

## MESSA & WmHIP Rate Comparison (January 2018)

	<b>Plan A</b> <b>Choices II</b> 0% Co-Insurance, \$1,000 / \$2,000 Deductible	<b>Plan E</b> <b>Choices II</b> 20% Co-Insurance, \$1,000 / \$2,000 Deductible	<b>Plan C</b> <b>ABC Plan 2</b> 0% Co-Insurance, \$2,000 / \$4,000 Deductible	<b>Plan D</b> <b>ABC Plan 2</b> 20% Co-Insurance, \$2,000 / \$4,000 Deductible	<b>WmHIP</b> <b>H.S.A Plan 1</b> 0% Co-Insurance, \$2,000 / \$4,000 Deductible	<b>WmHIP</b> <b>H.S.A Plan 2</b> 20% Co-Insurance, \$3,000 / \$6,000 Deductible
<b>Single</b>	\$ 612.85	\$ 545.05	\$ 543.18	\$ 496.95	\$ 535.76	\$ 481.11
<b>Couple</b>	\$ 1,377.04	\$ 1,224.50	\$ 1,220.28	\$ 1,116.27	\$ 1,205.41	\$ 1,082.46
<b>Family</b>	\$ 1,713.28	\$ 1,523.45	\$ 1,518.21	\$ 1,388.77	\$ 1,500.04	\$ 1,347.04



Good health. Good business. Great schools.

**Medical Rate Summary Exclusively for West Ottawa Public Schools**  
**Effective Date: 01/01/2018**

Product	IN Deductible	IN Copay (OV/UC/ER)	IN Coinsurance	Rx Coverage	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
					Single	2-Person	Family	Single	2-Person	Family	
1 ABC Plan 3	\$3500 <sup>1</sup> ; \$7000 <sup>2</sup>	None	20%	ABC Rx	\$463.38	\$1,040.74	\$1,294.77	\$454.15	\$1,019.95	\$1,268.90	9Q
2 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	3Tier Mail	\$469.27	\$1,053.99	\$1,311.27	\$459.92	\$1,032.94	\$1,285.07	CI
3 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	3Tier	\$474.87	\$1,066.57	\$1,326.93	\$465.40	\$1,045.27	\$1,300.42	DO
4 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	3Tier Mail	\$479.11	\$1,076.12	\$1,338.80	\$469.55	\$1,054.62	\$1,312.05	CE
5 ABC Plan 3	\$3500 <sup>1</sup> ; \$7000 <sup>2</sup>	None	10%	ABC Rx	\$483.61	\$1,086.25	\$1,351.41	\$473.97	\$1,064.55	\$1,324.42	7T
6 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	3Tier	\$484.83	\$1,089.00	\$1,354.82	\$475.16	\$1,067.25	\$1,327.75	DK
7 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	20%	ABC Rx	\$496.95	\$1,116.27	\$1,388.77	\$487.04	\$1,093.97	\$1,361.03	9L
8 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	3Tier Mail	\$497.25	\$1,116.94	\$1,389.61	\$487.34	\$1,094.64	\$1,361.84	BW
