

Effective Date: 10/01/2018

Monica McKay, Field Representative

Print Date: 10/22/2018

PAK A

Medical:	MESSA Choices \$2000/\$4000 0% \$200L/\$200OV/\$20SV \$25UC/\$50ER Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup	6491-0043
	Diagnostic & Preventive Services:	80%
	Basic Services:	80%
	Major Services:	80%
	Annual Maximum:	\$2,000
	Orthodontic Services:	80%
	Lifetime Maximum:	\$2,000
	X-Rays paid under:	Class II
	Adult Orthodontics:	Yes
	Sealants:	No
	Cleanings:	2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$45,000 PAK Life \$45,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$4,000 Maximum Benefit 90 Calendar Days Modified Fill Alcohol/Drug - 2 Year Limitation Mental/Nervous - 2 Year Limitation Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - Yes Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK B

Medical:	None	
Dental:	Group/Subgroup	6491-0044
	Diagnostic & Preventive Services:	80%
	Basic Services:	80%
	Major Services:	80%
	Annual Maximum:	\$2,000
	Orthodontic Services:	80%
	Lifetime Maximum:	\$2,000
	X-Rays paid under:	Class II
	Adult Orthodontics:	Yes
	Sealants:	No
	Cleanings:	2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$45,000 PAK Life \$45,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$4,000 Maximum Benefit 90 Calendar Days Modified Fill Alcohol/Drug - 2 Year Limitation Mental/Nervous - 2 Year Limitation Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - Yes Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

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PAK C

Medical:	MESSA Choices \$500/\$1000 0% \$20OL/\$20OV/\$20SV \$25UC/\$50ER Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup	6491-0043
	Diagnostic & Preventive Services:	80%
	Basic Services:	80%
	Major Services:	80%
	Annual Maximum:	\$2,000
	Orthodontic Services:	80%
	Lifetime Maximum:	\$2,000
	X-Rays paid under:	Class II
	Adult Orthodontics:	Yes
	Sealants:	No
	Cleanings:	2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$45,000 PAK Life \$45,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$4,000 Maximum Benefit 90 Calendar Days Modified Fill Alcohol/Drug - 2 Year Limitation Mental/Nervous - 2 Year Limitation Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - Yes Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

PAK D

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	6491-0043
	Diagnostic & Preventive Services:	80%
	Basic Services:	80%
	Major Services:	80%
	Annual Maximum:	\$2,000
	Orthodontic Services:	80%
	Lifetime Maximum:	\$2,000
	X-Rays paid under:	Class II
	Adult Orthodontics:	Yes
	Sealants:	No
	Cleanings:	2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$45,000 PAK Life \$45,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$4,000 Maximum Benefit 90 Calendar Days Modified Fill Alcohol/Drug - 2 Year Limitation Mental/Nervous - 2 Year Limitation Family Social Security Offset	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - Yes Education Supplement Program - No Maternity - Yes

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2 Year Own Occupation

Freeze on Offsets - Yes

PAK E

Medical: MESSA ABC Plan 3 \$3500/\$7000 10% ABC Rx
Health Savings Account with HealthEquity
(Includes \$5,000 Basic Term Life with AD&D)

Dental:	Group/Subgroup	6491-0043
	Diagnostic & Preventive Services:	80%
	Basic Services:	80%
	Major Services:	80%
	Annual Maximum:	\$2,000
	Orthodontic Services:	80%
	Lifetime Maximum:	\$2,000
	X-Rays paid under:	Class II
	Adult Orthodontics:	Yes
	Sealants:	No
	Cleanings:	2 per year

Vision: VSP 3 Plan year is July to July

Life/AD&D: \$45,000 PAK Life
\$45,000 PAK AD&D

Negotiated LTD:	66.67 % Benefit Level	5% Minimum Benefit
	\$4,000 Maximum Benefit	Survivor Income Benefit - No
	90 Calendar Days Modified Fill	Pre-Existing Condition Waiver - Yes
	Alcohol/Drug - 2 Year Limitation	COLA Provision - Yes
	Mental/Nervous - 2 Year Limitation	Education Supplement Program - No
	Family Social Security Offset	Maternity - Yes
	2 Year Own Occupation	Freeze on Offsets - Yes