Hartland Consolidated Schools LVCC - FT Paraprofessionals 096M **MESSA Benefit Summary Description**

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Effective Date: 01/01/2022 Monica McKay, Field Representative Print Date: 10/14/2021

Medical plans

Plans: MESSA Choices \$500/\$1000 0% \$20OL/\$20OV/\$20SV \$25UC/\$50ER Saver Rx

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

MESSA Choices \$1000/\$2000 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 20% ABC Mail Rx

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

Ancillary plans with medical

Dental: Group/Subgroup: 06517-0048

Diagnostic & Preventive Services: 75%

75% (X-Rays) **Basic Services:**

Major Services: 75% **Annual Maximum:** \$1,500 Orthodontic Services: 0% Lifetime Maximum: \$0 Adult Orthodontics: No Sealants: No

Cleanings: 2 per year

Vision: Plan: VSP 2 S Plan Year: Jul-Jun

Examination Copay:

 Optometrist \$6.50 Ophthalmologist \$6.50

Contact Lenses (Includes examination):

 Disposable \$110 allowance · Non-disposable \$110 allowance

· Medically necessary MESSA pays 100% of the approved amount

Eyeglass frames: \$130 allowance after copayment

\$20,000 Negotiated Life Life/AD&D:

\$20,000 Negotiated AD&D

66.67% Benefit Level Negotiated LTD: 5% Minimum Benefit

> \$6,000 Maximum Benefit Survivor Income Benefit - No 60 Calendar Days Modified Fill Pre-Existing Condition - Waived

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

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

Family Social Security Offset Maternity - Yes

2 Year Own Occupation Freeze on Offsets - Yes

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Effective Date: 01/01/2022 Monica McKay, Field Representative Print Date: 10/14/2021

Ancillary plans without medical

Dental: Group/Subgroup: 06517-0049

Diagnostic & Preventive Services: 75%

Basic Services: 75% (X-Rays)

Major Services: 75%
Annual Maximum: \$1,500
Orthodontic Services: 75%
Lifetime Maximum: \$1,500
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: Plan: VSP 2 S

Plan Year: Jul-Jun

Examination Copay:

• Optometrist \$6.50

• Ophthalmologist \$6.50

Ophthalmologist
Contact Lenses (Includes examination):

Disposable \$110 allowance
Non-disposable \$110 allowance

Medically necessary
 MESSA pays 100% of the approved amount

Eyeglass frames: \$130 allowance after copayment

Life/AD&D: \$20,000 Negotiated Life

\$20,000 Negotiated AD&D

Negotiated LTD: 66.67% Benefit Level 5% Minimum Benefit

\$6,000 Maximum Benefit Survivor Income Benefit - No 60 Calendar Days Modified Fill Pre-Existing Condition - Waived

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