

Lakeview School District, Employee costs for 2025

SUMMARY OF EMPLOYEE RATES FOR 2025 (All quoted in monthly rates)

Cost to employee is for health only. There is no cost to employees for dental or vision.

PREMIUMS: Effective 1/1/2025

ACA taxes/fees: Effective 1/1/2025

MESSA  
MESSA

**TEACHERS 247A**

	Designator	Single	2Person	Family	
Plan: Balance + \$1650/\$3300; \$10/\$25/\$50; 20%; Balance+ RX	Balance+	134.52	302.29	376.10	Pak includes health, dental and vision
ACA Taxes/Fees		0.00	0.00	0.00	
Total monthly cost to employee:		\$134.52	\$302.29	\$376.10	
EMPLOYER COST		\$599.72	\$1,304.18	\$1,664.35	

Plan: ABC2 - \$2000/\$4000; \$0/\$0/\$0; 0%; 5-Tier RX	ABC2 5 TIE	135.63	304.79	379.22	Pak includes health, dental and vision
ACA Taxes/Fees		0.00	0.00	0.00	
Total monthly cost to employee:		\$135.63	\$304.79	\$379.22	
EMPLOYER COST		\$604.16	\$1,314.18	\$1,676.79	

Plan: ABC2 - \$2000/\$4000; \$0/\$0/\$0; 20%; 3 TIER RX	ABC2 3 TIE	129.57	291.16	362.26	Pak includes health, dental and vision
ACA Taxes/Fees		0.00	0.00	0.00	
Total monthly cost to employee:		\$129.57	\$291.16	\$362.26	
EMPLOYER COST		\$579.95	\$1,259.68	\$1,608.96	

Plan: Dental & Vision/No health - \$500 month cash-in-lieu	PAK B	0.00	0.00	0.00	Pak includes dental and vision, NO HEALTH
Monthly cost to employee:					
EMPLOYER COST FOR PAK B:		62.36	95.74	160.63	

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**MESSA In-Network Plan Comparison - Effective 1/1/2025**  
**Lakeview School District**

