

<b>AAA 2014-2015 INSURANCE COVERAGE</b>								
<b>ALL BENEFITS EFFECTIVE 1ST OF MONTH FOLLOWING</b>								
<b>1ST DAY CONTRACTUAL ACTIVE DUTY</b>								
<b><u>LIFE INSURANCE-UNUM</u></b>								
75,000 Basic Life								
75,000 ADD								
Optional Coverage Available at employee expense								
<b><u>LTD-LINCOLN FINANCIAL</u></b>								
Full Time Administrators								
66 2/3% of salary								
7,000 benefit maximum								
180 day elimination period								
Minimum hrs per week 20								
<b><u>MEDICAL-MESSA</u></b>								
MESSA ABC Plan 1					<b>Single</b>	<b>2 P</b>	<b>FF</b>	
In Network Ded 1300/2600					484.89	1091.02	1357.72	
Out Network Ded 2600/5200								
Saver RX								
5,000 Life Insurance								
Optional Coverage available								
Employee Premium Contribution 20%					\$96.98	\$218.20	\$271.54	
<b><u>DENTAL-DELTA DENTAL OF MICHIGAN</u></b>								
90/10 Plan								
\$1,000.00 per year benefit								
\$900.00 per lifetime orthodontic								
Plan year March 1 thru February								
<b><u>VISION-VISION SERVICE PLAN</u></b>								
VSP3								
1 exam, pair of glasses or contacts per year								
Plan year September 1 thru August 31								
<b><u>OPTION TO HEALTH</u></b>								
1 association member participating = 27% of annual premium of qualified plan paid								
over (10) months								
x 2 association members participating = 33% of annual premium of qualified plan paid								
over (10) months								
3 or more association members participating = 39% of annual premium of qualified								
plan paid over (10) months								
<b><u>AFLAC-SECTION 125-OPTIONAL</u></b>								
Unreimbursed medical limit - \$2500.00								

Child Care limit - \$5000.00						
Plan year July 1 thru June 30						