CURRENT BARGAINING AGREEMENTS AND EMPLOYER SPONSORED HEALTH CARE PLANS			
	NICE Teachers Association/	NICE Chapter Local No. 2565	
	UP Education Association/	Michigan Council No. 25	
	MEA/NEA	AFSCME, AFL-CIO	
	(Teachers)	(Support Staff)	(Administration)
	Full Time Teachang Dals A	Overse and Odaff 40 00 line - Daily A	Administration Dels A
Insurance	Full Time Teachers - Pak A Medical: MESSA Choices	Support Staff 40-99 Hrs - Pak A Medical: MESSA Choices	Administration - Pak A Medical: MESSA Choices
	OV/UC/ER Copay: \$20/\$25/\$50	OV/UC/ER Copay: \$20/\$25/\$50	OV/UC/ER Copay: \$20/\$25/\$50
	In-Network Ded: \$200 Single; \$400 2-Person & Family	In-Network Ded: \$300 Single; \$600 2-Person & Family	In-Network Ded: \$300 Single; \$600 2-Person & Family
	In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family	In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family	In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family
	Out-of-Network Ded: \$400 Single; \$800 2-Person & Family	Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family	Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family
	Out-of-Network Coins: 20% of approved amount after deductible	Out-of-Network Coins: 20% of approved amount after deductible	Out-of-Network Coins: 20% of approved amount after deductible
	Out-of Network OOP Cap: \$2400 Single/\$4800 Family	Out-of Network OOP Cap: \$2600 Single/\$5200 Family	Out-of Network OOP Cap: \$2600 Single/\$5200 Family
	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Basic Term Life w/Med \$5,000 & AD&D
•	RX: MESSA Saver Rx Delta Dental 100: 80/80/80 (2 Cleanings)	RX: MESSA Saver Rx Delta Dental 100: 70/70/0 (2 Cleanings)	RX: MESSA Saver Rx Delta Dental 100: 80/80/80 (2 Cleanings)
	VSP-3	VSP-3	VSP-3 Plus
	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD		\$10,000 Will ABCB	70% of salary Max \$5,000 wait period: 60 days
	Full Time Teachers - Pak B	Support Staff 40-99 Hrs - Pak B	Administration - Pak B
Insurance	Cash in lieu of medical for TSA *currently \$500/mo.	Cash in lieu of medical for TSA *currently \$200/mo.	Cash in lieu of medical for TSA *see teacher amount
Prescription			
	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
	VSP-3	VSP-3	VSP-3 Plus
•	\$40,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD	Full Time Teachage Date O	Support Cloff 40.00 Here Delt 0	70% of salary Max \$5,000 wait period: 60 days
Insurance	Full Time Teachers - Pak C Medical: MESSA ABC Plan 1	Support Staff 40-99 Hrs - Pak C Medical: MESSA ABC Plan 1	Administration - Pak C Medical: MESSA ABC Plan 1
	In-Network Ded: \$1350 Single; \$2700 2-Person & Family	In-Network Ded: \$1350 Single; \$2700 2-Person & Family	In-Network Ded: \$1350 Single; \$2700 2-Person & Family
	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family	In-Network OOP Cap: \$2350 Single; \$2700 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family	In-Network OOP Cap: \$2350 Single; \$2700 2-Person & Parniy
	Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family
	Out-of-Network Coins: 20% of approved amount after deductible	Out-of-Network Coins: 20% of approved amount after deductible	Out-of-Network Coins: 20% of approved amount after deductible
	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family
	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Basic Term Life w/Med \$5,000 & AD&D
-	RX: MESSA ABC Rx	RX: MESSA ABC Rx	RX: MESSA ABC Rx
	Health Savings Account with Health Equity	Health Savings Account with Health Equity	Health Savings Account with Health Equity
	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
	VSP-3 \$30.000 with AD&D	VSP-3 \$15.000 with AD&D	VSP-3 Plus
Negotiated Life Negotiated LTD	φου,σου with ADαD		\$50,000 with AD&D 70% of salary Max \$5,000 wait period: 60 days
	Full Time Teachers - Pak D	Support Staff 30-39.99 Hrs - Non Pak	i i i i i i i i i i i i i i i i i i i
Insurance	Medical: MESSA ABC Plan 1	Medical: MESSA Choices	1
	In-Network Ded: \$1350 Single; \$2700 2-Person & Family	OV/UC/ER Copay: \$20/\$25/\$50	
	In-Network OOP Cap: \$3350 Single; \$6700 2-Person & Family	In-Network Ded: \$300 Single; \$600 2-Person & Family	
	Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family	
	Out-of-Network Coins: 20% of approved amount after deductible	Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family	
	Out-of-Network OOP Cap: \$6700 Single; \$13400 2-Person & Family	Out-of-Network Coins: 20% of approved amount after deductible	
	Includes Basic Term Life w/Med \$5,000 & AD&D	Out-of Network OOP Cap: \$2600 Single/\$5200 Family	
Duranistian	o Tine Du with Mandatan Mail	Includes Basic Term Life w/Med \$5,000 & AD&D	
	3-Tier Rx with Mandatory Mail	RX: MESSA Saver Rx	
	Delta Dental 100: 80/80/80 (2 Cleanings) VSP-3	Delta Dental 100: 70/70/0 (2 Cleanings) VSP-3	
	\$30.000 with AD&D	\$15.000 with AD&D	
Negotiated LTD	•••,•••	* ,	
	Part Time Teachers - Bundle 1 -Non Pak	Support Staff 30-39.99 Hrs - Non Pak	
	Medical: MESSA Choices	Medical: MESSA ABC Plan 1	
	OV/UC/ER Copay: \$20/\$25/\$50	In-Network Ded: \$1350 Single; \$2700 2-Person & Family	
	In-Network Ded: \$200 Single; \$400 2-Person & Family	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family	
	In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family	Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	
	Out-of-Network Ded: \$400 Single; \$800 2-Person & Family	Out-of-Network Coins: 20% of approved amount after deductible	
	Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2400 Single; \$4800 2-Person & Family	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	
	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Dasid Ferni Lile W/Meu \$5,000 & AD&D	
	RX: MESSA Saver Rx	RX: MESSA ABC Rx	
		Health Savings Account with Health Equity	
Dental		Delta Dental 100: 70/70/0 (2 Cleanings)	
Vision		VSP-3	
Negotiated Life		\$15,000 with AD&D	
Negotiated LTD	Deut Time Trackers Dundt de M. D. I.	Support Stoff 20:00 Has (6 torol 11 ) Mars P. 1	
Insurance	Part Time Teachers - Bundle 1 - Non Pak	Support Staff 20-29 Hrs (& teacher aides)-Non Pak	
	Medical: MESSA ABC Plan 1	Medical: MESSA Choices	
