

**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 OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$200 Single; \$400 2-Person & Family In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family Out-of-Network Ded: \$400 Single; \$800 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2400 Single/\$4800 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2600 Single/\$5200 Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2600 Single/\$5200 Family 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 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 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: 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 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$3350 Single; \$6700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$6700 Single; \$13400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2600 Single/\$5200 Family 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 OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$200 Single; \$400 2-Person & Family In-Network OOP Cap: \$2200 Single; \$4400 2-Person & Family Out-of-Network Ded: \$400 Single; \$800 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2400 Single; \$4800 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA ABC Plan 1 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	
<b>Prescription</b>	RX: MESSA Saver Rx	RX: MESSA ABC Rx 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 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 2-Person & Family Includes Basic Term Life w/Med \$5,000 & AD&D	Medical: MESSA Choices OV/UC/ER Copay: \$20/\$25/\$50 In-Network Ded: \$300 Single; \$600 2-Person & Family In-Network OOP Cap: \$2300 Single; \$4600 2-Person & Family Out-of-Network Ded: \$600 Single; \$1200 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2600 Single/\$5200 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 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 In-Network Ded: \$1400 Single; \$2800 2-Person & Family In-Network OOP Cap: \$2350 Single; \$4700 2-Person & Family Out-of-Network Ded: \$2700 Single; \$5400 2-Person & Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$4700 Single; \$9400 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>	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>			