

**AEA 2014-2015 INSURANCE COVERAGE**

**ALL BENEFITS EFFECTIVE THE 1ST OF MONTH FOLLOWING THE 1ST DAY OF CONTRACTUAL ACTIVE DUTY**

**LIFE INSURANCE-UNUM**

\$50,000 Basic Life  
\$50,000 Accidental Death and Dismemberment  
Optional Coverage Available at employee expense

**LTD-LINCOLN FINANCIAL**

Full Time Teacher  
66 2/3% of salary  
\$7,000 benefit maximum per month  
180 day elimination period  
No waiting period  
Minimum Hrs per week 20

Part Time Teacher  
66 2/3% of salary  
\$7,000 benefit maximum per month  
180 day elimination period  
No waiting period  
Minimum Hrs Per week 18

**MEDICAL-CHOICES**

MESSA ABC Plan 1  
\$1,300/\$2,600 Deductible  
\$1,000/\$2,000 Employer Load in 2 disbursements  
Saver RX  
\$5,000 Life Insurance  
Optional Coverage available  
Employee Premium Contribution 20%

	<b>Single</b>	<b>2 Person</b>	<b>Full Family</b>
	Per Month	Per Month	Per Month
	693.14	1557.26	1937.47
	20%	20%	20%
	\$138.63	\$311.45	\$387.49
			Per Month (not Pay)

**DENTAL REIMBURSEMENT**

Reimbursement plan  
First \$400 payable as claims submitted  
\$2,500 allowable for submission per family member  
\$1,000 allowable amount may be for orthodontics  
Monthly payments September-June  
Final payout August  
Plan year runs July 1 thru June 31

**VISION-VISION SERVICE PLAN**

VSP 3  
1 exam, pair of glasses or contacts per year  
Plan year runs September 1 thru August 31

**OPTION TO HEALTH**

AEA (Single and Two Person) Five hundred dollars  
(\$500.00) per month for 10 months September thru June (\$5,000)  
AEA (Full Family) FTE that participate, will  
change to \$600 per month if at least 8 AEA Full Family (over the current  
number) take the opt-out.

**AFLAC-SECTION 125-OPTIONAL**

Plan year runs July 1 thru June 30  
Unreimbursed medial limit - \$2500.00  
Child Care limit - \$5,000.00