

Effective Date: 01/01/2023

Hartland Consolidated Schools LVCC - FT Secretaries 096W **MESSA Benefit Summary Description**

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Monica McKay, Field Representative

Print Date: 11/11/2022

Medical plans

Plans:

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

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

MESSA Choices \$1000/\$2000 10% \$200L/\$200V/\$20SV \$25UC/\$50ER SRX Mail

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

MESSA ABC Plan 1 \$1500/\$3000 0% ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)

MESSA ABC Plan 1 \$1500/\$3000 20% ABC Mail Rx

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

Ancillary plans

Dental:

06517-0055 Group/Subgroup:

Diagnostic & Preventive Services: 75%

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

Annual Maximum: \$1,500 Orthodontic Services: 75% \$1,000 Lifetime Maximum: Adult Orthodontics: No No Sealants:

Cleanings: 2 per year

VSP 2 S Plan: Vision: Jan-Dec Plan Year: **Examination Copay:**

\$6.50 Optometrist Ophthalmologist \$6.50

Contact Lenses (Includes examination):

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

MESSA pays 100% of the approved amount Medically necessary

5% Minimum Benefit

Eyeglass frames: \$130 allowance after copayment

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

\$20,000 Negotiated AD&D

60% Benefit Level

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

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

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

Maternity - Yes Family Social Security Offset 2 Year Own Occupation Freeze on Offsets - Yes