.20	\$4.20
AD&D Coverage				
Volume:	\$35,000			
Total Volume:	\$35,000	1		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$1.05	\$1.0
_TD Benefit (All)*				
Benefit:	66 2/3% Max \$7,000			
Max Monthly Salary:	\$10,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$36,010	6		
Rate/\$100:			\$0.49	\$0.46
Composite:			\$28.32	\$27.5
		e per Member: Single	\$72.41	\$71.87
		e per Member: 2-Person	\$108.81	\$108.1
	Total Monthly Rat	e per Member: Family	\$173.71	\$169.18

COBRA RATES:

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(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT CMF - JCC FT Cust.Maint.Fac

Medical plans

Description	Benefits	Enrollme	nt	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	0 2 2	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000		4	\$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



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Quote #: 349311 MESSA Field Rep: Julie Berryman Adams Date Created: 08/16/2021

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT CMF - JCC FT Cust.Maint.Fac

Ancillary plans with medical - 65 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-13			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 1	\$35.65	\$34.49
Annual Max:	\$1,000	2-Person: 1	\$66.01	\$64.2 ⁻
Orthodontics:	80%	Family: 2	\$117.79	\$116.9
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 1	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 2	\$14.91	\$13.88
		Family: 2	\$22.47	\$20.90
Life Insurance				
Volume:	\$20,000			
Total Volume:	\$80,000	4		
Rate/\$1,000:			\$0.12	\$0.1
Composite:			\$2.40	\$2.40
AD&D Coverage				
Volume:	\$20,000			
Total Volume:	\$80,000	4		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$0.60	\$0.60
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$14,794	5		
Rate/\$100:			\$1.05	\$0.94
Composite:			\$35.09	\$31.7
		e per Member: Single	\$80.70	\$75.70
		e per Member: 2-Person	\$119.01	\$112.8
	Total Monthly Rat	e per Member: Family	\$178.35	\$172.5

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT CMF - JCC FT Cust.Maint.Fac

Ancillary plans without medical - 11 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-14			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$36.17	\$35.95
Annual Max:	\$1,000	2-Person: 1	\$68.82	\$68.01
Orthodontics:	80%	Family: 0	\$127.71	\$124.81
Lifetime Max:	\$1,300	,		
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 1	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 2	\$14.91	\$13.88
		Family: 2	\$22.47	\$20.90
Life Insurance				
Volume:	\$25,000			
Total Volume:	\$25,000	1		
Rate/\$1,000:	+ - /		\$0.12	\$0.12
Composite:			\$3.00	\$3.00
AD&D Coverage				
Volume:	\$25,000			
Total Volume:	\$25,000	1		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$0.75	\$0.75
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$14,794	5		
Rate/\$100:		5	\$1.05	\$0.94
Composite:			\$35.09	\$31.73
-	Total Monthly Rat	e per Member: Single	\$81.97	\$77.9
		e per Member: 2-Person	\$122.57	\$117.3
		e per Member: Family	\$189.02	\$181.19

COBRA RATES:

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(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT FS - JCC FT Food Service

Medical plans

Description	Benefits	Enrollme	nt	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	1 0 0	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000		1	\$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 349311 MESSA Field Rep: Julie Berryman Adams Date Created: 08/16/2021

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT FS - JCC FT Food Service

Ancillary plans with medical - 11 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-11			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 1	\$35.37	\$35.4
Annual Max:	\$1,000	2-Person: 0	\$68.63	\$62.9
Orthodontics:	80%	Family: 0	\$123.20	\$113.80
Lifetime Max:	\$900	,		
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 2	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 0	\$14.91	\$13.88
		Family: 0	\$22.47	\$20.90
Life Insurance				
Volume:	\$20,000			
Total Volume:	\$20,000	1		
Rate/\$1,000:	<i> </i>		\$0.12	\$0.12
Composite:			\$2.40	\$2.40
AD&D Coverage				
Volume:	\$20,000			
Total Volume:	\$20,000	1		
Rate/\$1,000:	+ - /		\$0.03	\$0.0
Composite:			\$0.60	\$0.60
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$2,500			
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$3,511	2		
Rate/\$100:	\$0,011		\$2.84	\$2.36
Composite:			\$46.54	\$45.3
	Total Monthly Rat	e per Member: Single	\$91.87	\$90.24
		e per Member: 2-Person	\$133.08	\$125.14
		e per Member: Family	\$195.21	\$183.0

