

HOWEII PUDIIC SCHOOIS **Full Time Teachers 587A MESSA Benefit Summary Description**

Effective Date: 01/01/2022 Monica McKay, Field Representative Print Date: 11/12/2021

Medical plans

Plans:

MESSA Choices \$500/\$1000 0% \$200L/\$200V/\$20SV \$25UC/\$50ER SRX Mail

Includes EA1 Rider

(Includes \$5,000 Basic Term Life with AD&D)

MESSA Choices \$500/\$1000 10% \$20OL/\$20OV/\$20SV \$25UC/\$50ER SRX Mail

Includes EA1 Rider

(Includes \$5,000 Basic Term Life with AD&D)

MESSA ABC Plan 1 \$1400/\$2800 0% ABC Rx

Health Savings Account with HealthEquity, Includes EA1 Rider

(Includes \$5,000 Basic Term Life with AD&D)

MESSA ABC Plan 1 \$1400/\$2800 10% ABC Mail Rx

Health Savings Account with HealthEquity, Includes EA1 Rider

(Includes \$5,000 Basic Term Life with AD&D)

Ancillary plans

Dental:

Vision:

Group/Subgroup:

Diagnostic & Preventive Services: 80%

80% (X-Rays) **Basic Services:**

Major Services: 80% **Annual Maximum:** \$2,000 Orthodontic Services: 80% Lifetime Maximum: \$1,500 Adult Orthodontics: No Sealants:

No Cleanings: 2 per year

Plan: VSP 2 S Plan Year: Jul-Jun

Examination Copay:

 Optometrist \$6.50 Ophthalmologist \$6.50

Contact Lenses (Includes examination):

 Disposable \$110 allowance Non-disposable \$110 allowance

· Medically necessary MESSA pays 100% of the approved amount

Eyeglass frames: \$130 allowance after copayment

Life/AD&D:

\$40,000 Negotiated Life

Negotiated LTD:

\$40,000 Negotiated AD&D 66.67% Benefit Level

180 Calendar Days Straight Wait Alcohol/Drug - Same as any other illness

Mental/Nervous - Same as any other illness

Family Social Security Offset

2 Year Own Occupation

\$4,500 Maximum Benefit

5% Minimum Benefit

Survivor Income Benefit - No Pre-Existing Condition - Waived

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

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Freeze on Offsets - Yes