

## **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 \$1,600 / 2-Person & Family \$3,200*

**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 3 TIER Rx & 10% COINSURANCE:**

*Health Insurance with mandatory mail order Rx, 10% co-insurance  
In-Network Calendar Year Deductibles: Single \$1,600 / 2-Person & Family \$3,200*

**OR**

### **PAK D MESSA ABC PLAN 2 WITH 3 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.