COBRA RATES:

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT FS - JCC FT Food Service

Ancillary plans without medical - 1 member

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-12			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 1	\$35.66	\$35.99
Annual Max:	\$1,000	2-Person: 0	\$66.27	\$66.98
Orthodontics:	80%	Family: 0	\$113.28	\$116.12
Lifetime Max:	\$1,000	,		·
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 2	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 0	\$14.91	\$13.88
		Family: 0	\$22.47	\$20.90
Life Insurance				
Volume:	\$25,000			
Total Volume:	\$25,000	1		
Rate/\$1,000:	+,		\$0.12	\$0.12
Composite:			\$3.00	\$3.00
AD&D Coverage				
Volume:	\$25,000			
Total Volume:	\$25,000	1		
Rate/\$1,000:	+,		\$0.03	\$0.03
Composite:			\$0.75	\$0.75
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$2,500			
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$3,511	2		
Rate/\$100:	+	_	\$2.84	\$2.36
Composite:			\$46.54	\$45.3
	Total Monthly Rat	e per Member: Single	\$92.91	\$91.53
		te per Member: 2-Person	\$131.47	\$129.92
		te per Member: Family	\$186.04	\$186.08

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Medical plans

Description	Benefits	Enrollme	ent	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	3 0 0	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
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Basic Term Life with Medical Volume:	\$5,000		3	\$1.50	\$1.50

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT PARA.AID.TA - JCC FT Paras.Aides.TA

Ancillary plans with medical - 13 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-05			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 2	\$39.77	\$39.26
Annual Max:	\$1,200	2-Person: 1	\$73.53	\$71.92
Orthodontics:	80%	Family: 0	\$131.20	\$123.83
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 2 S	Single: 2	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 1	\$14.91	\$13.88
		Family: 0	\$22.47	\$20.90
Life Insurance				
Volume:	\$25,000			
Total Volume:	\$75,000	3		
Rate/\$1,000:			\$0.12	\$0.12
Composite:			\$3.00	\$3.00
AD&D Coverage				
Volume:	\$25,000			
Total Volume:	\$75,000	3		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$0.75	\$0.75
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$15,701	9		
Rate/\$100:			\$1.29	\$1.29
Composite:			\$20.70	\$21.62
		e per Member: Single	\$71.18	\$71.1
		e per Member: 2-Person	\$112.89	\$111.1
	Total Monthly Rat	e per Member: Family	\$178.12	\$170.1

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT PARA.AID.TA - JCC FT Paras.Aides.TA

Ancillary plans without medical - 36 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-06			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 2	\$36.10	\$36.5
Annual Max:	\$1,200	2-Person: 0	\$69.83	\$70.1
Orthodontics:	80%	Family: 4	\$126.70	\$125.3
Lifetime Max:	\$1,000			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 3 G	Single: 2	\$9.31	\$8.6
Plan Year:	Jul-Jun	2-Person: 0	\$20.00	\$18.6
		Family: 4	\$30.05	\$27.9
Life Insurance				
Volume:	\$30,000			
Total Volume:	\$180,000	6		
Rate/\$1,000:			\$0.12	\$0.1
Composite:			\$3.60	\$3.6
AD&D Coverage				
Volume:	\$30,000			
Total Volume:	\$180,000	6		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$0.90	\$0.9
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$15,701	9		
Rate/\$100:			\$1.29	\$1.2
Composite:			\$20.70	\$21.6
		e per Member: Single	\$70.61	\$71.3
		e per Member: 2-Person	\$115.03	\$114.8
	Total Monthly Rat	e per Member: Family	\$181.95	\$179.4

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT SECRETARIES - JCC FT Secretaries

Medical plans

Description	Benefits	Enrollme	nt	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount	
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43	
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12	
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	0 2 0	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76	
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86	
Basic Term Life with Medical Volume:	\$5,000		2	\$1.50	\$1.50	

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT SECRETARIES - JCC FT Secretaries

