



## Lake Orion Community Schools

### *Teacher*

#### 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 \$7,500 \$5,000 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 Family Social Security Offset Freeze on offsets
Negotiated Life:	\$45,000		\$45,000 AD&D
Vision:	VSP-3 Plus Platinum		Plan Year July 1-June 30
Delta Dental:	0901-0005	100/90/90/90: Cleanings: 2	\$1,500 Class I, II, & III Maximum Plan Year July 1-June 30

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

Health:	None		
Negotiated LTD:	66 2/3% Maximum Monthly Salary \$7,500 \$5,000 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:	\$50,000		\$50,000 AD&D
Vision:	VSP-3 Plus Platinum		Plan Year July 1-June 30
Delta Dental:	0901-0007	100/90/90/90: Cleanings: 2	\$1,500 Class I, II, & III Maximum Plan Year July 1-June 30