	In-Network Ded: \$1350 Single: \$2700 2-Person & Family	OV/UC/ER Copay: \$20/\$25/\$50	
	In-Network Ded: \$1350 Single; \$2700 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family	OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$300 Single; \$600 2-Person & Family	
	In-Network Ded: \$1350 Single; \$2700 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	In-Network Ded: \$300 Single; \$600 2-Person & Family	
	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family		
	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family	
	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single/\$5200 Family	
	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single/\$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D	
Prescription	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single/\$5200 Family	
Prescription	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single/\$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx	
Prescription	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
Prescription Dental Vision	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Cod: \$600 Single; \$1200 2-Person & Family Out-of-Network Codins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3)	
Prescription	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
Prescription Dental Vision Negotiated Life	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Cod: \$600 Single; \$1200 2-Person & Family Out-of-Network Codins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3)	
Prescription Dental Vision Negotiated Life	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aldes)-Non Pak Medical: MESSA ABC Plan 1 In-Network Ded: \$1350 Single; \$2700 2-Person & Family In-Network DOP Cap: \$2350 Single; \$4700 2-Person & Family	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network OOP Cap: \$2500 Single; \$4700 2-Person & Family In-Network OOP Cap: \$2500 Single; \$4700 2-Person & Family Uut-of-Network ODE 42700 Single; \$4400 2-Person & Family	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OPC ap; \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$4200 2-Person & Family Out-of-Network Coims: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single;\$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network OOP Cap: \$2350 Single; \$2700 2-Person & Family Un-Network Ded: \$1350 Single; \$4700 2-Person & Family Out-of-Network Coims: 20% of approved amount after deductible	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Coims: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$1200 2-Person & Family Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network Ded: \$1350 Single; \$2700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$400 2-Person & Family Out-of-Network Coims: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2400 Single; \$9400 2-Person & Family	
Prescription Dental Vision Negotiated Life Negotiated LTD Insurance	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Colins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aldes)-Non Pak Medical: MESSA ABC Plan 1 In-Network Ded: \$1350 Single; \$2700 2-Person & Family In-Network Ded: \$2500 Single; \$24700 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network Coins: 20% of approved amount after deductible	
Prescription Dental Vision Negotiated Life Negotiated LTD	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network OOP Cap: \$2500 Single; \$2700 2-Person & Family In-Network OOP Cap: \$2500 Single; \$4700 2-Person & Family Out-of-Network OOP Cap: \$4700 Single; \$4400 2-Person & Family Out-of-Network OOP Cap: \$4700 Single; \$4000 2-Person & Family In-Network OOP Cap: \$4700 Single; \$4000 2-Person & Family Out-of-Network OOP Cap: \$4700 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	
Prescription Dental Vision Negotiated Life Negotiated LTD Insurance	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Colns: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity Part Time Teachers - Bundle 2 - Non Pak	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OPC ap; \$2300 Single; \$4600 2-Person & Family Out-of-Network Codis; \$200 Single; \$4600 2-Person & Family Out-of-Network Codis; 20% of approved amount after deductible Out-of Network OOP Cap; \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network OOP Cap: \$2300 Single; \$4700 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network Coins: 20% of approved amount after deductible Notel Network Coins: 20% of approved amount after deductible Out-of-Network Coins: 20% of approved amount after deductible Notel Network Coins: 20% of approved amount after deductible Network Coins: 20% of approved amount after	
Prescription Dental Vision Negotiated Life Negotiated LTD Insurance	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$2400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Core: \$600 Single; \$1200 2-Person & Family Out-of Network Core: \$200 Single; \$1200 2-Person & Family Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$400 2-Person & Family Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
Prescription Dental Vision Negotiated Life Negotiated LTD Insurance	In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$4900 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx Health Savings Account with Health Equity Part Time Teachers - Bundle 2 - Non Pak	In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Cocins: 20% of approved amount after deductible Out-of Network Cocins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single; \$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then Delta Dental 100:70/70/0) n/a (unless Grndfthr then VSP-3) \$5,000 with AD&D Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA ABC Plan 1 In-Network OOP Cap: \$2300 Single; \$4700 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network Coins: 20% of approved amount after deductible Notel Network Coins: 20% of approved amount after deductible Out-of-Network Coins: 20% of approved amount after deductible Notel Network Coins: 20% of approved amount after deductible Network Coins: 20% of approved amount	