Ancillary plans with medical - 114 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-15			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$32.47	\$33.02
Annual Max:	\$1,000	2-Person: 2	\$62.06	\$63.82
Orthodontics:	80%	Family: 0	\$112.18	\$115.69
Lifetime Max:	\$900		, -	•
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 2 S	Single: 0	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 2	\$14.91	\$13.88
		Family: 0	\$22.47	\$20.90
Life Insurance				
Volume:	\$20,000			
Total Volume:	\$40,000	2		
Rate/\$1,000:	+ -,		\$0.12	\$0.12
Composite:			\$2.40	\$2.40
AD&D Coverage				
Volume:	\$20,000			
Total Volume:	\$40,000	2		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$0.60	\$0.60
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$16,748	6		
Rate/\$100:			\$0.70	\$0.63
Composite:			\$22.70	\$21.13
	Total Monthly Rat	e per Member: Single	\$65.13	\$63.63
	Total Monthly Rat	e per Member: 2-Person	\$102.67	\$101.83
		e per Member: Family	\$160.35	\$160.72

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT SECRETARIES - JCC FT Secretaries

Ancillary plans without medical - 41 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-16			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 1	\$31.04	\$31.54
Annual Max:	\$1,000	2-Person: 2	\$59.75	\$59.9
Orthodontics:	80%	Family: 1	\$114.04	\$111.02
Lifetime Max:	\$1,000	,	· ·	· · ·
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 3 G	Single: 1	\$9.31	\$8.6
Plan Year:	Jul-Jun	2-Person: 2	\$20.00	\$18.60
	301-5011	Family: 1	\$30.05	\$27.9
			400.00	<i>\\</i>
Life Insurance Volume:	\$25,000			
Total Volume:	\$100,000	4		
Rate/\$1,000:	\$100,000	4	\$0.12	\$0.1
Composite:			\$3.00	\$3.0
Composite.			\$3.00	φ 3 .00
AD&D Coverage				
Volume:	\$25,000			
Total Volume:	\$100,000	4		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$0.75	\$0.7
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$3,500			
Max Monthly Salary:	\$5,250			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$16,748	6		
Rate/\$100:	* ·····		\$0.70	\$0.6
Composite:			\$22.70	\$21.1
	Total Monthly Rate	e per Member: Single	\$66.80	\$65.0
		e per Member: 2-Person	\$106.20	\$103.3
		e per Member: Family	\$170.54	\$163.8

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. 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, Julie Berryman Adams, at 800.292.4910.

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT TRANSPORT - JCC FT Transportation

Medical plans

Description	Benefits	Enrollme	ent	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	2 0 0	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000		2	\$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT TRANSPORT - JCC FT Transportation

Ancillary plans with medical - 16 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-01			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 2	\$38.86	\$38.19
Annual Max:	\$1,000	2-Person: 0	\$72.20	\$70.95
Orthodontics:	80%	Family: 0	\$124.24	\$123.52
Lifetime Max:	\$900	,		
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision	VSP 2 S	Single: 2	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 0	\$14.91	\$13.88
		Family: 0	\$22.47	\$20.90
Life Insurance				
Volume:	\$20,000			
Total Volume:	\$40,000	2		
Rate/\$1,000:	\$10,000	_	\$0.12	\$0.1
Composite:			\$2.40	\$2.40
AD&D Coverage				
Volume:	\$20,000			
Total Volume:	\$40,000	2		
Rate/\$1,000:	\$10,000	_	\$0.03	\$0.0
Composite:			\$0.60	\$0.6
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$2,500			
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$13,335	7		
Rate/\$100:		1	\$2.38	\$1.9 [,]
Composite:			\$2.38 \$37.58	\$36.1
	Total Monthly Pat	e per Member: Single	\$86.40	\$83.82
		e per Member: 2-Person	\$127.69	\$123.9
		e per Member: Family	\$127.09 \$187.29	\$123.9

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC FT TRANSPORT - JCC FT Transportation

