

**CURRENT BARGAINING AGREEMENTS AND EMPLOYER SPONSORED HEALTH CARE PLANS**

	NICE Teachers Association/ UP Education Association/ MEA/NEA (Teachers)	NICE Chapter Local No. 2565 Michigan Council No. 25 AFSCME, AFL-CIO (Support Staff)	(Administration)
	<b>Full Time Teachers - Pak A</b>	<b>Support Staff 40-99 Hrs - Pak A</b>	<b>Administration - Pak A</b>
<b>Insurance</b>	Medical: MESSA Choices II OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$200/\$400, Out-\$400/\$800 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$300/\$600, Out-\$600/\$1200 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$300/\$600, Out-\$600/\$1200 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D
<b>Prescription</b>	MESSA Choices II RX Drug Copay: \$10 Generic/\$20 Brand Name	RX: MESSA Saver Rx	RX: MESSA Saver Rx
<b>Dental</b>	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
<b>Vision</b>	VSP-3	VSP-3	VSP-3 Plus
<b>Negotiated Life</b>	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
<b>Negotiated LTD</b>			70% of salary Max \$5,000 wait period: 60 days
	<b>Full Time Teachers - Pak B</b>	<b>Support Staff 40-99 Hrs - Pak B</b>	<b>Administration - Pak B</b>
<b>Insurance</b>	Cash in lieu of medical for TSA *currently \$500/mo.	Cash in lieu of medical for TSA *currently \$200/mo.	Cash in lieu of medical for TSA *see teacher amount
<b>Prescription</b>			
<b>Dental</b>	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
<b>Vision</b>	VSP-3	VSP-3	VSP-3 Plus
<b>Negotiated Life</b>	\$40,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
<b>Negotiated LTD</b>			70% of salary Max \$5,000 wait period: 60 days
	<b>Full Time Teachers - Pak C</b>	<b>Support Staff 40-99 Hrs - Pak C</b>	<b>Administration - Pak C</b>
<b>Insurance</b>	Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D
<b>Prescription</b>	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx Health Savings Account with Health Equity
<b>Dental</b>	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
<b>Vision</b>	VSP-3	VSP-3	VSP-3 Plus
<b>Negotiated Life</b>	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
<b>Negotiated LTD</b>			70% of salary Max \$5,000 wait period: 60 days
	<b>Part Time Teachers - Bundle 1 -Non Pak</b>	<b>Support Staff 30-39.99 Hrs - Non Pak</b>	
<b>Insurance</b>	Medical: MESSA Choices II OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$200/\$400, Out-\$400/\$800 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$300/\$600, Out-\$600/\$1200 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D	
<b>Prescription</b>	MESSA Choices II RX Drug Copay: \$10 Generic/\$20 Brand Name	RX: MESSA Saver Rx	
<b>Dental</b>		Delta Dental 100: 70/70/0 (2 Cleanings)	
<b>Vision</b>		VSP-3	
<b>Negotiated Life</b>		\$15,000 with AD&D	
<b>Negotiated LTD</b>			
	<b>Part Time Teachers - Bundle 1 - Non Pak</b>	<b>Support Staff 30-39.99 Hrs - Non Pak</b>	
<b>Insurance</b>	Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	
<b>Prescription</b>	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx Health Savings Account with Health Equity	
<b>Dental</b>		Delta Dental 100: 70/70/0 (2 Cleanings)	
<b>Vision</b>		VSP-3	
<b>Negotiated Life</b>		\$15,000 with AD&D	
<b>Negotiated LTD</b>			
	<b>Part Time Teachers - Bundle 2 - Non Pak</b>	<b>Support Staff 20-29 Hrs (&amp; teacher aides)-Non Pak</b>	
<b>Insurance</b>		Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 Deductible: In-\$300/\$600, Out-\$600/\$1200 Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Includes Basic Term Life w/Med \$5,000 & AD&D	
<b>Prescription</b>		RX: MESSA Saver Rx	
<b>Dental</b>	Delta Dental 100: 80/80/80 (2 Cleanings)	n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
<b>Vision</b>	VSP-3	n/a (unless Grndfthr then VSP-3)	
<b>Negotiated Life</b>		\$5,000 with AD&D	
<b>Negotiated LTD</b>			
		<b>Support Staff 20-29 Hrs (&amp; teacher aides)-Non Pak</b>	
<b>Insurance</b>		Medical: MESSA ABC Plan 1 In-Network Ded: \$1250 Single; \$2500 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2500 Single; \$5000 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single; \$4000 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	
<b>Prescription</b>		RX: MESSA ABC Rx Health Savings Account with Health Equity	
<b>Dental</b>		n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
<b>Vision</b>		n/a (unless Grndfthr then VSP-3)	
<b>Negotiated Life</b>		\$5,000 with AD&D	
<b>Negotiated LTD</b>			