

## ***INSURANCE BENEFITS FOR JEA TEACHERS***

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

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

*Health Insurance with mandatory mail order Rx*

*In-Network Calendar Year Deductibles: Single \$1500 / 2-Person & Family \$3,000*

**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 & 10% COINSURANCE:**

*Health Insurance with mandatory mail order Rx*

*In-Network Calendar Year Deductibles: Single \$1500 / 2-Person & Family \$3,000*

## **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.