



Lake Orion Community Schools *Building Secretary*

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 \$2,500 \$3,750 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 Family Social Security Offset Freeze on offsets
Negotiated Life:	\$30,000	\$30,000 AD&D
Vision:	VSP-2 Plan Year July 1-June 30	
Delta Dental:	441-0007	80/80/80/87: \$1,500 Class I, II, & III Yearly Maximum \$1,000 Class IV lifetime benefit \$800 Cleanings: 2

For employees not electing health insurance: PAK B

Health:	None	
Negotiated LTD:	66 2/3% Maximum Monthly Salary \$2,500 \$3,750 Maximum Monthly Income 60 Calendar day 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 Family Social Security Offset Freeze on offsets
Negotiated Life:	\$30,000	\$30,000 AD&D
Vision:	VSP-2	Plan Year July 1-June 30
Delta Dental:	441-0009	80/80/80/80: \$1,000 Class I, II, & III Maximum Class IV lifetime benefit \$800 Cleanings: 2