

**Pontiac School District  
MESSA Insurance Options Summary  
SECRETARIES/PESA 2021**

**Medical Plans**

MESSA Choices (A)     \$500/\$1,000 In-network deductible: 0% Co-insurance  
                                  \$20 Office Visit copay, \$25 Urgent Care copay, \$50 ER copay  
                                  3 Tier Mail

MESSA ABC-1 (C)     \$1,400/\$2,800 In-network deductible 0% Co-insurance  
                                  ABC Mail  
                                  Health Savings Account eligible

MESSA Choices 2 (D) \$1,000/\$2,000 In-network deductible 10% co-insurance  
                                  \$20 Office Visit copay, \$25 Urgent Care copay, \$50 ER copay  
                                  3 Tier Mail

**All medical plans include the following:**

Delta Dental (July-June)	Class 1: Diagnostic & Preventive 100% Class 3: Major Services 90% Class 1, 2, & 3 annual max is \$1,500	Class 2: Basic Services 90% Class 4: Orthodontics 90% Class 4 lifetime max is \$1,500
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VSP Vision (July-June)     VSP-3 Contact allowance \$115: Frame allowance \$65: Lenses covered

Long Term Disability     70%: \$1,500 monthly benefit  
                                  Mental/Nervous, Alcohol/Drug Two-year limitation

Life Insurance     \$50,000 with AD&D

**Opt Out (B)**

**\*NOTE: THIS PLAN DOES NOT OFFER MEDICAL COVERAGE**

Delta Dental (July-June)	Class 1: Diagnostic & Preventive 100% Class 3: Major Services 90% Class 1, 2, & 3 annual max is \$1,500	Class 2: Basic Services 90% Class 4: Orthodontics 90% Class 4 lifetime max is \$1,500
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VSP-Vision (July-June)     VSP-3 Contact allowance \$115: Frame allowance \$65: Lenses covered

Long Term Disability     70%: \$1,500 monthly benefit  
                                  Waiting period: 180 calendar day straight wait  
                                  Mental/Nervous, Alcohol/Drug Two year limitations

Life Insurance     \$50,000 with AD&D

Compensation     \$125 per month for a tax shelter annuity (set up by employee)

## 2021

### Employee Contributions

MESSA Choices (A)	26 Pays	21 Pays
	Jan-Dec	Jan-Dec (21)
Single	\$106.01	\$ 131.25
2-Person	\$281.51	\$348.53
Family	\$316.52	\$391.88
MESSA ABC-1 (C)		
Single	\$ 80.61	\$ 99.81
2-Person	\$224.37	\$277.79
Family	\$245.42	\$303.85
MESSA Choices-2 (D)		
	\$ 55.78	\$69.06
	\$168.48	\$208.60
	\$175.87	\$217.75

Full Summary Descriptions for the above plans can be found at:  
<http://www.pontiac.k12.mi.us/Page/225>