



Good health. Good business. Great schools.

1475 Kendale Boulevard, PO Box 2560
 East Lansing, MI 48826-2560
 800.292.4910

Current Bargained Benefits Group Benefit Program Statement

PAK B	Plan	Brief Description	Rate	MESSA Codes
Dental	Dent75/75/75/75:1000/1200:2 0744-0013	Class I: 75% Class II: 75% Class III: 75% Class IV: 75% Annual Max Class I, II, III: \$1,200, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 24.65 2-Person: 46.20 Family: 91.51	D2200A 2MSB 2MSC 2MSD
Vision	VSP 2 S	Plan year July to July	Single: 5.60 2-Person: 12.03 Family: 18.12	V2SD 2MSE 2MSF 2MSG
Negotiated LTD	Neg LTD 60% Max \$4,500	Replacement %: 60.00 Maximum Benefit: \$4,500 Maximum Monthly Salary: \$7,500 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	15.31	LT101B 2MSH
PAK Life	1.5X Salary PAK Life (Max of \$225,000)		9.82	P15X02 2MSI
PAK AD&D	1.5X Salary PAK AD&D (Max of \$225,000)		3.27	K15X02 2MSJ

COBRA RATES:

The COBRA rates for this group are the same as the rates above.

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PAK B	Plan	Brief Description	Rate	MESSA Codes
Dental	Dent75/75/50/75:1200/1000:2 0744-0001	Class I: 75% Class II: 75% Class III: 50% Class IV: 75% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,200 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 25.96 2-Person: 50.92 Family: 96.31	D0154A 245Q 245R 245S
Vision	VSP 3 G	Plan year July to July	Single: 7.63 2-Person: 16.39 Family: 24.63	V3GA 245W 245X 245Y
Negotiated LTD	Neg LTD 60% Max \$2,500	Replacement %: 60.00 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$4,167 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	10.85	LT062C 15LU
PAK Life	\$30,000 PAK Life		2.70	P03002 15LV
PAK AD&D	\$30,000 PAK AD&D		0.90	K03002 15LT

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PAK D	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA Choices	In-Network Deductible: \$500 Single/\$1000 Family Blue Cross Online Visit Copay: \$20 Office Visit Copay: \$20 Specialist Visit Copay: \$20 Urgent Care Copay: \$25 Emergency Room Copay: \$50 Medical OOP Max Including IN Ded: \$1500 Single/\$3000 Family Rx OOP Max: \$1000 Single/\$2000 Family Total OOP Max: \$2500 Single/\$5000 Family Out-of-Network Deductible: \$1000 Single/\$2000 Family Coinsurance: 20% of approved amount after deductible Total OOP Max: \$3000 Single/\$6000 Family Prescription Coverage: MESSA Saver Rx	Single: 544.37 2-Person: 1,224.83 Family: 1,524.23	7F 3MSI 3MSJ 3MSK
Dental	Dent60/60/60/60:1000/1000:2 0744-0002	Class I: 60% Class II: 60% Class III: 60% Class IV: 60% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 18.87 2-Person: 36.14 Family: 71.88	D0125C 3MSL 3MSM 3MSN
Vision	VSP 2 S	Plan year July to July	Single: 5.60 2-Person: 12.03 Family: 18.12	V2S10 3MSO 3MSP 3MSQ
Negotiated LTD	Neg LTD 60% Max \$2,500	Replacement %: 60.00 Maximum Benefit: \$2,500 Maximum Monthly Salary: \$4,167 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: 2 Year Limitation Mental/Nervous: 2 Year Limitation Social Security Offset: Family Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: No Educational Supplemental Program: No	10.85	LT0622 3MST
PAK Life	\$20,000 PAK Life		1.80	P0200# 3MSR
PAK AD&D	\$20,000 PAK AD&D		0.60	K0200# 3MSS
Basic Term Life	Basic Term Life w/Med \$5,000		1.50	BTLM06 001Z

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Current Bargained Benefits Group Benefit Program Statement

Clare Public Schools
201 E State St
Clare, MI 48617-1317

Group: **ACA GFAlt/Adult Ed Teachers**
 County: **Clare**
 Employer ID: **409**

Benefit Program As Of Date: **02/01/2019**
 Contact: **Vivian Dassay**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID	
Adult Ed Teacher - 100006	FT/PT 409C			
PAK A	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA Choices	In-Network Deductible: \$300 Single/\$600 Family Blue Cross Online Visit Copay: \$5 Office Visit Copay: \$5 Specialist Visit Copay: \$5 Urgent Care Copay: \$10 Emergency Room Copay: \$25 Medical OOP Max Including IN Ded: \$1300 Single/\$2600 Family Rx OOP Max: \$1000 Single/\$2000 Family Total OOP Max: \$2300 Single/\$4600 Family Out-of-Network Deductible: \$600 Single/\$1200 Family Coinsurance: 20% of approved amount after deductible Total OOP Max: \$2600 Single/\$5200 Family Prescription Coverage: MESSA Saver Rx	Single: 591.94 2-Person: 1,331.87 Family: 1,657.45	7A 3MKI 3MKJ 3MKK
Dental	Dent80/80/80/80:2000/2000:20744-0017	Class I: 80% Class II: 80% Class III: 80% Class IV: 80% Annual Max Class I, II, III: \$2,000, Lifetime Max Class IV: \$2,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 27.24 2-Person: 52.83 Family: 112.31	D0375 3MKL 3MKM 3MKN
Vision	VSP 3	Plan year July to July	Single: 6.80 2-Person: 14.63 Family: 22.00	V33 3MKO 3MKP 3MKQ
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Primary Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: Yes Educational Supplemental Program: No	22.09	LTE41 3MKT
PAK Life	\$50,000 PAK Life		4.50	P05001 3MKR
PAK AD&D	\$50,000 PAK AD&D		1.50	K05001 3MKS
Basic Term Life	Basic Term Life w/Med \$5,000		1.50	BTLM10 001Z