Ancillary plans without medical - 18 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-02			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 3	\$34.92	\$40.42
Annual Max:	\$1,000	2-Person: 2	\$66.34	\$75.5
Orthodontics:	80%	Family: 0	\$119.28	\$131.1
Lifetime Max:	\$1,000	,	• • •	• -
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
/ision	VSP 3 G	Single: 3	\$9.31	\$8.6
Plan Year:	Jul-Jun	2-Person: 2	\$20.00	\$18.6
		Family: 0	\$30.05	\$27.90
Life Insurance				
Volume:	\$25,000			
Total Volume:	\$125,000	5		
Rate/\$1,000:	\$120,000	Ũ	\$0.12	\$0.1
Composite:			\$3.00	\$3.00
AD&D Coverage				
Volume:	\$25,000			
Total Volume:	\$125,000	5		
Rate/\$1,000:	+ -,		\$0.03	\$0.0
Composite:			\$0.75	\$0.7
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$2,500			
Max Monthly Salary:	\$3,750			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$13,335	7		
Rate/\$100:	+ ,		\$2.38	\$1.9 [.]
Composite:			\$37.58	\$36.1
	Total Monthly Rate	e per Member: Single	\$85.56	\$88.9
		e per Member: 2-Person	\$127.67	\$134.0
		e per Member: Family	\$190.66	\$198.9

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as

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2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

1475 Kendale Boulevard, PO Box 2560 East Lansing, MI 48826-2560 800.292.4910 (Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC PARA.AID.TA - JCC PT Paras.Aides.TAs

Ancillary plans

Description	Benefits	Benefits	Enrollment		2021 Rate	2022 Rate
Vision	VSP 2 S		Single: 0		\$6.96	\$6.48
Plan Year:	Jan-Dec		2-Person:	0	\$14.91	\$13.88
			Family:	0	\$22.47	\$20.90
Life Insurance						
Volume:	\$20,000					
Total Volume:	\$0			0		
Rate/\$1,000:					\$0.12	\$0.12
Composite:					\$2.40	\$2.40
AD&D Coverage						
Volume:	\$20,000					
Total Volume:	\$0			0		
Rate/\$1,000:					\$0.03	\$0.03
Composite:					\$0.60	\$0.60
	1	Total Monthly Rate per I	Member: Single		\$9.96	\$9.48
		Total Monthly Rate per I	Member: 2-Pers	on	\$17.91	\$16.88
		Total Monthly Rate per I	Member: Familv		\$25.47	\$23.90

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

1475 Kendale Boulevard, PO Box 2560 East Lansing, MI 48826-2560 800.292.4910 (Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC PT FOOD SERV - JCC PT Food Service/Aide

Ancillary plans

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$160,000	8	\$0.12 \$2.40	\$0.12 \$2.40
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$20,000 \$160,000	8	\$0.03 \$0.60	\$0.03 \$0.60



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC PT SEC.CMF - JCC PT Sec. Cust. Maint. Fac

Ancillary plans

Description		Benefits	Enrollme	ent	2021 Rate	2022 Rate
Vision	VSP 3 G		Single:	0	\$9.31	\$8.67
Plan Year:			2-Person:	0	\$20.00	\$18.60
			Family:	0	\$30.05	\$27.96
Life Insurance						
Volume:	\$25,000					
Total Volume:	\$0			0		
Rate/\$1,000:					\$0.12	\$0.12
Composite:					\$3.00	\$3.00
AD&D Coverage						
Volume:	\$25,000					
Total Volume:	\$0			0		
Rate/\$1,000:					\$0.03	\$0.03
Composite:					\$0.75	\$0.75
	1	Total Monthly Rate per M	ember: Single	I	\$13.06	\$12.42
		Total Monthly Rate per Member: 2-Person		\$23.75	\$22.35	
		Total Monthly Rate per M	ember: Family		\$33.80	\$31.71

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep:Julie Berryman AdamsDate Created:08/16/2021

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

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC PT TRANSPORT - JCC PT Transportation

Ancillary plans

Description	Benefits	Enrollme	nt	2021 Rate	2022 Rate
Vision Plan Year:	VSP 2 S Jul-Jun	Single: 2-Person: Family:	0 0 0	\$6.96 \$14.91 \$22.47	\$6.48 \$13.88 \$20.90

Total Monthly Rate per Member: Single	\$6.96	\$6.48
Total Monthly Rate per Member: 2-Person	\$14.91	\$13.88
Total Monthly Rate per Member: Family	\$22.47	\$20.90

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC SUPERINTENDENT - JCC Superintendents

