

Effective Date: 01/01/2019

Monica McKay, Field Representative

Print Date: 10/22/2018

Non-PAK

Medical:

MESSA ABC Plan 1 \$1350/\$2700 0% ABC Rx
Health Savings Account with HealthEquity, Includes EA1 Rider
(Includes \$5,000 Basic Term Life with AD&D)

MESSA Choices \$500/\$1000 0% \$20OL/\$20OV/\$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 \$1350/\$2700 10% ABC Mail Rx
Health Savings Account with HealthEquity, Includes EA1 Rider
(Includes \$5,000 Basic Term Life with AD&D)

Dental:

Group/Subgroup	0762-0003
Diagnostic & Preventive Services:	50%
Basic Services:	50%
Major Services:	50%
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

Life/AD&D:

\$5,000 Negotiated Life
\$5,000 Negotiated AD&D

Negotiated LTD:

66.67 % Benefit Level	5% Minimum Benefit
\$4,500 Maximum Benefit	Survivor Income Benefit - No
180 Calendar Days Straight Wait	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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\$5,000 Negotiated AD&D

Negotiated LTD: 66.67 % Benefit Level
\$4,500 Maximum Benefit
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

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