9 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	3Tier	\$503.18	\$1,130.29	\$1,406.20	\$493.15	\$1,107.71	\$1,378.11	DC
10 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	10%	ABC Rx	\$507.37	\$1,139.72	\$1,417.96	\$497.26	\$1,116.96	\$1,389.63	9K
11 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	3Tier Mail	\$510.44	\$1,146.62	\$1,426.53	\$500.26	\$1,123.72	\$1,398.03	BS
12 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	3Tier Mail	\$512.91	\$1,152.17	\$1,433.45	\$502.68	\$1,129.16	\$1,404.81	CA
13 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	3Tier	\$516.53	\$1,160.32	\$1,443.59	\$506.23	\$1,137.14	\$1,414.75	CY
14 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	3Tier	\$519.04	\$1,165.95	\$1,450.60	\$508.68	\$1,142.67	\$1,421.62	DG
15 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	ABC Mail	\$519.58	\$1,167.18	\$1,452.13	\$509.22	\$1,143.87	\$1,423.11	AO
16 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	20%	ABC Rx	\$526.48	\$1,182.69	\$1,471.43	\$515.98	\$1,159.07	\$1,442.03	9D
17 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	ABC Mail	\$533.37	\$1,198.20	\$1,490.73	\$522.73	\$1,174.27	\$1,460.95	AK
18 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	10%	ABC Rx	\$540.36	\$1,213.93	\$1,510.30	\$529.58	\$1,189.68	\$1,480.13	9C
19 ABC Plan 2	\$2000 <sup>1</sup> ; \$4000 <sup>2</sup>	None	0%	ABC Rx	\$543.18	\$1,220.28	\$1,518.21	\$532.35	\$1,195.91	\$1,487.88	7R
20 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	3Tier Mail	\$548.55	\$1,232.37	\$1,533.24	\$537.61	\$1,207.75	\$1,502.61	BO
21 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	3Tier	\$555.10	\$1,247.10	\$1,551.57	\$544.03	\$1,222.19	\$1,520.57	CU
22 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	ABC Mail	\$573.20	\$1,287.81	\$1,602.24	\$561.76	\$1,262.09	\$1,570.23	AG
23 ABC Plan 1	\$1350 <sup>1</sup> ; \$2700 <sup>2</sup>	None	0%	ABC Rx	\$580.30	\$1,303.80	\$1,622.14	\$568.72	\$1,277.76	\$1,589.73	7P
24 Choices	\$3000/\$6000	\$20/\$25/\$50	20%	Saver Rx	\$508.48	\$1,142.20	\$1,421.04	\$498.34	\$1,119.39	\$1,392.64	8V
25 Choices	\$3000/\$6000	\$20/\$25/\$50	10%	Saver Rx	\$517.55	\$1,162.62	\$1,446.45	\$507.23	\$1,139.40	\$1,417.55	8U