	<b>MESSA ABC Plan 2 \$2,000/\$4,000 0% 5-Tier Rx HSA</b>	<b>MESSA ABC Plan 2 \$2,000/\$4,000 20% 3-Tier Rx HSA</b>	<b>MESSA Balance+ \$1,650/\$3,300 20% Balance+ Rx HSA</b>
<b>Employee Premium Share per Pay - 20% Share, 2% Medical plan discount, 24 Pays and 50% HSA Funding</b>			
Single	\$67.66	\$64.64	\$67.11
2person	\$152.24	\$145.43	\$150.99
Family	\$189.46	\$180.98	\$187.90
<b>In-Network Cost Share After Deductible</b>			
Deductible	\$2,000/\$4,000 After District Funding: \$1,000/\$2,000	\$2,000/\$4,000 After District Funding: \$1,000/\$2,000	\$1,650/\$3,300 After District Funding: \$825/\$1,650
Coinsurance	0%	20%	20%
Teladoc 24/7 care for minor illnesses, injuries and mental health	0%	20%	\$10
Teladoc Health virtual primary care	0%	20%	\$25
Office visit	0%	20%	\$25
Specialist visit	0%	20%	\$50
Urgent care	0%	20%	\$50
Emergency room	0%	20%	\$200
Total out-of-pocket maximum	\$4,000/\$8,000	\$5,000/\$8,300	\$4,050/\$8,100
<b>Certain Benefit Differences (cost share is applied after deductible is met)</b>			
Chiropractic manipulations	38 visits per calendar year, including therapeutic massage; 100% after ded.	38 visits per calendar year, including therapeutic massage; 80% after ded.	12 visits combined per calendar year; \$25 copay applies
Osteopathic manipulations	38 visits per calendar year; 100% after ded.	38 visits per calendar year; 80% after ded.	
Outpatient physical, occupational and speech therapy	60 visits combined per calendar year; 100% after ded.	60 visits combined per calendar year; 80% after ded.	30 visits combined per calendar year, including therapeutic massage by an approved provider (excludes massage therapist); 80% after ded.
Bariatric surgery	100% after ded.	80% after ded.	Not covered
Acupuncture	100% after ded.	80% after ded.	Not covered
Hearing aids	100% up to a max. benefit after ded.	80% up to a max. benefit after ded.	Not covered
<b>Prescription Drugs</b>	<b>5-Tier Rx (after deductible)</b>	<b>3-Tier Rx (after deductible)</b>	<b>MESSA Balance+ Rx (after deductible)</b>
<b>Up to a 34-day supply</b>			
Generic	Free or \$10	Free or \$10	Free or \$10
Preferred brand	\$40	20% coinsurance (\$40 min - \$80 max)	\$40
Nonpreferred brand	\$80	20% coinsurance (\$60 min - \$100 max)	\$80
Preferred specialty (generic specialty and brand specialty)	20% coinsurance (\$0 min - \$150 max)	Pricing included in one of the above categories	20% coinsurance (\$0 min - \$150 max)
Nonpreferred specialty	20% coinsurance (\$0 min - \$300 max)		20% coinsurance (\$0 min - \$300 max)
<b>90-day supply</b>			
Generic, Preferred brand, Nonpreferred brand	3x 1-month supply; Retail or mail order	2.5x 1-month supply; Retail or mail order	3x 1-month supply; Retail or mail order
<b>Additional Information</b>			
Free preventive drug list(s)	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.	ACA Free Preventive list and MESSA Expanded Free Preventive list. These are FREE before deductible.
Supplemental Plans	Not included	Not included	Included: MESSA's Accident, Critical Illness and Hospital Indemnity plans

ACA = Affordable Care Act

~ Essentials by MESSA Rx, Balance+ Rx, and 5-Tier Rx plans have several drugs and drug categories that are excluded from coverage, including, but not limited to brand-name drugs that have generic equivalents, erectile dysfunction drugs, brand-name weight loss and prenatal vitamins, and drugs that treat coughs and colds, including most antihistamines.

~ The MESSA ABC Plan 1 and Balance+ deductible is subject to change each Jan. 1 to remain HSA-compatible, per IRS rules; out-of-pocket maximums may change based on deductible amounts.

If you have any questions, please contact your MESSA Field Representative, Tara Wilbur, at 800-292-4910.

This comparison is provided for informational purposes only and MESSA assumes no responsibility or liability for any errors or omissions in the content. Refer to MESSA.org and the plan booklets for additional information.

# MESSA Dental plan highlights



1475 Kendale Blvd. PO Box 2560  
 East Lansing, Michigan 48826-2560  
 517.332.2581 • 800.292.4910

**Effective Date: 03/01/2022**

**MESSA Account: Lakeview School District**

**Employee Group: 247A Full Time & Part Time Teachers**

**Group/Subgroup: 00471-0037**

MESSA dental plans are underwritten and administered by Delta Dental of Michigan, a non-profit dental care corporation known for its high quality dental programs. Delta Dental contracts with dentists throughout the U.S. to provide high quality care and 90% of Michigan dentists are in the Delta Dental provider network. MESSA members can easily locate Delta Dental contracting providers by visiting [www.messa.org](http://www.messa.org) and using the provider directory search provided by Delta Dental.

