

**Quote Summary Exclusively for
West Branch-Rose City Area Sch
Rates Effective 01/01/2026 through 12/31/2026**

Quote Request ID: 2001175
MESSA Field Rep: Jake Louks
Date Created: 10/16/2025

Quoted Group(s): 951C - Teachers

Medical plans

Description	Current Benefits	Rate	Census Used	Quote ID 3001452			
				Quoted Benefits	Rate w/ 2% Discount		
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	Choices (6Z) \$500/\$1000 0% \$20/\$20/\$20 \$20/\$20/\$25/\$50 Saver Rx EA1		S: 19 2P: 11 F: 19	<i>ABC Plan 2 (DJ)</i> <i>\$2000/\$4000</i> <i>0%</i> <i>\$0/\$0/\$0</i> <i>\$0/\$0/\$0/\$0</i> <i>3Tier</i> <i>EA1, HEQ</i>	<i>\$637.05</i> <i>\$1,433.36</i> <i>\$1,783.74</i>		
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	Choices (EH) \$500/\$1000 0% \$20/\$20/\$20 \$20/\$20/\$25/\$50 5Tier EA1	\$746.97 \$1,680.68 \$2,091.52	S: 1 2P: 4 F: 9	Choices (EH) \$500/\$1000 0% \$20/\$20/\$20 \$20/\$20/\$25/\$50 5Tier EA1	\$746.97 \$1,680.68 \$2,091.52		
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	Choices (AV) \$500/\$1000 20% \$20/\$20/\$20 \$20/\$20/\$25/\$50 3Tier Mail EA1	\$686.52 \$1,544.67 \$1,922.26	S: 1 2P: 0 F: 1	Choices (AV) \$500/\$1000 20% \$20/\$20/\$20 \$20/\$20/\$25/\$50 3Tier Mail EA1	\$686.52 \$1,544.67 \$1,922.26		
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	ABC Plan 1 (7U) \$1650/\$3300 0% \$0/\$0/\$0 \$0/\$0/\$0/\$0 ABC Rx EA1, HEQ		S: 5 2P: 7 F: 15	<i>ABC Plan 2 (FH)</i> <i>\$2000/\$4000</i> <i>0%</i> <i>\$0/\$0/\$0</i> <i>\$0/\$0/\$0/\$0</i> <i>5Tier</i> <i>EA1, HEQ</i>	<i>\$605.61</i> <i>\$1,362.62</i> <i>\$1,695.71</i>		
Plan IN Deductible: IN Coinsurance: TH:24-7/MH/PC Copay: OV/SV/UC/ER Copay: Rx Coverage: Riders:	ABC Plan 1 (EV) \$1650/\$3300 0% \$0/\$0/\$0 \$0/\$0/\$0/\$0 5Tier EA1, HEQ	\$656.30 \$1,476.68 \$1,837.64	S: 1 2P: 0 F: 5	ABC Plan 1 (EV) \$1700/\$3400 0% \$0/\$0/\$0 \$0/\$0/\$0/\$0 5Tier EA1, HEQ	\$656.30 \$1,476.68 \$1,837.64		
Basic Term Life w/Med Volume:	\$5,000	\$1.50	98	\$5,000	\$1.50		

Medical plans with SaverRx or ABCRx, with and without Mandatory Mail, will be discontinued effective 12/31/2025. Rate information is not available for these plan designs with a quote effective date of 01/01/2026 or later.

**Quote Summary Exclusively for
West Branch-Rose City Area Sch
Rates Effective 01/01/2026 through 12/31/2026**

Quote Request ID: 2001175
MESSA Field Rep: Jake Louks
Date Created: 10/16/2025

Quoted Group(s): 951C - Teachers

Ancillary plans

Description	Current Benefits	Rate	Census Used	Quote ID 3001452			
				Quoted Benefits	Rate		
Dental Diag & Prev: Basic Services: Major Services: Annual Max: Orthodontics: Lifetime Max: Riders: Plan Year:	00827-02 100% (X-Rays) 80% 80% \$2000 60% \$2000 2 Cleanings Jan-Dec	 \$43.05 \$80.86 \$168.24	S: 28 2P: 30 F: 61	100% (X-Rays) 80% 80% \$2000 60% \$2000 2 Cleanings Jan-Dec	 \$ 43.05 \$ 80.86 \$168.24		
Vision Plan Year:	MESSA Vision Preferred Jan-Dec	\$6.18 \$13.25 \$19.95	S: 28 2P: 30 F: 61	MESSA Vision Preferred Jan-Dec	\$ 6.18 \$ 13.25 \$ 19.95		
Life Insurance Volume: Total Volume: Rate/\$1,000: Composite Rate:	\$50,000 \$5,950,000 \$0.12 \$6.00	 \$0.12 \$6.00	119	\$50,000 \$5,950,000 \$ 0.12 \$ 6.00	 \$ 0.12 \$ 6.00		
AD&D Coverage Volume: Total Volume: Rate/\$1,000: Composite Rate:	\$50,000 \$5,950,000 \$0.03 \$1.50	 \$0.03 \$1.50	119	\$50,000 \$5,950,000 \$ 0.03 \$ 1.50	 \$ 0.03 \$ 1.50		
LTD Benefit Benefit: Max. Monthly Salary: Waiting Period: Alcohol/Drug: Mental/Nervous: Soc. Sec. Offset: Own-Occupation: Pre-Exist Condition: COLA: SS Freeze: Volume: Rate/\$100: Composite Rate:	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation 2 Year Limitation Family 2 years Waived No Yes \$612,020 \$0.33 \$16.97	 \$0.33 \$16.97	119	66 2/3% Max \$5,000 \$7,500 90 CDMF 2 Year Limitation 2 Year Limitation Family 2 years Waived No Yes \$612,020 \$ 0.33 \$ 16.97	 \$ 0.33 \$ 16.97		
Total Monthly Rate/Member - S		\$ 73.70		\$ 73.70			
Total Monthly Rate/Member - 2P		\$ 118.58		\$ 118.58			
Total Monthly Rate/Member - F		\$ 212.66		\$ 212.66			