



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

Current Bargained Benefits Group Benefit Program Statement

Fowler Public Schools
700 N Main St
Fowler, MI 48835-9777

Group: **Administration**
 County: **Clinton**
 Employer ID: **526**

Benefit Program As Of Date: **01/01/2015**
 Contact: **Teresa Pline, Billing Contact**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Supervisor - 100023	FT/PT 526A	Principal - 110004	FT/PT 526A
Superintendent - 110005	FT/PT 526A	Business Manager - 110009	FT/PT 526A

PAK A	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA ABC Plan 1	In-Network Ded: \$1300 Single Cov; \$2600 2-Person & Family Cov In-Network OOP Cap: \$1000 Single Cov; \$2000 2-Person & Family Cov Out-of-Network Ded: \$2600 Single Cov; \$5200 2-Person & Family Cov Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single Cov; \$4000 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 527.64 2-Person: 1,187.21 Family: 1,477.42	7V 2L20 2L21 2L22
Dental	Dent100/100/50/50:1000/1500:2 6484-0003	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 49.73 2-Person: 93.01 Family: 159.54	D2064D 2L23 2L24 2L25
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3F 2L26 2L27 2L28
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	35.62	LT250B 2L2B
PAK Life	\$25,000 PAK Life		3.00	P0250B 2L29
PAK AD&D	\$25,000 PAK AD&D		0.75	K0250B 2L2A
Basic Term Life	Basic Term Life w/ Med \$5,000		1.50	BTLM03 001Z

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	Dent100/100/50/50:1000/1500:2 6484-0004	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 47.55 2-Person: 89.03 Family: 155.44	D2064E 2L2C 2L2D 2L2E
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3J 2L2F 2L2G 2L2H
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	35.62	LT250C 2L2K
PAK Life	\$25,000 PAK Life		3.00	P0250C 2L2I
PAK AD&D	\$25,000 PAK AD&D		0.75	K0250C 2L2J

COBRA RATES:

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Please refer to plan coverage booklets for a complete description of benefits.



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Current Bargained Benefits Group Benefit Program Statement

Fowler Public Schools
700 N Main St
Fowler, MI 48835-9777

Group: **Maintenance & Office Personnel**
 County: **Clinton**
 Employer ID: **526**

Benefit Program As Of Date: **01/01/2015**
 Contact: **Teresa Pline, Billing Contact**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID
Facilities Maint Worker - 180003	FT/PT 526C	Custodian - 180014	FT/PT 526C
General Office Clerk - 190006	FT/PT 526C	Secretary - 190022	FT/PT 526C

PAK A	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA ABC Plan 1	In-Network Ded: \$1300 Single Cov; \$2600 2-Person & Family Cov In-Network OOP Cap: \$1000 Single Cov; \$2000 2-Person & Family Cov Out-of-Network Ded: \$2600 Single Cov; \$5200 2-Person & Family Cov Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single Cov; \$4000 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 527.64 2-Person: 1,187.21 Family: 1,477.42	7VB 2L2L 2L2M 2L2N
Dental	Dent100/100/50/50:1000/1500:2 6484-0005	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 49.73 2-Person: 93.01 Family: 159.54	D2064H 2L2O 2L2P 2L2Q
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3N 2L2R 2L2S 2L2T
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	39.86	LT250D 2L2U
PAK Life	\$25,000 PAK Life		3.00	P0250D 2L2V
PAK AD&D	\$25,000 PAK AD&D		0.75	K0250D 2L2W
Basic Term Life	Basic Term Life w/Med \$5,000		1.50	BTLM04 001Z

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Current Bargained Benefits Group Benefit Program Statement

PAK B	Plan	Brief Description	Rate	MESSA Codes
Dental	Dent100/100/50/50:1000/1500:2 6484-0006	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 47.55 2-Person: 89.03 Family: 155.44	D2064I 2L30 2L31 2L32
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3K 2L2X 2L2Y 2L2Z
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	39.86	LT250E 2L33
PAK Life	\$25,000 PAK Life		3.00	P0250E 2L34
PAK AD&D	\$25,000 PAK AD&D		0.75	K0250E 2L35

