

Municipalities, Colleges, Schools Insurance Group
MCSIG 2021 RATES - MONTHLY

MEDICAL	PPO \$25	PPO \$30	PPO \$40	PPO \$50	PPO \$60	PPO SELECT	CompleteCare	Kaiser			
								Medical Expense	Low	Medium	High
ACTIVE EMPLOYEES											
(\$25K life insurance)							Reimbursement Plan	Plan	Plan	Plan	
Employee Only	\$ 1,031	\$ 936	\$ 887	\$ 832	\$ 749	\$ 670	\$ 428	\$ 624	\$ 689	\$ 798	
Employee + 1	\$ 2,057	\$ 1,867	\$ 1,770	\$ 1,661	\$ 1,489	\$ 1,334	\$ 428	\$ 1,231	\$ 1,361	\$ 1,580	
Family	\$ 2,672	\$ 2,426	\$ 2,298	\$ 2,158	\$ 1,936	\$ 1,732	\$ 428	\$ 1,736	\$ 1,920	\$ 2,229	
EARLY RETIREES											
(\$5K life insurance)											
Retiree Only	\$ 1,028	\$ 933	\$ 884	\$ 829	\$ 746	\$ 667		\$ 621	\$ 686	\$ 795	
Retiree + 1	\$ 2,054	\$ 1,864	\$ 1,767	\$ 1,658	\$ 1,486	\$ 1,331		\$ 1,229	\$ 1,359	\$ 1,577	
Family	\$ 2,669	\$ 2,423	\$ 2,295	\$ 2,155	\$ 1,933	\$ 1,729		\$ 1,733	\$ 1,917	\$ 2,226	
M/C RETIREES	Grandfathered										Sr Advantage Plan
Retiree w/Medicare	\$ 701										\$ 440
Retiree & Spouse, both w/	\$ 1,068										

Dental No Ortho				
DENTAL	LOW	MEDIUM	HIGH	GRAND
Employee Only	\$ 49	\$ 53	\$ 59	\$ 65
Employee + 1	\$ 90	\$ 98	\$ 107	\$ 118
Family	\$ 145	\$ 159	\$ 176	\$ 194

Dental With Ortho				
DENTAL	LOW	MEDIUM	HIGH	GRAND
Employee Only	\$ 50	\$ 54	\$ 60	\$ 66
Employee + 1	\$ 94	\$ 102	\$ 111	\$ 123
Family	\$ 162	\$ 175	\$ 192	\$ 211

VISION	A	B	C
Employee Only	\$ 10	\$ 11	\$ 12
Employee + 1	\$ 15	\$ 16	\$ 20
Family	\$ 28	\$ 29	\$ 35



MCSIG
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Effective January 1, 2021 through December 31, 2021

Board Adopted: September 22, 2020 (rounded to whole dollar)