

Effective Date: 01/01/2019

Monica McKay, Field Representative

Print Date: 10/22/2018

PAK A

Medical: MESSA Choices \$500/\$1000 0% \$20OL/\$20OV/\$20SV \$25UC/\$50ER SRX Mail
(Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0010
Diagnostic & Preventive Services: 100%
Basic Services: 90%
Major Services: 90%
Annual Maximum: \$3,000
Orthodontic Services: 90%
Lifetime Maximum: \$3,000
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)
2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit
\$8,000 Maximum Benefit Survivor Income Benefit - No
180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes
Alcohol/Drug - Same as any other illness COLA Provision - No
Mental/Nervous - Same as any other illness Education Supplement Program - No
Family Social Security Offset Maternity - Yes
2 Year Own Occupation Freeze on Offsets - Yes

PAK B

Medical: None

Dental: Group/Subgroup 0762-0011
Diagnostic & Preventive Services: 100%
Basic Services: 90%
Major Services: 90%
Annual Maximum: \$3,000
Orthodontic Services: 90%
Lifetime Maximum: \$3,000
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)
2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit
\$8,000 Maximum Benefit Survivor Income Benefit - No
180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes
Alcohol/Drug - Same as any other illness COLA Provision - No
Mental/Nervous - Same as any other illness Education Supplement Program - No
Family Social Security Offset Maternity - Yes
2 Year Own Occupation Freeze on Offsets - Yes

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PAK C

Medical: MESSA Choices \$500/\$1000 10% \$200L/\$200OV/\$20SV \$25UC/\$50ER SRX Mail
(Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0010
Diagnostic & Preventive Services: 100%
Basic Services: 90%
Major Services: 90%
Annual Maximum: \$3,000
Orthodontic Services: 90%
Lifetime Maximum: \$3,000
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)
2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit
\$8,000 Maximum Benefit Survivor Income Benefit - No
180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes
Alcohol/Drug - Same as any other illness COLA Provision - No
Mental/Nervous - Same as any other illness Education Supplement Program - No
Family Social Security Offset Maternity - Yes
2 Year Own Occupation Freeze on Offsets - Yes

PAK D

Medical: MESSA ABC Plan 1 \$1350/\$2700 0% ABC Rx
Health Savings Account with HealthEquity
(Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0010
Diagnostic & Preventive Services: 100%
Basic Services: 90%
Major Services: 90%
Annual Maximum: \$3,000
Orthodontic Services: 90%
Lifetime Maximum: \$3,000
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)
2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit
\$8,000 Maximum Benefit Survivor Income Benefit - No
180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes
Alcohol/Drug - Same as any other illness COLA Provision - No
Mental/Nervous - Same as any other illness Education Supplement Program - No
Family Social Security Offset Maternity - Yes

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2 Year Own Occupation

Freeze on Offsets - Yes

PAK E

Medical: MESSA ABC Plan 1 \$1350/\$2700 10% ABC Mail Rx
Health Savings Account with HealthEquity
(Includes \$5,000 Basic Term Life with AD&D)

Dental: Group/Subgroup 0762-0010
Diagnostic & Preventive Services: 100%
Basic Services: 90%
Major Services: 90%
Annual Maximum: \$3,000
Orthodontic Services: 90%
Lifetime Maximum: \$3,000
X-Rays paid under: Class II
Adult Orthodontics: No
Sealants: No
Cleanings: 2 per year

Vision: VSP 3 Plus Plan year is July to July

Life/AD&D: 2X Salary PAK Life (Max of \$300,000)
2X Salary PAK AD&D (Max of \$300,000)

Negotiated LTD: 70.00 % Benefit Level 5% Minimum Benefit
\$8,000 Maximum Benefit Survivor Income Benefit - No
180 Calendar Days Modified Fill Pre-Existing Condition Waiver - Yes
Alcohol/Drug - Same as any other illness COLA Provision - No
Mental/Nervous - Same as any other illness Education Supplement Program - No
Family Social Security Offset Maternity - Yes
2 Year Own Occupation Freeze on Offsets - Yes