

Effective Date: 03/01/2018

Abby Zarimba, Field Representative

Print Date: 03/15/2018

PAK A

Medical:	MESSA ABC Plan 1 \$1350/\$2700 0% ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0003 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK B

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0004 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes



Fowler Public Schools
Administration 526A
MESSA Benefit Summary Description

Effective Date: 03/01/2018

Abby Zarimba, Field Representative

Print Date: 03/15/2018

PAK C

Medical:	MESSA Choices \$1000/\$2000 0% \$20/\$25/\$50 Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0003 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

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PAK A

Medical:	MESSA ABC Plan 1 \$1350/\$2700 0% ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0005 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK B

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0006 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes



**Fowler Public Schools
Maintenance & Office Personnel 526C
MESSA Benefit Summary Description**

Effective Date: 03/01/2018

Abby Zarimba, Field Representative

Print Date: 03/15/2018

PAK C

Medical:	MESSA Choices \$1000/\$2000 0% \$20/\$25/\$50 Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0005 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

Effective Date: 03/01/2018

Abby Zarimba, Field Representative

Print Date: 03/15/2018

PAK A

Medical:	MESSA Choices \$1000/\$2000 0% \$20/\$25/\$50 Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0001 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK B

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0002 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

Effective Date: 03/01/2018

Abby Zarimba, Field Representative

Print Date: 03/15/2018

PAK C

Medical:	MESSA ABC Plan 2 \$2000/\$4000 0% ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0001 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK D

Medical:	MESSA Choices \$1000/\$2000 0% \$20/\$25/\$50 3Tier Mail Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0001 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes