

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)
	Full Time Teachers - Pak A	Support Staff 40-99 Hrs - Pak A	Administration - Pak A
Insurance	Medical: MESSA Choices 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
Prescription	RX: MESSA Saver Rx	RX: MESSA Saver Rx	RX: MESSA Saver Rx
Dental	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
Vision	VSP-3	VSP-3	VSP-3 Plus
Negotiated Life	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD			70% of salary Max \$5,000 wait period: 60 days
	Full Time Teachers - Pak B	Support Staff 40-99 Hrs - Pak B	Administration - Pak B
Insurance	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
Prescription			
Dental	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
Vision	VSP-3	VSP-3	VSP-3 Plus
Negotiated Life	\$40,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD			70% of salary Max \$5,000 wait period: 60 days
	Full Time Teachers - Pak C	Support Staff 40-99 Hrs - Pak C	Administration - Pak C
Insurance	Medical: MESSA ABC Plan 1 In-Network Ded: \$1300 Single; \$2600 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2600 Single; \$5200 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
Prescription	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
Dental	Delta Dental 100: 80/80/80 (2 Cleanings)	Delta Dental 100: 70/70/0 (2 Cleanings)	Delta Dental 100: 80/80/80 (2 Cleanings)
Vision	VSP-3	VSP-3	VSP-3 Plus
Negotiated Life	\$30,000 with AD&D	\$15,000 with AD&D	\$50,000 with AD&D
Negotiated LTD			70% of salary Max \$5,000 wait period: 60 days
	Part Time Teachers - Bundle 1 -Non Pak	Support Staff 30-39.99 Hrs - Non Pak	
Insurance	Medical: MESSA Choices 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	
Prescription	RX: MESSA Saver Rx	RX: MESSA Saver Rx	
Dental		Delta Dental 100: 70/70/0 (2 Cleanings)	
Vision		VSP-3	
Negotiated Life		\$15,000 with AD&D	
Negotiated LTD			
	Part Time Teachers - Bundle 1 - Non Pak	Support Staff 30-39.99 Hrs - Non Pak	
Insurance	Medical: MESSA ABC Plan 1 In-Network Ded: \$1300 Single; \$2600 2-Person & Family In-Network OOP Cap: \$1000 Single; \$2000 2-Person & Family Out-of-Network Ded: \$2600 Single; \$5200 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	
Prescription	RX: MESSA ABC Rx Health Savings Account with Health Equity	RX: MESSA ABC Rx Health Savings Account with Health Equity	
Dental		Delta Dental 100: 70/70/0 (2 Cleanings)	
Vision		VSP-3	
Negotiated Life		\$15,000 with AD&D	
Negotiated LTD			
	Part Time Teachers - Bundle 2 - Non Pak	Support Staff 20-29 Hrs (& teacher aides)-Non Pak	
Insurance		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	
Prescription		RX: MESSA Saver Rx	
Dental	Delta Dental 100: 80/80/80 (2 Cleanings)	n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
Vision	VSP-3	n/a (unless Grndfthr then VSP-3)	
Negotiated Life		\$5,000 with AD&D	
Negotiated LTD			
		Support Staff 20-29 Hrs (& teacher aides)-Non Pak	
Insurance		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	
Prescription		RX: MESSA ABC Rx Health Savings Account with Health Equity	
Dental		n/a (unless Grndfthr then Delta Dental 100:70/70/0)	
Vision		n/a (unless Grndfthr then VSP-3)	
Negotiated Life		\$5,000 with AD&D	
Negotiated LTD			