Plan Features			
Diagnostic & Preventive Services 100%	Basic Services 80%	Major Services 80%	Orthodontics 80%
<ul style="list-style-type: none"> <li>• Oral Examination</li> <li>• Prophylaxes</li> <li>• Topical Fluoride*</li> <li>• Brush Biopsy</li> <li>• Emergency Pallative</li> <li>• 2 Cleanings in 12 Months</li> </ul> <p>* Fluoride treatments are payable twice in any period of 12 consecutive months for people up to age 19.</p> <p><b>Rider</b>                      (If neither box below is checked, you do not have this coverage.)</p> <p><input type="checkbox"/> 3 Cleanings in 12 Months</p> <p><input type="checkbox"/> 4 Cleanings in 12 Months</p>	<ul style="list-style-type: none"> <li>• Radiographs (x-rays)*</li> <li>• Restorative</li> <li>• Crowns**</li> <li>• Oral Surgery</li> <li>• Endodontic Services — treatment for diseased or damaged nerves.</li> <li>• Periodontic Services — treatment for diseases of the gum and teeth-supporting structures.</li> </ul> <p>* Bitewing x-rays are payable once in any period of 12 consecutive months. Full mouth panograph is payable once in 5 years.</p> <p>** Payable once in any 5-year period on the same tooth.</p> <p><b>Rider</b>                      (If the box below is not checked, you do not have this coverage.)</p> <p><input type="checkbox"/> Sealants: payable on occlusal surface of first permanent molars for patients up to age 9 and for second permanent molars for patients up to age 14 that are free from caries and restorations.</p>	<ul style="list-style-type: none"> <li>• Procedures for the construction of fixed bridgework, enosteal implants, partial and complete dentures.</li> </ul> <p>• Payable once in any 5-year period for the same appliances.</p>	<ul style="list-style-type: none"> <li>• Necessary treatment and procedures required for the correction of abnormal bite.</li> <li>• Orthodontic exam, radiographs and extractions are covered under Diagnostic &amp; Preventive Services and Basic Services.</li> </ul> <p><b>Rider</b>                      (If the box below is not checked, you do not have this coverage.)</p> <p><input type="checkbox"/> Adult orthodontics: removes the age 19 restriction on Orthodontics coverage.</p>
<p><b>\$1,000</b> annual maximum per person                      Diagnostic &amp; Preventive Services, Basic Services, and Major Services</p>			<p><b>\$1,500</b> lifetime maximum per person                      Orthodontics</p>

For a complete listing of exclusions and limitations that apply to the plan, refer to the Delta Dental of Michigan certificate booklet.

# VSP 3 G Benefits



1475 Kendale Blvd. PO Box 2560  
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**Effective Date: 3/1/2022**

**MESSA Account: Lakeview School District**

**Employee Group: 247A Full Time & Part Time Teachers**

## In-network providers

Most eye doctors are in VSP's Signature network. Staying in-network makes sure you get the most value from your benefits and limits your out-of-pocket costs. In-network doctors bill VSP directly as a convenience to you. A directory of Signature network doctors is available at [messa.org/vision](http://messa.org/vision) or [www.vsp.com](http://www.vsp.com). Call VSP member services at 800.877.7195 for assistance.

## Out-of-network providers

(Maximum reimbursement to patient)

If you choose to see a doctor who is not in the VSP Signature network, your out-of-pocket costs will likely be higher and you must submit the itemized receipts to VSP for reimbursement. For more information, visit [www.vsp.com](http://www.vsp.com) or call VSP member services at 800.877.7195.

Benefit	In-network provider	Out-of-network provider maximum allowance
<b>Examination</b>		
Optometrist	No copayment	\$35
Ophthalmologist	No copayment	\$45
<b>Contact lenses (includes examination)</b>		
Elective lenses to improve vision	\$135 allowance	\$115
Medically necessary - <i>to correct keratoconus, irregular astigmatism, irregular corneal curvature or vision to 20/70 in the better eye</i>	MESSA pays 100% of the approved amount	\$200
<b>Eyeglass frames</b>		
	\$130 allowance	\$55
<b>Eyeglass lenses</b>		
Single vision	MESSA pays 100% of the approved amount	\$38
Bifocal		\$60
Trifocal		\$72
Lenticular		\$108
<b>Eyeglass lens enhancements</b>		
Rose #1 or #2 tint	MESSA pays 100% of the approved amount	Member must pay the difference between the approved amount and the provider charge
Rimless		
Oversize		
Blended		
Photochromic		
Progressive	Not covered	
<b>Tinted</b>		
Single vision	MESSA pays 100% of the approved amount	\$42
Bifocal		\$70
Trifocal		\$84
Lenticular		\$118
<b>Polarized</b>		
Single vision	MESSA pays 100% of the approved amount	\$56
Bifocal		\$90
Trifocal		\$110
Lenticular		\$138

