

# Howell Public Schools Central Office Admin - EOI 587I 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 \$5,000 Basic Term Life with AD&D)

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

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

MESSA ABC Plan 1 \$1400/\$2800 0% ABC Rx Health Savings Account with HealthEquity (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 \$5,000 Basic Term Life with AD&D)

### **Ancillary plans with medical**

Dental:

Group/Subgroup:

Diagnostic & Preventive Services:

Basic Services:

Major Services: Annual Maximum: Orthodontic Services: Lifetime Maximum:

Adult Orthodontics: Sealants:

Cleanings:

Vision:

Plan:

Plan Year:

Examination Copay:Optometrist

Ophthalmologist

Contact Lenses (Includes examination):

Disposable

Non-disposable

Medically necessary

Eyeglass frames:

Life/AD&D:

2X Salary Negotiated Life (Max of \$325,000)

2X Salary Negotiated AD&D (Max of \$325,000)

Negotiated LTD:

70% Benefit Level

\$9,000 Maximum Benefit

180 Calendar Days Modified Fill

Alcohol/Drug - Same as any other illness

Mental/Nervous - Same as any other illness

Family Social Security Offset

2 Year Own Occupation

00762-0016

100%

90% (X-Rays)

90%

\$3,000 90%

\$3,000

No No

2 per year

VSP 3 Plus

Jul-Jun

No copayment

No copayment

\$200 allowance

MESSA pays 100% of the approved amount

MESSA pays 100% of the approved amount

\$80 allowance

5% Minimum Benefit

Survivor Income Benefit - No

Pre-Existing Condition - Waived

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

Freeze on Offsets - Yes



#### HOWEII PUDIIC SCHOOIS Central Office Admin - EOI 5871 MESSA Benefit Summary Description

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

## Ancillary plans without medical

Dental:

Group/Subgroup:

Diagnostic & Preventive Services:

**Basic Services:** 

Major Services: Annual Maximum: Orthodontic Services: Lifetime Maximum: Adult Orthodontics:

Sealants:

Cleanings:

Vision:

Plan:

Plan Year:

**Examination Copay:** 

 Optometrist Ophthalmologist

Contact Lenses (Includes examination):

 Disposable Non-disposable

Medically necessary

Eyeglass frames:

2X Salary Negotiated Life (Max of \$325,000)

2X Salary Negotiated AD&D (Max of \$325,000)

Negotiated LTD:

Life/AD&D:

70% Benefit Level

\$9,000 Maximum Benefit

180 Calendar Days Modified Fill

Alcohol/Drug - Same as any other illness

Mental/Nervous - Same as any other illness

Family Social Security Offset 2 Year Own Occupation

00762-0017

100%

90% (X-Rays)

90% \$3,000

90% \$3,000 No

No

2 per year

VSP 3 Plus Jul-Jun

No copayment

No copayment

\$200 allowance

MESSA pays 100% of the approved amount

MESSA pays 100% of the approved amount

\$80 allowance

5% Minimum Benefit

Survivor Income Benefit - No

Pre-Existing Condition - Waived

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

Freeze on Offsets - Yes