

**Pontiac School District
MESSA Pak Summary
ADMINISTRATORS/PASA 2019**

PAK A

MESSA Choices \$200 Single/\$400 In-network deductible 0% Co-insurance
\$5 Office Visit copay, \$10 Urgent Care copay, \$25 ER copay
Saver RX

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%
Class 3: Major Services 90% Class 4: Orthodontics 90%
Class 1, 2, & 3 annual max is \$1,200 Class 4 lifetime max is \$1,500

VSP 3 Contact allowance \$115: Frame allowance \$65: Lenses covered

Long Term Disability 60%:\$3,500 monthly benefit
Waiting period: 180 calendar day straight wait
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5,000 basic term life with medical

PAK B

NOTE: THIS PLAN DOES NOT INCLUDE MEDICAL COVERAGE

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%
Class 3: Major Services 90% Class 4: Orthodontics 90%
Class 1, 2, & 3 annual max is \$1,200 Class 4 lifetime max is \$1,500

VSP 3 Contact allowance \$115: Frame allowance \$65:Lenses covered

Long Term Disability 60%:\$3,500 monthly benefit
Waiting period: 180 calendar day straight wait
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

PAK C

MESSA ABC-1 \$1,350 Single/\$2,700 In-network deductible: 0% Co-insurance
ABC RX Plan
Health Savings Account with Health Equity available

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%
Class 3: Major Services 90% Class 4: Orthodontics 90%
Class 1, 2, & 3 annual max is \$1,200 Class 4 lifetime max is \$1,500

VSP 3 Contact allowance \$115: Frame allowance \$65:Lenses covered

Long Term Disability 60%:\$3,500 monthly benefit
Waiting period: 180 calendar day straight wait
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5000 basic term life with medical

PAK D

MESSA ABC-2 \$2,000 Single/\$4,000 In-network deductible 0% Co-insurance
ABC RX Plan
Health Savings Account with Health Equity available

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%
Class 3: Major Services 90% Class 4: Orthodontics 90%
Class 1, 2, & 3 annual max is \$1,200 Class 4 lifetime max is \$1,500

VSP 3 Contact allowance \$115: Frame allowance \$65: Lenses covered

Long Term Disability 60%:\$3,500 monthly benefit
Waiting period: 180 calendar day straight wait
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5000 basic term life with medical

Opt Out - \$160.00 per month deposited into a TSA account. This option does not include medical, dental, or vision coverage

Full summary plans for the above benefits can be found at:

<http://www.pontiac.k12.mi.us/Page/225>

Pak A/Choices	
Single	\$140.58
2-Person	\$356.24
Family	\$411.07
Pak C/ABC-1	
Single	\$ 60.20
2-Person	\$175.39
Family	\$186.01
Pak D/ABC-2	
Single	\$ 39.90
2-Person	\$129.70
Family	\$129.16