

Howell Public Schools Administration Association-EOI 587H **MESSA Benefit Summary Description**

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Effective Date: 01/01/2019

Monica McKay, Field Representative

Print Date: 10/22/2018

PAKA

Medical:

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

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

Dental:

0762-0010 Group/Subgroup Diagnostic & Preventive Services: 100%

90% Basic Services: Major Services: 90% Annual Maximum: \$3,000 Orthodontic Services: 90% \$3,000 Lifetime Maximum: X-Rays paid under: Class II Adult Orthodontics: Νo Sealants: No

Cleanings: 2 per year

Vision:

VSP 3 Plus

Plan year is July to July

Life/AD&D:

2X Salary PAK Life (Max of \$300,000) 2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD:

70.00 % Benefit Level 5% Minimum Benefit

Survivor Income Benefit - No \$8,000 Maximum Benefit 180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes

Alcohol/Drug - Same as any other illness COLA Provision - No

Mental/Nervous - Same as any other illness Education Supplement Program - No

Family Social Security Offset

Maternity - Yes 2 Year Own Occupation Freeze on Offsets - Yes

PAKB

Medical:

None

VSP 3 Plus

Dental:

Group/Subgroup

Diagnostic & Preventive Services: 100% Basic Services: 90% Major Services: 90% Annual Maximum: \$3,000 Orthodontic Services: 90% Lifetime Maximum: \$3,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No

Cleanings:

Plan year is July to July

0762-0011

2 per year

Life/AD&D:

Vision:

2X Salary PAK Life (Max of \$300,000) 2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD:

70.00 % Benefit Level \$8,000 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

5% Minimum Benefit

Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

Freeze on Offsets - Yes



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PAK C

Medical: MESSA Choices \$500/\$1000 10% \$200L/\$200V/\$20SV \$25UC/\$50ER SRX Mail

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

Dental: Group/Subgroup 0762-0010 Diagnostic & Preventive Services: 100%

Basic Services: 90% **Major Services:** 90% **Annual Maximum:** \$3,000 Orthodontic Services: 90% Lifetime Maximum: \$3,000 X-Rays paid under: Class II Adult Orthodontics: Νo Sealants: No

Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)

2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit

\$8,000 Maximum Benefit Survivor Income Benefit - No 180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes

Alcohol/Drug - Same as any other illness COLA Provision - No

Mental/Nervous - Same as any other illness Education Supplement Program - No

Family Social Security Offset Maternity - Yes

2 Year Own Occupation Freeze on Offsets - Yes

PAK D

Medical: MESSA ABC Plan 1 \$1350/\$2700 0% ABC Rx

> Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0010

Diagnostic & Preventive Services: 100% Basic Services: 90% Major Services:

90% Annual Maximum: \$3,000 Orthodontic Services: 90% Lifetime Maximum: \$3,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No

Vision: **VSP 3 Plus**

Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)

Cleanings:

2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit

> \$8,000 Maximum Benefit Survivor Income Benefit - No

180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes Alcohol/Drug - Same as any other illness

2 per year

COLA Provision - No Mental/Nervous - Same as any other illness

Education Supplement Program - No Family Social Security Offset

Maternity - Yes





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2 Year Own Occupation

Freeze on Offsets - Yes

0762-0010

PAKE

Medical: MESSA ABC Plan 1 \$1350/\$2700 10% ABC Mail Rx

Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup

Diagnostic & Preventive Services: 100% Basic Services: 90% **Major Services:** 90% **Annual Maximum:** \$3,000 Orthodontic Services: 90% Lifetime Maximum: \$3,000 X-Rays paid under: Class II Adult Orthodontics: No

Sealants: No

Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)

2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit

\$8,000 Maximum Benefit Survivor Income Benefit - No 180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes

COLA Provision - No Alcohol/Drug - Same as any other illness

Mental/Nervous - Same as any other illness **Education Supplement Program - No**

Family Social Security Offset Maternity - Yes

2 Year Own Occupation Freeze on Offsets - Yes