



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

2026 Rate Renewal Exclusively for Climax-Scotts Community Sch

Quote #: 358835
MESSA Field Rep: Jim Gleason
Date Created: 08/22/2025

Rates Effective 01/01/2026 through 12/31/2026

Quoted Group(s): 046A - Adm, Tchrs, Sup Staff & Bus Dr

Ancillary plans

Description	Benefits	Enrollment	2025 Rate	2026 Rate
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	06123-08 90% 80% (X-Rays) 80% \$1,500 80% \$2,500 2 Cleanings Jan-Dec	Single: 23 2-Person: 15 Family: 22	\$36.95 \$73.08 \$147.96	\$38.80 \$76.73 \$155.36
Vision Plan Year:	VSP 3 Plus P Jan-Dec	Single: 23 2-Person: 15 Family: 22	\$10.47 \$22.49 \$33.84	\$10.48 \$22.50 \$33.85
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$660,000	66	\$0.16 \$1.60	\$0.18 \$1.80
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$660,000	66	\$0.03 \$0.30	\$0.03 \$0.30
LTD Benefit 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 2 Year Limitation Family 2 years Waived No Yes \$288,891	66		
Total Monthly Rate per Member: Single			\$66.02	\$67.14
Total Monthly Rate per Member: 2-Person			\$114.17	\$117.09
Total Monthly Rate per Member: Family			\$200.40	\$207.07

COBRA RATES:

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

The above rates are based on plans and enrollment as of 08/21/2025. 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, Jim Gleason, at 800.292.4910.