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Current Bargained Benefits Group Benefit Program Statement

Fowler Public Schools
700 N Main St
Fowler, MI 48835-9777

Group: **Full & Part Time Teachers**
 County: **Clinton**
 Employer ID: **526**

Benefit Program As Of Date: **01/01/2015**
 Contact: **Teresa Pline, Billing Contact**

Job	FT/PT Eligibility Rule ID	Job	FT/PT Eligibility Rule ID	
Teacher - 100000	FT/PT 526E			
PAK A	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA Choices	In-Network Ded: \$500 Single/\$1000 Family In-Network Copay: \$20 Office Visit/\$25 Urgent Care/\$50 ER Out-of-Network Ded: \$1000 Single/\$2000 Family Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single/\$4000 Family Prescription Coverage: MESSA Saver Rx	Single: 583.35 2-Person: 1,312.53 Family: 1,633.37	7F 2H9H 2H9I 2H9J
Dental	Dent100/100/50/50:1000/1500:2 6484-0001	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 45.14 2-Person: 84.54 Family: 150.02	D2064 2H9K 2H9L 2H9M
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3 2H9N 2H9O 2H9P
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	21.13	LT250 2H9Q
PAK Life	\$25,000 PAK Life		3.00	P02501 2H9R
PAK AD&D	\$25,000 PAK AD&D		0.75	K02501 2H9S
Basic Term Life	Basic Term Life w/Med \$5,000		1.50	BTLM01 001Z

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Dental	Dent100/100/50/50:1000/1500:2 6484-0002	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 46.37 2-Person: 86.82 Family: 153.27	D2064A 2H9T 2H9U 2H9V
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3C 2H9W 2H9X 2H9Y
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	21.13	LT250A 2H9Z
PAK Life	\$25,000 PAK Life		3.00	P02502 2HAZ
PAK AD&D	\$25,000 PAK AD&D		0.75	K02502 2HB0

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PAK C	Plan	Brief Description	Rate	MESSA Codes
Medical	MESSA ABC Plan 1	In-Network Ded: \$1300 Single Cov; \$2600 2-Person & Family Cov In-Network OOP Cap: \$1000 Single Cov; \$2000 2-Person & Family Cov Out-of-Network Ded: \$2600 Single Cov; \$5200 2-Person & Family Cov Out-of-Network Coins: 20% of approved amount after deductible Out-of-Network OOP Cap: \$2000 Single Cov; \$4000 2-Person & Family Cov Prescription Coverage: MESSA ABC Rx Health Savings Account with Health Equity	Single: 527.64 2-Person: 1,187.21 Family: 1,477.42	7VD 2R5N 2R5O 2R5P
Dental	Dent100/100/50/50:1000/1500:2 6484-0001	Class I: 100% Class II: 100% Class III: 50% Class IV: 50% Annual Max Class I, II, III: \$1,500, Lifetime Max Class IV: \$1,000 X-Rays paid under: Class II Adult Orthodontics: No Sealants: No Cleanings: 2 per year	Single: 45.14 2-Person: 84.54 Family: 150.02	D2064L 2TDX 2TE0 2TE1
Vision	VSP 3	Plan year July to July	Single: 7.17 2-Person: 15.42 Family: 23.19	V3A 2TE2 2TE3 2TE4
Negotiated LTD	Neg LTD 66 2/3% Max \$3,000	Replacement %: 66.67 Maximum Benefit: \$3,000 Maximum Monthly Salary: \$4,500 Waiting Period: 60 Calendar Days Modified Fill Alcohol/Drug: Same as any other illness Mental/Nervous: Same as any other illness 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	21.13	LT250F 2TE5
PAK Life	\$25,000 PAK Life		3.00	P0250F 2TE6
PAK AD&D	\$25,000 PAK AD&D		0.75	K0250F 2TE7
Basic Term Life	Basic Term Life w/Med \$5,000		1.50	BTLM02 001Z

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