

CURRENT BARGAINING AGREEMENTS AND EMPLOYER SPONSORED HEALTH CARE PLANS			
	NICE Teachers Association/ UP Education Association/ MEA/NEA (Teachers)	NICE Chapter Local No. 2565 Michigan Council No. 25 AFSCME, AFL-CIO (Support Staff)	(Administration)
	Full Time Teachers - Pak A	Support Staff 40-99 Hrs - Pak A	Administration - Pak A
Insurance	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$200 Single; \$400 2-Person & Family In-Network OOP Cap: \$2200 Single; \$4400 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 OOP Cap: \$2400 Single/\$4800 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 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	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 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	RX: MESSA Saver Rx	RX: MESSA Saver Rx	RX: MESSA Saver Rx
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	\$30,000 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
	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
	Full Time Teachers - Pak C	Support Staff 40-99 Hrs - Pak C	Administration - Pak C
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 Includes Basic Term Life w/Med \$5,000 & AD&D	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 Includes Basic Term Life w/Med \$5,000 & AD&D	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 Includes Basic Term Life w/Med \$5,000 & AD&D
Prescription	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx 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	\$30,000 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
	Full Time Teachers - Pak D	Support Staff 30-39.99 Hrs - Non Pak	
Insurance	Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$3350 Single; \$6700 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: \$6700 Single; \$13400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 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	3-Tier Rx with Mandatory Mail	RX: MESSA Saver Rx	
Dental	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 OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$200 Single; \$400 2-Person & Family In-Network OOP Cap: \$2200 Single; \$4400 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 OOP Cap: \$2400 Single; \$4800 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	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 Includes Basic Term Life w/Med \$5,000 & AD&D	
Prescription	RX: MESSA Saver Rx	RX: MESSA ABC Rx Health Savings Account with Health Equity	
Dental		Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)	
Vision		VSP 3	
Negotiated Life		\$15,000 with AD&D	
Negotiated LTD			
	Part Time Teachers - Bundle 1 - 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 Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 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	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA Saver Rx	
Dental		n/a (unless Grndfthr then Delta Dental 100:70/70/0:0/1000)	
Vision		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 Includes Basic Term Life w/Med \$5,000 & AD&D	
Prescription		RX: MESSA ABC Rx 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			