1. Single coverage deductible

2. 2-person and family coverage deductible (full deductible must be met before claims are paid for any individual)

This information is based on the rates and composition of the group as of the above effective date. Material changes in the composition of the group could result in different rates.

**If you have any questions, please contact your MESSA Field Representative, Grace Benedict, at 800.292.4910.**



**Medical Rate Summary Exclusively for West Ottawa Public Schools**  
**Effective Date: 01/01/2018**

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	Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
		Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family	
26	Choices	\$1000/\$2000	\$20/\$25/\$50	20%	3Tier Mail	\$517.90	\$1,163.40	\$1,447.42	\$507.57	\$1,140.17	\$1,418.50	BA
27	Choices	\$2000/\$4000	\$20/\$25/\$50	20%	Saver Rx	\$525.33	\$1,180.12	\$1,468.24	\$514.85	\$1,156.55	\$1,438.90	8R
28	Choices	\$1000/\$2000	\$20/\$25/\$50	20%	3Tier	\$527.92	\$1,185.95	\$1,475.48	\$517.39	\$1,162.26	\$1,446.00	BM
29	Choices	\$1000/\$2000	\$20/\$25/\$50	10%	3Tier Mail	\$532.80	\$1,196.92	\$1,489.14	\$522.17	\$1,173.02	\$1,459.39	AY
30	Choices	\$2000/\$4000	\$20/\$25/\$50	10%	Saver Rx	\$537.65	\$1,207.84	\$1,502.72	\$526.93	\$1,183.72	\$1,472.70	8Q
31	Choices	\$1000/\$2000	\$20/\$25/\$50	10%	3Tier	\$542.83	\$1,219.49	\$1,517.22	\$532.00	\$1,195.13	\$1,486.90	BK
32	Choices	\$1000/\$2000	\$20/\$25/\$50	20%	SRX Mail	\$545.05	\$1,224.50	\$1,523.45	\$534.18	\$1,200.04	\$1,493.01	AC
33	Choices	\$500/\$1000	\$20/\$25/\$50	20%	3Tier Mail	\$546.42	\$1,227.57	\$1,527.27	\$535.52	\$1,203.05	\$1,496.76	AU
34	Choices	\$1000/\$2000	\$20/\$25/\$50	20%	Saver Rx	\$553.20	\$1,242.83	\$1,546.27	\$542.17	\$1,218.00	\$1,515.38	8N
35	Choices	\$3000/\$6000	\$20/\$25/\$50	0%	Saver Rx	\$554.50	\$1,245.75	\$1,549.90	\$543.44	\$1,220.86	\$1,518.94	8E
36	Choices	\$500/\$1000	\$20/\$25/\$50	20%	3Tier	\$556.45	\$1,250.14	\$1,555.36	\$545.35	\$1,225.16	\$1,524.29	BG
37	Choices	\$1000/\$2000	\$20/\$25/\$50	10%	SRX Mail	\$559.96	\$1,258.03	\$1,565.18	\$548.79	\$1,232.90	\$1,533.90	AA
38	Choices	\$500/\$1000	\$20/\$25/\$50	10%	3Tier Mail	\$565.22	\$1,269.88	\$1,579.93	\$553.95	\$1,244.51	\$1,548.36	AS
39	Choices	\$1000/\$2000	\$20/\$25/\$50	10%	Saver Rx	\$568.11	\$1,276.39	\$1,588.02	\$556.78	\$1,250.89	\$1,556.29	8M
40	Choices	\$500/\$1000	\$20/\$25/\$50	20%	SRX Mail	\$573.57	\$1,288.66	\$1,603.30	\$562.13	\$1,262.92	\$1,571.27	9W
41	Choices	\$500/\$1000	\$20/\$25/\$50	10%	3Tier	\$575.25	\$1,292.44	\$1,608.00	\$563.78	\$1,266.62	\$1,575.87	BE
42	Choices	\$1000/\$2000	\$20/\$25/\$50	0%	3Tier Mail	\$577.54	\$1,297.59	\$1,614.41	\$566.02	\$1,271.67	\$1,582.15	AW
43	Choices	\$2000/\$4000	\$20/\$25/\$50	0%	Saver Rx	\$577.84	\$1,298.27	\$1,615.25	\$566.31	\$1,272.33	\$1,582.97	8D
44	Choices	\$500/\$1000	\$20/\$25/\$50	20%	Saver Rx	\$581.73	\$1,307.02	\$1,626.14	\$570.13	\$1,280.91	\$1,593.65	8J
45	Choices	\$1000/\$2000	\$20/\$25/\$50	0%	3Tier	\$587.57	\$1,320.15	\$1,642.49	\$575.85	\$1,293.78	\$1,609.67	BI
46	Choices	\$500/\$1000	\$20/\$25/\$50	10%	SRX Mail	\$592.37	\$1,330.97	\$1,655.95	\$580.56	\$1,304.38	\$1,622.86	9U
47	Choices	\$500/\$1000	\$20/\$25/\$50	10%	Saver Rx	\$600.53	\$1,349.32	\$1,678.79	\$588.55	\$1,322.37	\$1,645.24	8I
48	Choices	\$1000/\$2000	\$20/\$25/\$50	0%	SRX Mail	\$604.69	\$1,358.68	\$1,690.44	\$592.63	\$1,331.54	\$1,656.66	9Y
49	Choices	\$1000/\$2000	\$20/\$25/\$50	0%	Saver Rx	\$612.85	\$1,377.04	\$1,713.28	\$600.63	\$1,349.52	\$1,679.04	8C
50	Choices	\$500/\$1000	\$20/\$25/\$50	0%	3Tier Mail	\$614.49	\$1,380.74	\$1,717.88	\$602.24	\$1,353.16	\$1,683.56	AQ

