

**Pontiac School District  
MESSA Pak Summary  
ADMINISTRATORS/PASA 2016/17**

**PAK A**

MESSA Choices \$200 Single/\$400 Family In-network deductible:\$400 Single/\$800 Family Out-of-network  
\$5 Office Visit copay, \$10 Urgent Care copay, \$25 ER copay  
MESSA Saver RX

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%  
Class 3: Major Services 90% Class 4: Orthodontics 90%  
Class 1, 2, &3 annual max is \$1200 Class 4 lifetime max is \$1500

VSP 3 Contact allowance \$115:Frame allowance \$65:Lenses covered

Long Term Disability 60%:\$3500 monthly benefit  
Waiting period: 180 calendar year straight wait  
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5000 basic term life with medical

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**PAK B**

For employee not electing Medical

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%  
Class 3: Major Services 90% Class 4: Orthodontics 90%  
Class 1, 2, &3 annual max is \$1500 Class 4 lifetime max is \$1500

VSP 3 Contact allowance \$115:Frame allowance \$65:Lenses covered

Long Term Disability 60%:\$3500 monthly benefit  
Waiting period: 180 calendar year straight wait  
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Compensation \$160 per month for a tax shelter annuity (set up by EMPLOYEE)

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**PAK C**

MESSA ABC-1 \$1,300 Single/\$2,600 Family In-network deductible: \$2,500 Single/\$5,000 Family  
Out-of-network deductible  
MESSA ABC RX Plan  
Health Savings Account with Health Equity

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%  
Class 3: Major Services 90% Class 4: Orthodontics 90%  
Class 1, 2, &3 annual max is \$1500 Class 4 lifetime max is \$1500

VSP 3 Contact allowance \$115:Frame allowance \$65:Lenses covered

Long Term Disability 70%:\$1500 monthly benefit  
Waiting period: 180 calendar year straight wait  
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5000 basic term life with medical

**PAK D**

MESSA ABC-2 \$2,000 Single/\$4,000 Family In-network deductible:\$400 0 Single/\$8000 Family Out-of-network deductible  
MESSA ABC RX Plan  
Health Savings Account with Health Equity

Delta Dental Class 1: Diagnostic & Preventive 100% Class 2: Basic Services 90%  
Class 3: Major Services 90% Class 4: Orthodontics 90%  
Class 1, 2, &3 annual max is \$1500 Class 4 lifetime max is \$1500

VSP 3 Contact allowance \$115:Frame allowance \$65:Lenses covered

Long Term Disability 70%:\$1500 monthly benefit  
Waiting period: 180 calendar year straight wait  
Mental/Nervous, Alcohol/Drug Two year limitations

Life \$150,000 with AD&D

Basic Term Life \$5000 basic term life with medical

Opt Out - \$160.00 per month deposited into a TSA account. This option does not include medical, dental, vision, life, or long-term disability insurance.

Full summary plans for the above benefits can be found at:

<http://www.pontiac.k12.mi.us/Page/225>

Pak A/Choices	
Single	\$129.37
2-Person	\$328.57
Family	\$379.41
Pak C/ABC-1	
Single	\$57.70
2-Person	\$167.31
Family	\$178.74
Pak D/ABC-2	
Single	\$38.85
2-Person	\$124.90
Family	\$125.95