

Effective Date: 01/01/2019

Monica McKay, Field Representative

Print Date: 10/22/2018

PAK A

Medical: MESSA Choices \$500/\$1000 0% \$200L/\$200V/\$20SV \$25UC/\$50ER SRX Mail
(Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0019
Diagnostic & Preventive Services: 75%
Basic Services: 75%
Major Services: 75%
Annual Maximum: \$1,000
Orthodontic Services: 0%
Lifetime Maximum: \$ 0
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 2 S Plan year is July to July

Life/AD&D: \$40,000 PAK Life
\$40,000 PAK AD&D

Negotiated LTD: 66.67 % Benefit Level 5% Minimum Benefit
\$3,000 Maximum Benefit Survivor Income Benefit - No
90 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 B

Medical: None

Dental: Group/Subgroup 0762-0020
Diagnostic & Preventive Services: 75%
Basic Services: 75%
Major Services: 75%
Annual Maximum: \$1,000
Orthodontic Services: 0%
Lifetime Maximum: \$ 0
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 2 S Plan year is July to July

Life/AD&D: \$40,000 PAK Life
\$40,000 PAK AD&D

Negotiated LTD: 66.67 % Benefit Level 5% Minimum Benefit
\$3,000 Maximum Benefit Survivor Income Benefit - No
90 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

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PAK C

Medical: MESSA Choices \$500/\$1000 10% \$20OL/\$20OV/\$20SV \$25UC/\$50ER SRX Mail
(Includes \$5,000 Basic Term Life with AD&D)

Dental:

Group/Subgroup	0762-0019
Diagnostic & Preventive Services:	75%
Basic Services:	75%
Major Services:	75%
Annual Maximum:	\$1,000
Orthodontic Services:	0%
Lifetime Maximum:	\$ 0
X-Rays paid under:	Class II
Adult Orthodontics:	No
Sealants:	No
Cleanings:	2 per year

Vision: VSP 2 S Plan year is July to July

Life/AD&D: \$40,000 PAK Life
\$40,000 PAK AD&D

Negotiated LTD:

66.67 % Benefit Level	5% Minimum Benefit
\$3,000 Maximum Benefit	Survivor Income Benefit - No
90 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	0762-0019
Diagnostic & Preventive Services:	75%
Basic Services:	75%
Major Services:	75%
Annual Maximum:	\$1,000
Orthodontic Services:	0%
Lifetime Maximum:	\$ 0
X-Rays paid under:	Class II
Adult Orthodontics:	No
Sealants:	No
Cleanings:	2 per year

Vision: VSP 2 S Plan year is July to July

Life/AD&D: \$40,000 PAK Life
\$40,000 PAK AD&D

Negotiated LTD:

66.67 % Benefit Level	5% Minimum Benefit
\$3,000 Maximum Benefit	Survivor Income Benefit - No
90 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



Howell Public Schools
Maintenance 587K
MESSA Benefit Summary Description

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2 Year Own Occupation

Freeze on Offsets - Yes

PAK E

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	0762-0019
	Diagnostic & Preventive Services:	75%
	Basic Services:	75%
	Major Services:	75%
	Annual Maximum:	\$1,000
	Orthodontic Services:	0%
	Lifetime Maximum:	\$ 0
	X-Rays paid under:	Class II
	Adult Orthodontics:	No
	Sealants:	No
	Cleanings:	2 per year

Vision: VSP 2 S Plan year is July to July

Life/AD&D: \$40,000 PAK Life
\$40,000 PAK AD&D

Negotiated LTD:	66.67 % Benefit Level	5% Minimum Benefit
	\$3,000 Maximum Benefit	Survivor Income Benefit - No
	90 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