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PAK B	Plan	Brief Description	Rate	MESSA Codes
Dental	Dent80/80/80/80:2000/2000:2 0744-0018	Class I: 80%		D0375A
		Class II: 80%		
		Class III: 80%		
		Class IV: 80%		
		Annual Max Class I, II, III: \$2,000, Lifetime Max Class IV: \$2,000		
		X-Rays paid under: Class II		
		Adult Orthodontics: No	Single: 28.17	3MKU
		Sealants: No	2-Person: 53.55	3MKV
		Cleanings: 2 per year	Family: 112.08	3MKW
Vision	VSP 3	Plan year July to July	Single: 6.80	V3 3MKX
			2-Person: 14.63	3MKY
			Family: 22.00	3MKZ
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 90 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness Social Security Offset: Primary Own Occupation: 2 years Minimum Benefit: 5% Survivor Income Benefit: 0 months Pre-Existing Conditions: Waived Freeze on Offsets: Yes COLA: Yes Educational Supplemental Program: No	22.09	LTE41A 3ML2
PAK Life	\$50,000 PAK Life		4.50	P05002 3ML0
PAK AD&D	\$50,000 PAK AD&D		1.50	K05002 3ML1

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Current Bargained Benefits Group Benefit Program Statement

Vision	VSP 2 S	Plan year July to July	Single:	5.60	V2SK	2MT1
			2-Person:	12.03		2MT2
			Family:	18.12		2MT3
PAK Life	\$15,000 PAK Life			1.35	P01502	2MT4
PAK AD&D	\$15,000 PAK AD&D			0.45	K01502	2MT5

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Clare Public Schools
201 E State St
Clare, MI 48617-1317

Group: **Transportation**
 County: **Clare**
 Employer ID: **409**

Benefit Program As Of Date: **02/01/2019**
 Contact: **Vivian Dassay**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Bus Driver/Transportation - 210000	FT/PT 409F		

Plan	Brief Description	Rate	MESSA Codes
Dental Dent50/50/50/50:500/1000:2 0744-0003	Class I: 50% Class II: 50% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$500 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 14.74 2-Person: 27.20 Family: 53.00	D0088 2VPL 2VPM 2VPM
Vision VSP 2	Plan year July to July	Single: 4.99 2-Person: 10.72 Family: 16.13	V2A 2468 2469 246A

COBRA RATES:
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Current Bargained Benefits Group Benefit Program Statement

Clare Public Schools
201 E State St
Clare, MI 48617-1317

Group: **Maintenance**
County: **Clare**
Employer ID: **409**

Benefit Program As Of Date: **02/01/2019**
Contact: **Vivian Dassay**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Facilities Maint Worker - 180003	FT/PT 409G		

Plan	Brief Description	Rate	MESSA Codes
Medical MESSA ABC Plan 1	In-Network Deductible: \$1350 Single Cov; \$2700 2-Person & Family Cov Blue Cross Online Visit Copay: N/A Office Visit Copay: N/A Specialist Visit Copay: N/A Urgent Care Copay: N/A Emergency Room Copay: N/A Medical OOP Max Including IN Ded: \$2350 Single Cov; \$4700 2-Person & Family Cov Total OOP Max: \$2350 Single Cov; \$4700 2-Person & Family Cov Out-of-Network Deductible: \$2700 Single Cov; \$5400 2-Person & Family Cov Coinsurance: 20% of approved amount after deductible Total OOP Max: \$4700 Single Cov; \$9400 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 495.93 2-Person: 1,115.84 Family: 1,388.59	7V 2MSK 2MSL 2MSM
Dental Dent50/50/50/50:500/1000:2 0744-0016	Class I: 50% Class II: 50% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,000, Lifetime Max Class IV: \$500 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 14.74 2-Person: 27.20 Family: 53.00	D00882 2VPR 2VPS 2VPT
Vision VSP 1	Plan year October to October	Single: 3.13 2-Person: 6.72 Family: 10.11	V12 246B 246C 246D
Basic Term Life Basic Term Life w/Med \$5,000		1.50	BTLM11 001Z

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Vision	VSP 2 S	Plan year July to July	Single:	5.60	V2SH	2HNI
			2-Person:	12.03		2HNJ
			Family:	18.12		2HNK
PAK Life	\$8,000 PAK Life			0.72	P00801	2HNL
PAK AD&D	\$8,000 PAK AD&D			0.24	K00801	2HNM

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