

## **EMPLOYER SPONSORED HEALTH CARE PLANS\***

### **Teacher Summary of Benefits**

- Medical: MEBS/BCBSM  
Deductible – None  
Office Visit -\$5 Co-pay  
Urgent Care - \$10 Co-pay  
Emergency Room - \$25 Co-pay  
\$5,000 Basic Term Life Insurance
- Prescription Drugs:  
CVS/Caremark  
\$5/20/50 Co-pay, 2X Mail Order
- Dental: Administered by MEBS  
Class 1 = 100%  
Class II = 90%  
Class III = 90%  
Class IV = 90%  
\$1,500 Annual Max on Class I, II, III  
\$1,500 Lifetime Max on Class IV  
Passive PPO Network
- Vision: Administered by MEBS  
VSP 2 Silver Look-a-like plan  
Passive PPO Network
- Life/AD&D:  
Madison National Insurance Services  
\$40,000 Benefit
- LTD: Madison National Insurance Services  
66 2/3% to \$3,500 Monthly Maximum  
Maximum Monthly Salary \$5,150  
Elimination Period – 90 Calendar Days Modified Fill  
Alcohol Drug – Same as any other illness  
Mental/Nervous – Same as any other illness  
No Pre X Clause

### **Superintendent Summary of Benefits**

The Board of Education shall, upon application, provide the following contributions toward health insurance premiums:

The Board shall provide full family health care which will change from (MESSA Pak I, LTD included to MESSA Choices). The difference in premium costs to be deposited to an existing annuity in lieu of health.

The Board shall provide a vision care policy.

The Board shall provide a dental policy.

The Board shall provide a valid term life insurance policy in the name of the Administrator for the beneficiary named by the Administrator with a face value of one hundred eighty thousand dollars (\$180,000).

### **Principal Summary of Benefits**

The Board shall provide full family health care.

The Board shall provide a dental policy.

The Board shall provide a long term disability policy.

The Board shall provide a valid term life insurance policy in the name of the Administrator for the beneficiary named by the Administrator with a face value of One hundred thousand dollars (\$100,000).

## **Secretary/Bookkeeper Summary of Benefits**

The employee, if working full time (8 hours per day) shall be entitled to a Board paid (100%) hospitalization insurance program, which included major medical and drug prescription rider. The policy for the 2010-11 school year was switched to MEBS Insurance which will include vision and dental.

After one (1) year of employment the Board shall provide a 100% paid dental policy.

Employees who work less than full time (8 hour per day) shall receive a prorated portion of the pay for the insurance benefits based on the number of hours they work.

The Board will provide employees not choosing health insurance up to the single subscriber rate available for the purchase of annuities available through the school.

The Board will provide \$10,000 term life insurance.

\*All employees listed above receive health care benefits through MEBS Insurance.