



Lake Orion Community Schools Administrator

MESSA PAK Benefit Summary Description

For employees electing health insurance: **PAK A**

Health:	MESSA Choices/Choice II \$10/20 Prescription Co-pay (Includes \$5,000 AD&D Basic Term Life)	
Negotiated LTD:	66 2/3% Maximum Monthly Salary \$12,000 \$8,000 Maximum Monthly Income 60 Calendar days straight wait Alcohol/Drug-Same as any other illness Maternity Coverage,Rehabilitation Benefits 2 year own occupation	5% Minimum Payout Survivor Income Benefit – 6 months Pre-Existing Condition Waiver Primary Social Security Offset Mental/Nervous-Same as any other illness Freeze on offsets
Negotiated Life:	2 times salary with AD&D up to maximum of \$275,000	
Vision:	VSP-3 Plus Plan Year July 1-June 30	
Delta Dental:	0901-0009	100/90/90/90: \$1,500 Class I, II, & III Maximum Cleanings: 2

For employees not electing health insurance: **PAK B**

Health:	None	
Negotiated LTD:	66 2/3% Maximum Monthly Salary \$12,000 \$8,000 Maximum Monthly Income 60 Calendar days straight wait Alcohol/Drug-Same as any other illness Maternity Coverage,Rehabilitation Benefits 2 year own occupation	5% Minimum Payout Survivor Income Benefit – 6 months Pre-Existing Condition Waiver Primary Social Security Offset Mental/Nervous-Same as any other illness Freeze on offsets
Negotiated Life:	2 times salary with AD&D up to maximum of \$275,000	
Vision:	VSP-3 Plus Plan Year July 1-June 30	
Delta Dental:	0901-0011	100/90/90/90: \$1,500 Class I, II, & III Maximum Cleanings: 2