

Hartland Consolidated Schools LVCC - Teachers 096D MESSA Benefit Summary Description

Effective Date: 01/01/2023 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 with medical

Dental:

Group/Subgroup:

06517-0040

VSP 2 S

Jan-Dec

Diagnostic & Preventive Services: 80%

Basic Services: 80% (X-Rays)
Major Services: 80%

Major Services:

Annual Maximum:

Orthodontic Services:

Lifetime Maximum:

Adult Orthodontics:

Sealants:

No

Cleanings: 2 per year

Vision:

Plan: Plan Year:

Examination Copay:

Optometrist \$6.50Ophthalmologist \$6.50

Contact Lenses (Includes examination):

Disposable
 Non-disposable
 Sammason):

\$110 allowance
\$110 allowance

Medically necessary
 MESSA pays 100% of the approved amount

Eyeglass frames:

Life/AD&D:

\$50,000 Negotiated Life \$50,000 Negotiated AD&D

Negotiated LTD:

66.67% Benefit Level \$7,500 Maximum Benefit

90 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

\$130 allowance after copayment

COLA Provision - No

Education Supplement Program - No

Maternity - Yes

Freeze on Offsets - Yes



Life/AD&D:

Negotiated LTD:

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Effective Date: 01/01/2023 Monica McKay, Field Representative Print Date: 11/11/2022

Ancillary plans without medical

Dental: Group/Subgroup: 06517-0041

Diagnostic & Preventive Services: 80%

Basic Services: 80% (X-Rays)

Major Services: 80%
Annual Maximum: \$2,000
Orthodontic Services: 80%
Lifetime Maximum: \$2,000
Adult Orthodontics: No

Sealants: No Cleanings: 2 per year

Vision: VSP 2 S

\$50,000 Negotiated Life

Plan Year: Jan-Dec Examination Copay:

Optometrist \$6,50Ophthalmologist \$6.50

Contact Lenses (Includes examination):

DisposableNon-disposable\$110 allowance\$110 allowance

Medically necessary
 MESSA pays 100% of the approved amount

Eyeglass frames: \$130 allowance after copayment

\$50,000 Negotiated AD&D

66.67% Benefit Level 5% Minimum Benefit \$7,500 Maximum Benefit Survivor Income Benefit - No

90 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