# MESSA Group LTD Plan Benefit Highlights

Underwritten by Life Insurance Company of North America



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**Effective Date: 09/01/2024**

**Account: Lakeview School District**

**Employee Group: 247A Full Time & Part Time Teachers**

Long Term Disability (LTD) insurance provides benefits at a percentage of a member's salary in the event of total disability. Benefits begin after the satisfaction of a waiting period and continue as long as the member remains totally disabled as described under "Maximum Benefit Period" in the LTD certificate booklet.

*This is a brief summary of your coverage available under MESSA's Group LTD insurance. Refer to the actual certificate booklet for complete information.*

Plan Features	Definition	Your Coverage
Pre-Existing Conditions	Medical conditions for which the advice or treatment was received prior to effective date of coverage are included. However, doctor-verified disabilities in effect prior to the effective date would be excluded.	Waived
Waiting Period	<i>Calendar Day (CD):</i> The waiting period is based on actual calendar days. <i>Work Day (WD):</i> The waiting period is based on the consecutive number of contracted work days. <i>Modified Fill (MF):</i> Benefits begin on the latter of exhaustion of sick time/ bank or the specified number of calendar/work day waiting period. <i>Straight Wait (SW):</i> Benefits begin after the specified number of calendar/ work day waiting period.	90 CDMF
Benefit Level	Percent of covered salary.	66 2/3%
Maximum Benefit Level	Monthly benefit up to the maximum amount bargained.	\$5,000
Minimum Maximum Benefit	There is a minimum monthly benefit of 5% of the gross monthly benefit or \$50, whichever is greater, after all offsets are applied, not to exceed the maximum monthly benefit.	5%
Offsets	Benefits are reduced by any income the employee receives or is entitled to receive such as vacation pay, salary continuation, workers' compensation, full auto wage loss benefit, any employer-paid group plan, retirement benefits you receive from your employer's retirement or pension plan, including Michigan Public School Employees' Retirement System (MPSERS), short-term disability, and others.	
Social Security Offsets	<i>Primary:</i> Social security retirement and social security disability are offsets. <i>Family:</i> Any social security disability benefits received by the employee's family due to the employee's disability is an offset.	Primary
Freeze on Offsets	Monthly disability benefits will not be reduced because of automatic, statutory or general cost of living increases in income from other sources after MESSA's initial benefit determination for each specified offset has been made. The exception to this is an unsuccessful return to work with increased salary, social security and retirement cost of living.	Yes
COLA	An employee's benefit may be increased while on claim due to increase in the cost of living. The increase is based on changes in the Consumer Price Index as of January 1 each year and is payable on the anniversary of the commencement of benefit payment. There is a maximum annual increase of 3%.	No
Own Occupation Maximum Benefit Period	Disability benefits may be payable during continuous disability. After the own occupation period, a member must be unable to perform any occupation for which he/she is qualified by training, experience or education. Benefits may be payable up to age 65. For benefits commencing at or after age 60, please see your benefit schedule.	2 Years
Mental / Nervous Conditions	These conditions are covered as any other illness unless you have a 2-year aggregate limitation.	2-year limitation
Alcoholism / Drug Abuse	These conditions are covered as any other illness unless you have a 2-year aggregate limitation.	2-year limitation

For additional information please call MESSA's Disability Department at 800-247-6951.