

INSURANCE BENEFITS FOR JEA TEACHERS

In accordance with the contract, full-time teachers are offered the following insurance:

PAK A MESSA ABC PLAN 1 (NO CO-INSURANCE):

Health Insurance with mandatory mail order Rx

In-Network Calendar Year Deductibles: Single \$1,650 / 2-Person & Family \$3,300

OR

PAK B MESSA:

No Health Insurance / cash in lieu of Health Insurance \$9,500

(\$791.67 PER MONTH)

OR

PAK C MESSA ABC PLAN 1 & WITH 5 TIER Rx (NO CO-INSURANCE):

Health Insurance with mandatory mail order Rx

In-Network Calendar Year Deductibles: Single \$1,650 / 2-Person & Family \$3,300

OR

PAK D MESSA ABC PLAN 2 WITH 5 TIER Rx & 10% COINSURANCE:

Health Insurance with mandatory mail order Rx, 10% co-insurance

In-Network Calendar Year Deductibles: Single \$2,000 / 2-Person & Family \$4,000

ALL PAKS ALSO INCLUDE:

DELTA DENTAL INSURANCE – 80-80-80

BENEFIT YEAR – January 1 – December 31

YEARLY MAX OF \$1,500

BASIC BENEFITS – 80% Reimbursement

MAJOR SERVICES – 80% Reimbursement

ORTHODONTIC RIDER – 80% Reimbursement with lifetime max of

\$2,100 for dependent under 19

Adult Orthodontics

VSP-3 GOLD VISION INSURANCE

BENEFIT YEAR – January 1 – December 31

VSP PANEL PROVIDER – In accordance with agreement between VSP and panel provider

NON-PANEL PROVIDER – See schedule of benefits in VSP plan coverage booklet

LIFE INSURANCE

LIFE / AD&D \$45,000

LTD

66 2/3 of annual contracted salary/Max monthly benefit of \$6,000

Elimination period – upon exhaustion of sick days or upon expiration of 90 calendar days, whichever is later.