

#### HOWELL PUBLIC SCHOOLS Administration Association-EOI 587H **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% \$200L/\$200V/\$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

Eveglass frames:

VSP 3 Plus Jul-Jun

2 per year

00762-0010

90% (X-Rays)

100%

90%

\$3,000 90%

\$3,000

No

No

No copayment

No copayment

\$200 allowance

MESSA pays 100% of the approved amount

MESSA pays 100% of the approved amount

\$80 allowance

Life/AD&D:

2X Salary Negotiated Life (Max of \$300,000)

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

Negotiated LTD:

70% 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 - Waived

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

Freeze on Offsets - Yes



# Administration Association-EOI 587H 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-disposableMedically necessary

Eyeglass frames:

Life/AD&D:

2X Salary Negotiated Life (Max of \$300,000)

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

Negotiated LTD:

70% 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

00762-0011

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