



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

Benefit Program Cost Summary

Effective 01/01/2021

Pottersville Public Schools
420 North High Street
Pottersville, MI 48876-0337

Group: **825C-APA - Eaton All Employees**

Employer ID: 825
MESSA Field Rep: Tara Wilbur

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Teacher - 100000	FT/PT 825C	Director - 110003	FT/PT 825C
Principal - 110004	FT/PT 825C	Superintendent - 110005	FT/PT 825C
Coordinator - 110019	FT/PT 825C	Executive Assistant - 110033	FT/PT 825C
Admin Asst - 110079	FT/PT 825C	Custodian - 180014	FT/PT 825C
Adult Ed Secretary - 190012	FT/PT 825C	Paraprofessional - 200013	FT/PT 825C

Medical	Plan	Brief Description	Census Used	Rate
Medical	MESSA Choices	In-Network Deductible: \$1000 Single/\$2000 Family Blue Cross Online Visit Copay: \$20 Office Visit Copay: \$20 Specialist Visit Copay: \$20 Urgent Care Copay: \$25 Emergency Room Copay: \$50 Medical OOP Max Including IN Ded: \$2000 Single/\$4000 Family Rx OOP Max: \$1000 Single/\$2000 Family Total OOP Max: \$3000 Single/\$6000 Family Out-of-Network Deductible: \$2000 Single/\$4000 Family Coinsurance: 20% of approved amount after deductible Total OOP Max: \$4000 Single/\$8000 Family Prescription Coverage: MESSA Saver Rx Includes EA1 Rider	Single: 2 2-Person: 1 Family: 3	742.34 1,670.27 2,078.55
Basic Term Life	Basic Term Life w/Med \$5,000			1.50
Medical	MESSA Choices	In-Network Deductible: \$1000 Single/\$2000 Family Blue Cross Online Visit Copay: \$20 Office Visit Copay: \$20 Specialist Visit Copay: \$20 Urgent Care Copay: \$25 Emergency Room Copay: \$50 Coinsurance: 20% of approved amount after deductible Medical OOP Max Including IN Ded: \$3000 Single/\$6000 Family Rx OOP Max: \$1000 Single/\$2000 Family Total OOP Max: \$4000 Single/\$8000 Family Out-of-Network Deductible: \$2000 Single/\$4000 Family Coinsurance: 40% of approved amount after deductible Total OOP Max: \$6000 Single/\$12000 Family Prescription Coverage: MESSA Saver Rx Includes EA1 Rider	Single: 8 2-Person: 3 Family: 2	669.92 1,507.34 1,875.78
Basic Term Life	Basic Term Life w/Med \$5,000			1.50



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Medical	MESSA ABC Plan 1	In-Network Deductible: \$1400 Single Cov; \$2800 2-Person & Family Cov Blue Cross Online Visit Copay: \$0 Office Visit Copay: \$0 Specialist Visit Copay: \$0 Urgent Care Copay: \$0 Emergency Room Copay: \$0 Medical OOP Max Including IN Ded: \$2400 Single Cov; \$4800 2-Person & Family Cov Total OOP Max: \$2400 Single Cov; \$4800 2-Person & Family Cov Out-of-Network Deductible: \$2800 Single Cov; \$5600 2-Person & Family Cov Coinsurance: 20% of approved amount after deductible Total OOP Max: \$4800 Single Cov; \$9600 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Includes EA1 Rider Health Savings Account with Health Equity	Single: 2 702.82 2-Person: 3 1,581.37 Family: 7 1,967.89
Basic Term Life	Basic Term Life w/Med \$5,000		1.50
Medical	MESSA ABC Plan 2	In-Network Deductible: \$2000 Single Cov; \$4000 2-Person & Family Cov Blue Cross Online Visit Copay: \$0 Office Visit Copay: \$0 Specialist Visit Copay: \$0 Urgent Care Copay: \$0 Emergency Room Copay: \$0 Medical OOP Max Including IN Ded: \$2000 Single Cov; \$3000 2-Person & Family Cov Total OOP Max: \$4000 Single Cov; \$7000 2-Person & Family Cov Out-of-Network Deductible: \$4000 Single Cov; \$8000 2-Person & Family Cov Coinsurance: 20% of approved amount after deductible Total OOP Max: \$4000 Single Cov; \$8000 2-Person & Family Cov Prescription Coverage: 3-Tier Rx Includes EA1 Rider Health Savings Account with Health Equity	Single: 5 628.45 2-Person: 1 1,414.01 Family: 15 1,759.63
Basic Term Life	Basic Term Life w/Med \$5,000		1.50
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: \$8175 Single/\$16350 Family Total OOP Max: \$8550 Single/\$17100 Family Out-of-Network Deductible: \$750 Single/\$1500 Family Coinsurance: 40% of approved amount after deductible Total OOP Max: \$16350 Single/\$32700 Family Prescription Coverage: Essentials by MESSA Includes EA1 Rider	Single: 0 528.49 2-Person: 1 1,189.11 Family: 2 1,479.76



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Basic Term Life	Basic Term Life w/Med \$5,000	1.50
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Medical Rate includes 1.547% for federal and state taxes and fees.

COBRA RATES:

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

Please refer to plan coverage booklets for a complete description of benefits.