



1475 Kendale Boulevard, PO Box 2560  
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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
<b>Dental</b> 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
<b>Vision</b> 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
<b>Life Insurance</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$660,000	66	\$0.16 \$1.60	\$0.18 \$1.80
<b>AD&amp;D Coverage</b> Volume: Total Volume: Rate/\$1,000: Composite:	\$10,000 \$660,000	66	\$0.03 \$0.30	\$0.03 \$0.30
<b>LTD Benefit</b> 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	\$0.36 \$16.70	\$0.36 \$15.76

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.