MESSA Summary of Benefits

Health Insurance (4 options): **Option 1: MESSA Choices II PPO** In-Network Deductible: \$500 single/\$1000 family Copay Amounts: \$20 Office Visit, \$25 Urgent Care, \$50 Emergency Room Rx Copay: Saver Rx: \$20/\$25/\$50 w/o Voluntary Abortion w/ Adult Immunizations **Option 2: MESSA ABC Plan 1** In-Network Deductible: \$1,600 single/\$3,200 family Rx Copay: ABC RX **Option 3: MESSA Choices** In-Network Deductible: \$1000 Single/\$2000 family Copay Amounts: \$20 Office Visit, \$25 Urgent Care, \$50 Emergency Room; 20% Coinsurance Rx Copay: Saver Rx w/o Voluntary Abortion w/ Adult Immunizations **Option 4: MESSA ABC Plan 1** In-Network Deductible: \$1,600 single/\$3,200family Rx Copay: 3Tier Mail Cash in Lieu of Health Insurance: \$7,702.85 annually Plan Year: January 1 – December 31

Dental: \$1,000 maximum per family member per plan year January 1 to December 31 Exam: 2 per year @ 60% Restorative: 50 R&C Oral Surgery, Endodontics, Periodontics: 50% R&C Orthodontics: \$500 lifetime max to age 19

Vision: VSP 3 Plus Vision per plan year January 1 to December 31 Every 12 months Frames: \$80

Negotiated Long Term Disability: 70% of Salary, maximum \$4,000 per month 30 day elimination period or whenever all sick days are exhausted

Basic Life \$25,000 PAK Life, \$25,000 PAK AD&D Basic Term Life W/Medical \$5,000