	CURRENT RADICALNING	ACREMENTS AND EMPLOYER SPONSORED HEALTH CAL	DE DI ANO
	NICE Teachers Association/	AGREEMENTS AND EMPLOYER SPONSORED HEALTH CAI  NICE Chapter Local No. 2565	RE PLANS
	UP Education Association/	Michigan Council No. 25	
	MEA/NEA	AFSCME, AFL-CIO	
	(Teachers)	(Support Staff)	(Administration)
	Full Time Teachers Dale A	Comment Staff 40 00 Har Bala A	Administration Dale 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 Coins: 20% of approved amount after deductible	Out-of-Network Ded: \$600 Single; \$1200 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 Coins: 20% of approved amount after deductible
	Out-of Network OOP Cap: \$2400 Single/\$4800 Family	Out-of Network CORS: 20% of approved amount after deductable Out-of Network OOP Cap: \$2600 Single/\$5200 Family	Out-of Network CORS: 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	Includes Basic Term Life w/Med \$5,000 & AD&D	Includes Basic Term Life w/Med \$5,000 & AD&D
Prescription	RX: MESSA Saver Rx	RX: MESSA Saver Rx	RX: MESSA Saver Rx
Dental	Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings) VSP 3 G	Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings) VSP 3	Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings) VSP 3 Plus
Vision Negotiated Life	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD	\$60,000 Wall / 15 d.5	\$10,000 Mar/12 a2	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 Dental	Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)	Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)	Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings)
Vision	VSP 3 G	VSP 3	VSP 3 Plus
Negotiated Life	\$40,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD			70% of salary Max \$5,000 wait period: 60 days
Incurence	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
Insurance	In-Network Ded: \$1400 Single; \$2800 2-Person & Family	In-Network Ded: \$1400 Single; \$2800 2-Person & Family	Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 2-Person & Family
	In-Network OOP Cap: \$2350 Single; \$4700 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	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 Includes Basic Term Life w/Med \$5,000 & AD&D	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D
Prescription	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
Dental	Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)	Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)	Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings)
Vision	VSP 3 G	VSP 3	VSP 3 Plus
Negotiated Life Negotiated LTD	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D 70% of salary Max \$5,000 wait period: 60 days
riogotiatou 2.2	Full Time Teachers - Pak D	Support Staff 30-39.99 Hrs - Non Pak	10% of balary max \$6,000 was ponds. 50 days
Insurance	Medical: MESSA ABC Plan 1	Medical: MESSA Choices	
	In-Network Ded: \$1400 Single; \$2800 2-Person & Family	OV/UC/ER Copay: \$20/\$25/\$50	
	In-Network OOP Cap: \$3350 Single; \$6700 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	
	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	
Drocorintion	2 Tier Dy with Mandatory Mail	Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA Saver Rx	
Prescription Dental	3-Tier Rx with Mandatory Mail Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)	Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)	
Vision	VSP 3 G	VSP 3	
Negotiated Life	\$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	
Insurance	Medical: MESSA Choices	Medical: MESSA ABC Plan 1	
	OV/UC/ER Copay: \$20/\$25/\$50	In-Network Ded: \$1400 Single; \$2800 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: \$4700 Single; \$9400 2-Person & Family	
	Out-of-Network OOP Cap: \$2400 Single; \$4800 2-Person & Family	Includes Basic Term Life w/Med \$5,000 & AD&D	
	Includes Basic Term Life w/Med \$5,000 & AD&D		
Prescription	RX: MESSA Saver Rx	RX: MESSA ABC Rx	
Dental		Health Savings Account with Health Equity Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)	
Vision		VSP 3	
Negotiated Life		\$15,000 with AD&D	
Negotiated LTD	Don't Time Toronkom Don'd 4 No. D. I	Cummout Staff 20 00 Haz In	
Insurance	Part Time Teachers - Bundle 1 - Non Pak Medical: MESSA ABC Plan 1	Support Staff 20-29 Hrs (& teacher aides)-Non Pak Medical: MESSA Choices	
	In-Network Ded: \$1400 Single; \$2800 2-Person & Family	OV/UC/ER Copay: \$20/\$25/\$50	
	In-Network OOP Cap: \$2350 Single; \$4700 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: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Out-of-Network Coins: 20% of approved amount after deductible Out-of Network OOP Cap: \$2600 Single/\$5200 Family	
	The state of the s	Includes Basic Term Life w/Med \$5,000 & AD&D	
Prescription	RX: MESSA ABC Rx	RX: MESSA Saver Rx	
Danta!	Health Savings Account with Health Equity	-/- (	
Dental Vision		n/a (unless Grndfthr then Delta Dental 100:70/70/0:0/1000) n/a (unless Grndfthr then VSP 3)	
Negotiated Life		\$5,000 with AD&D	
Negotiated LTD			
	Part Time Teachers - Bundle 2 - Non Pak	Support Staff 20-29 Hrs (& teacher aides)-Non Pak	
Insurance		Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 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	
		Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family	
Prescription		Includes Basic Term Life w/Med \$5,000 & AD&D RX: MESSA ABC Rx	
. resemption		Health Savings Account with Health Equity	
Dental	Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)	n/a (unless Grndfthr then Delta Dental 100:70/70/0:0/1000)	
Vision	VSP 3 G	n/a (unless Grndfthr then VSP 3)	
Negotiated Life		\$5,000 with AD&D	
Negotiated LTD		1	1