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Product	IN	IN Copay	IN	Rx	NON-PAK MEDICAL RATES			PAK MEDICAL RATES			
	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family	
51 Choices	\$500/\$1000	\$20/\$25/\$50	0%	3Tier	\$624.52	\$1,403.30	\$1,745.96	\$612.06	\$1,375.27	\$1,711.07	BC
52 Choices	\$500/\$1000	\$20/\$25/\$50	0%	SRX Mail	\$641.66	\$1,441.84	\$1,793.93	\$628.85	\$1,413.04	\$1,758.08	9S
53 Choices	\$500/\$1000	\$20/\$25/\$50	0%	Saver Rx	\$649.81	\$1,460.19	\$1,816.75	\$636.84	\$1,431.01	\$1,780.44	7F
54 Choices	\$500/\$1000	\$10/\$25/\$50	0%	Saver Rx	\$661.47	\$1,486.43	\$1,849.41	\$648.27	\$1,456.73	\$1,812.45	7D
55 Choices	\$500/\$1000	\$5/\$10/\$25	0%	Saver Rx	\$668.90	\$1,503.15	\$1,870.23	\$655.55	\$1,473.12	\$1,832.85	7B
56 Choices	\$300/\$600	\$20/\$25/\$50	0%	Saver Rx	\$685.85	\$1,541.30	\$1,917.70	\$672.17	\$1,510.50	\$1,879.37	7E
57 Choices	\$500/\$1000	\$20/\$25/\$50	0%	\$10/\$20	\$695.45	\$1,562.89	\$1,944.56	\$681.57	\$1,531.66	\$1,905.70	5L
58 Choices	\$300/\$600	\$10/\$25/\$50	0%	Saver Rx	\$698.41	\$1,569.55	\$1,952.86	\$684.48	\$1,538.19	\$1,913.83	7C
59 Choices	\$200/\$400	\$20/\$25/\$50	0%	Saver Rx	\$705.79	\$1,586.15	\$1,973.51	\$691.70	\$1,554.46	\$1,934.07	6N
60 Choices	\$300/\$600	\$5/\$10/\$25	0%	Saver Rx	\$706.46	\$1,587.67	\$1,975.39	\$692.37	\$1,555.94	\$1,935.92	7A
61 Choices	\$500/\$1000	\$10/\$25/\$50	0%	\$10/\$20	\$707.11	\$1,589.13	\$1,977.21	\$693.00	\$1,557.38	\$1,937.70	5J
62 Choices	\$500/\$1000	\$5/\$10/\$25	0%	\$10/\$20	\$714.55	\$1,605.86	\$1,998.03	\$700.29	\$1,573.77	\$1,958.10	5H
63 Choices	\$200/\$400	\$10/\$25/\$50	0%	Saver Rx	\$718.86	\$1,615.55	\$2,010.10	\$704.51	\$1,583.27	\$1,969.93	6P
64 Choices	\$200/\$400	\$5/\$10/\$25	0%	Saver Rx	\$727.24	\$1,634.41	\$2,033.55	\$712.72	\$1,601.75	\$1,992.91	6R
65 Choices	\$100/\$200	\$20/\$25/\$50	0%	Saver Rx	\$727.72	\$1,635.51	\$2,034.93	\$713.20	\$1,602.83	\$1,994.26	6M
66 Choices	\$300/\$600	\$20/\$25/\$50	0%	\$10/\$20	\$731.50	\$1,644.00	\$2,045.50	\$716.90	\$1,611.15	\$2,004.62	5K
67 Choices	\$100/\$200	\$10/\$25/\$50	0%	Saver Rx	\$741.33	\$1,666.11	\$2,073.01	\$726.53	\$1,632.81	\$2,031.58	6L
68 Choices	\$300/\$600	\$10/\$25/\$50	0%	\$10/\$20	\$744.07	\$1,672.28	\$2,080.69	\$729.22	\$1,638.86	\$2,039.10	5I
69 Choices	\$100/\$200	\$5/\$10/\$25	0%	Saver Rx	\$750.12	\$1,685.88	\$2,097.62	\$735.15	\$1,652.20	\$2,055.70	6Q
70 Choices	\$200/\$400	\$20/\$25/\$50	0%	\$10/\$20	\$751.44	\$1,688.86	\$2,101.32	\$736.44	\$1,655.11	\$2,059.32	3T
71 Choices	\$300/\$600	\$5/\$10/\$25	0%	\$10/\$20	\$752.11	\$1,690.37	\$2,103.20	\$737.09	\$1,656.59	\$2,061.17	5G
72 Choices	\$200/\$400	\$10/\$25/\$50	0%	\$10/\$20	\$764.50	\$1,718.25	\$2,137.91	\$749.24	\$1,683.91	\$2,095.18	3U
73 Choices	\$200/\$400	\$5/\$10/\$25	0%	\$10/\$20	\$772.88	\$1,737.11	\$2,161.37	\$757.45	\$1,702.40	\$2,118.17	3S
74 Choices	\$100/\$200	\$20/\$25/\$50	0%	\$10/\$20	\$773.38	\$1,738.21	\$2,162.74	\$757.94	\$1,703.48	\$2,119.51	3R
75 Choices	\$100/\$200	\$10/\$25/\$50	0%	\$10/\$20	\$786.97	\$1,768.81	\$2,200.82	\$771.26	\$1,733.46	\$2,156.83	3Q

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	Deductible	(OV/UC/ER)	Coinsurance	Coverage	Single	2-Person	Family	Single	2-Person	Family
76 Choices	\$100/\$200	\$5/\$10/\$25	0%	\$10/\$20	\$795.76	\$1,788.58	\$2,225.43	\$779.87	\$1,752.84	\$2,180.95

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