Medical plans

Description	Benefits	Enrollme	nt	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$634.88 \$1,428.48 \$1,777.65	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 2-Person: Family:	0 0 0	\$598.69 \$1,347.07 \$1,676.34	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 2-Person: Family:	0 0 1	\$566.82 \$1,275.37 \$1,587.10	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 2-Person: Family:	0 0 0	\$426.23 \$959.03 \$1,193.44	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000		1	\$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC SUPERINTENDENT - JCC Superintendents

Ancillary plans with medical - 8 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-155			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Maior Services:	80%	Single: 0	\$39.08	\$40.7
Annual Max:	\$1,200	2-Person: 0	\$72.68	\$75.18
Orthodontics:	80%	Family: 1	\$132.43	\$132.3
Lifetime Max:	\$1,000	,	•	,
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 0	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 0	\$14.91	\$13.88
		Family: 1	\$22.47	\$20.90
Life Insurance				
Volume:	\$30,000			
Total Volume:	\$30,000	1		
Rate/\$1,000:	+		\$0.12	\$0.1
Composite:			\$3.60	\$3.60
AD&D Coverage				
Volume:	\$30,000			
Total Volume:	\$30,000	1		
Rate/\$1,000:			\$0.03	\$0.0
Composite:			\$0.90	\$0.9
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$7,000			
Max Monthly Salary:	\$10,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$9,705	1		
Rate/\$100:			\$0.71	\$0.64
Composite:			\$67.42	\$62.4
		e per Member: Single	\$117.96	\$114.1
Total Monthly Rate per Member: 2-Person		\$159.51	\$156.0	
	Total Monthly Rate per Member: Family		\$226.82	\$220.1

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC SUPERINTENDENT - JCC Superintendents

Ancillary plans without medical - 3 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-156			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$33.93	\$31.4
Annual Max:	\$1,000	2-Person: 0	\$60.48	\$56.33
Orthodontics:	80%	Family: 0	\$114.20	\$109.18
Lifetime Max:	\$1,300	,		
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 0	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 0	\$14.91	\$13.88
		Family: 1	\$22.47	\$20.90
Life Insurance				
Volume:	\$35,000			
Total Volume:	\$0	0		
Rate/\$1,000:			\$0.12	\$0.12
Composite:			\$4.20	\$4.20
AD&D Coverage				
Volume:	\$35,000			
Total Volume:	\$0	0		
Rate/\$1,000:			\$0.03	\$0.03
Composite:			\$1.05	\$1.0
LTD Benefit (All)*				
Benefit:	66 2/3% Max \$7,000			
Max Monthly Salary:	\$10,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:	Same as any other illness			
Soc. Sec. Offset:	Primary			
Own-Occupation:	2 years			
Pre-Exist Cond.:	Waived			
COLA:	No			
SS Freeze:	Yes			
Volume:	\$9,705	1		
Rate/\$100:	+-,		\$0.71	\$0.64
Composite:			\$67.42	\$62.4
	Total Monthly Rat	e per Member: Single	\$113.56	\$105.62
	Total Monthly Rate per Member: 2-Person		\$148.06	\$137.9
		e per Member: Family	\$209.34	\$197.7

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. 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, Julie Berryman Adams, at 800.292.4910.



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

Quote #:349311MESSA Field Rep: Julie Berryman AdamsDate Created:08/16/2021

(Part of Jackson County Consortium)

Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC TEACHERS - JCC Teachers

Medical plans

Description	Benefits	Enrollment	2021 Rate ¹ w/ 2% Discount	2022 Rate ² w/ 2% Discount
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 0 2-Person: 0 Family: 0	\$1,428.48	\$678.73 \$1,527.15 \$1,900.43
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA Choices (8F) \$1000/\$2000 0% \$20/\$20/\$20 \$25/\$50 Saver Rx EA1	Single: 0 2-Person: 0 Family: 0	\$1,347.07	\$640.05 \$1,440.11 \$1,792.12
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	MESSA ABC Plan 1 (7U) \$1400/\$2800 0% \$0 \$0 ABC Rx EA1, HEQ	Single: 8 2-Person: 9 Family: 26	\$1,275.37	\$599.92 \$1,349.82 \$1,679.76
Plan IN Deductible: IN Coinsurance: OL/OV/SV Copay: UC/ER Copay: Rx Coverage: Riders:	Essentials by MESSA (EB) \$375/\$750 20% \$10/\$25/\$50 \$50/\$200 EbM EA1	Single: 0 2-Person: 0 Family: 2	\$959.03	\$455.67 \$1,025.26 \$1,275.86
Basic Term Life with Medical Volume:	\$5,000	45	5 \$1.50	\$1.50

 $^1\!Medical$ Rate includes 1.547% for federal and state taxes and fees.

