

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

|                        | NICE Teachers Association/<br>UP Education Association/<br>MEA/NEA<br>(Teachers)   | NICE Chapter Local No. 2565<br>Michigan Council No. 25<br>AFSCME, AFL-CIO<br>(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<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$200 Single; \$400 2-Person & Family<br>In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family<br>Out-of-Network Ded: \$400 Single; \$800 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2400 Single/\$4800 Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D             | Medical: MESSA Choices<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$300 Single; \$600 2-Person & Family<br>In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family<br>Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2600 Single/\$5200 Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D | Medical: MESSA Choices<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$300 Single; \$600 2-Person & Family<br>In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family<br>Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2600 Single/\$5200 Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D |
| <b>Prescription</b>    | RX: MESSA Saver Rx   | RX: MESSA Saver Rx  | RX: MESSA Saver Rx  |
| <b>Dental</b>          | Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)  | Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)   | Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings)   |
| <b>Vision</b>          | VSP 3 G  | 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: 1300/1300 (2 Cleanings)  | Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)   | Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings)   |
| <b>Vision</b>          | VSP 3 G  | 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<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                            | Medical: MESSA ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                 | Medical: MESSA ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                 |
| <b>Prescription</b>    | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity  | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity   | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity   |
| <b>Dental</b>          | Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)  | Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)   | Delta Dental 100: 80/80/80: 1500/1000 (2 Cleanings)   |
| <b>Vision</b>          | VSP 3 G  | 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 D</b>  | <b>Support Staff 30-39.99 Hrs - Non Pak</b>   |   |
| <b>Insurance</b>       | Medical: MESSA ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$3350 Single; \$6700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$6700 Single; \$13400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                           | Medical: MESSA Choices<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$300 Single; \$600 2-Person & Family<br>In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family<br>Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2600 Single/\$5200 Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D |   |
| <b>Prescription</b>    | 3-Tier Rx with Mandatory Mail  | RX: MESSA Saver Rx  |   |
| <b>Dental</b>          | Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)  | Delta Dental 100: 70/70/0: 0/1000 (2 Cleanings)   |   |
| <b>Vision</b>          | VSP 3 G  | VSP 3   |   |
| <b>Negotiated Life</b> | \$30,000 with AD&D   | \$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 Choices<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$200 Single; \$400 2-Person & Family<br>In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family<br>Out-of-Network Ded: \$400 Single; \$800 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2400 Single; \$4800 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D | Medical: MESSA ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                 |   |
| <b>Prescription</b>    | RX: MESSA Saver Rx   | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity   |   |
| <b>Dental</b>          |  | Delta Dental 100: 70/70/0: 0/1000 (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 20-29 Hrs (&amp; teacher aides)-Non Pak</b>  |   |
| <b>Insurance</b>       | Medical: MESSA ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                            | Medical: MESSA Choices<br>OV/UC/ER Copay: \$20/\$25/\$50<br>In-Network Ded: \$300 Single; \$600 2-Person & Family<br>In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family<br>Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$2600 Single/\$5200 Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D |   |
| <b>Prescription</b>    | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity  | RX: MESSA Saver Rx  |   |
| <b>Dental</b>          |  | n/a (unless Grndfthr then Delta Dental 100:70/70/0:0/1000)  |   |
| <b>Vision</b>          |  | n/a (unless Grndfthr then VSP 3)  |   |
| <b>Negotiated Life</b> |  | \$5,000 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 ABC Plan 1<br>In-Network Ded: \$1350 Single; \$2700 2-Person & Family<br>In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family<br>Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family<br>Out-of-Network Coins: 20% of approved amount after deductible<br>Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family<br>Includes Basic Term Life w/Med \$5,000 & AD&D                 |   |
| <b>Prescription</b>    |  | RX: MESSA ABC Rx<br>Health Savings Account with Health Equity   |   |
| <b>Dental</b>          | Delta Dental 100: 80/80/80: 1300/1300 (2 Cleanings)  | n/a (unless Grndfthr then Delta Dental 100:70/70/0:0/1000)  |   |
| <b>Vision</b>          | VSP 3 G  | n/a (unless Grndfthr then VSP 3)  |   |
| <b>Negotiated Life</b> |  | \$5,000 with AD&D   |   |
| <b>Negotiated LTD</b>  |  |   |   |