

**Pontiac School District  
MESSA Pak Summary  
SECRETARIES/PESA 2016/17 (eff 11/01/16)**

**PAK A**  
MESSA Choices For employees electing health, dental and vision  
\$500 Single/\$1000 Family In-network deductible:\$1000 Single/\$2000 Family Out-of-network  
\$20 Office Visit copay, \$25 Urgent Care copay, \$50 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 \$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 \$50,000 with AD&D

Basic Term Life \$5000 basic term life with medical

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**PAK B**  
Delta Dental For employee not electing Medical  
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 \$50,000 with AD&D

Compensation \$125 per month for a tax shelter annuity (set up by EMPLOYEE)

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**PAK C**  
MESSA ABC-1 For employees electing health, dental and vision  
\$1,300 Single/\$2,600 Family In-network deductible:\$2500 Single/\$5000 Family  
Out-of-network deductible  
MESSA ABXC 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 \$50,000 with AD&D

Basic Term Life \$5000 basic term life with medical

**PAK D** For employees electing health, dental and vision  
**MESSA Choices** \$1,000 Single/\$2,000 Family In-network deductible 10% co-insurance  
 \$20 Office Visit copay, \$25 Urgent Care copay, \$50 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 \$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** \$50,000 with AD&D

**Basic Term Life** \$5000 basic term life with medical

**Full Summary Descriptions for the above plans can be found at:**  
<http://www.pontiac.k12.mi.us/Page/225>

### Employee Contributions

MESSA Choices/Pak A	26 Pays	22 Pays
	July-June	Sept-June
Single	\$ 90.36	\$106.79
2-Person	\$240.80	\$284.58
Family	\$270.19	\$319.31
MESSA ABC-1/Pak C		
Single	\$57.70	\$68.19
2-Person	\$167.31	\$197.73
Family	\$178.74	\$211.24
MESSA Choices/Pak D		
	\$ 49.21	\$ 58.16
	\$148.20	\$175.15
	\$154.96	\$183.13