²Medical Rate includes 1.490% for federal and state taxes and fees.

COBRA RATES:



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 349311 MESSA Field Rep: Julie Berryman Adams Date Created: 08/16/2021

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC TEACHERS - JCC Teachers

Ancillary plans with medical - 759 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06497-03 80% 80% (X-Rays) 80% \$1,200 80% \$1,000 2 Cleanings Jul-Jun	Single: 8 2-Person: 9 Family: 28	\$32.68 \$61.64 \$115.25	\$33.37 \$63.07 \$117.70
Vision (All)* Plan Year:	VSP 2 S Jul-Jun	Single: 8 2-Person: 11 Family: 35	\$6.96 \$14.91 \$22.47	\$6.48 \$13.88 \$20.90
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$1,350,000	45	\$0.12 \$3.60	\$0.12 \$3.60
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$30,000 \$1,350,000	45	\$0.03 \$0.90	\$0.03 \$0.90
LTD Benefit (All)* 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 \$7,000 \$10,500 90 CDMF Same as any other illness Same as any other illness Primary 2 years Waived No Yes \$302,795	54	\$0.53 \$27.41	\$0.48 \$25.64
Total Monthly Rate per Member: Single Total Monthly Rate per Member: 2-Person Total Monthly Rate per Member: Family		\$71.55 \$108.46 \$169.63	\$69.99 \$107.09 \$168.74	

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as



2022 Rate Renewal Exclusively for Hanover-Horton School District (572)

(Part of Jackson County Consortium)

Quote #: 349311 MESSA Field Rep: Julie Berryman Adams Date Created: 08/16/2021

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Rates Effective 01/01/2022 through 12/31/2022

Quoted Group(s): JCC TEACHERS - JCC Teachers

Ancillary plans without medical - 157 members

Description	Benefits	Enrollment	2021 Rate	2022 Rate
Dental	06497-04			
Diag & Prev:	80%			
Basic Services:	80% (X-Rays)			
Major Services:	80%	Single: 0	\$29.37	\$30.56
Annual Max:	\$1,000	2-Person: 2	\$56.22	\$58.59
Orthodontics:	80%	Family: 7	\$111.05	\$113.41
Lifetime Max:	\$1,300			
Riders:	2 Cleanings			
Plan Year:	Jul-Jun			
Vision (All)*	VSP 2 S	Single: 8	\$6.96	\$6.48
Plan Year:	Jul-Jun	2-Person: 11	\$14.91	\$13.88
		Family: 35	\$22.47	\$20.90
Life Insurance				
Volume:	\$35,000			
Total Volume:	\$315,000	9		
Rate/\$1,000:		Ũ	\$0.12	\$0.12
Composite:			\$4.20	\$4.20
AD&D Coverage				
Volume:	\$35,000			
Total Volume:	\$315,000	9		
Rate/\$1,000:	4010,000	5	\$0.03	\$0.03
Composite:			\$1.05	\$1.05
LTD Benefit (All)*			,	•
Benefit:	66 2/3% Max \$7,000			
Max Monthly Salary:	\$10,500			
Waiting Period:	90 CDMF			
Alcohol/Drug:	Same as any other illness			
Mental/Nervous:				
Soc. Sec. Offset:	Same as any other illness Primary			
	-			
Own-Occupation:	2 years			
Pre-Exist Cond.: COLA:	Waived			
	No			
SS Freeze:	Yes	E 4		
Volume:	\$302,795	54	¢0.50	MO 40
Rate/\$100:			\$0.53	\$0.48
Composite:			\$27.41	\$25.64
		Total Monthly Rate per Member: Single		\$67.93
Total Monthly Rate per Member: 2-Person		\$103.79	\$103.36	
	Total Monthly Rate p	er Member: Family	\$166.18	\$165.20

COBRA RATES:

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

* Indicates total ancillary plan enrollment and volume for quoted group(s).

The above rates are based on plans and enrollment as of 08/05/2021. Material changes in the composition of the group such as