

LETTER OF AGREEMENT

2026 INSURANCE PLAN CHANGES

This Letter of Agreement is entered into between LAKEVIEW SCHOOLS (the "District") and LAKEVIEW EDUCATION ASSOCIATION, the MAINTENANCE, GROUNDS AND FOOD SERVICE EMPLOYEES CHAPTER OF LOCAL 331, affiliated with the Michigan Council 24, AFSCME, AFL-CIO (the "Union").

This Agreement recognizes the MESSA medical insurance plans that will go into effect on January 1, 2026.

MESSA Plans

- ABC Plan 3 HSA \$3,500/\$7,000, 20% Co-Insurance, 5 Tier Drug Mail Drug Card
- ABC Plan 2.5 HSA \$2,500/\$5,000, 0% Co-Insurance, 5-Tier Drug Card
- ABC Plan 2 HSA \$2,000/\$4,000, 20% Co-Insurance, 3-Tier Drug Card
- ABC Plan 2 HSA \$2,000/\$4,000, 0% Co-Insurance, 5-Tier Drug Card
- Balance Plus HSA \$1,700/\$3,400, 20% Co-Insurance, 5-Tier Drug Card

Any disputes over the interpretation or implementation of this Letter of Agreement shall be resolved under the grievance procedure in the Collective Bargaining Agreement. This letter of Agreement does not alter or abrogate the current or any successor collective bargaining agreement between the District and the Association except what is specified herein.

FOR THE DISTRICT

By: Winnie Falt
Its: SUPPLEMENT
Dated: 11-7-25

FOR THE UNION

By: Shirley Cramer
Its: Chapter Chair
Dated: 11-7-25

By: DB Bailey
Its: AFSCME MI Staff Rep
Dated: 11-7-25