

Effective Date: 01/01/2015

Terry Scharf, Field Representative

Print Date: 01/06/2015

**PAK A**

Medical:	MESSA ABC Plan 1 \$1300/\$2600 ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0003 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

**PAK B**

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0004 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

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Medical:	MESSA ABC Plan 1 \$1300/\$2600 ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0005 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

**PAK B**

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0006 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

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**PAK A**

Medical:	MESSA Choices \$500/\$1000 \$20/\$25/\$50 Saver Rx (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0001 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

**PAK B**

Medical:	None	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0002 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes

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**PAK C**

Medical:	MESSA ABC Plan 1 \$1300/\$2600 ABC Rx Health Savings Account with HealthEquity (Includes \$5,000 Basic Term Life with AD&D)	
Dental:	Group/Subgroup Class I,II,III Class IV Cleanings	6484-0001 100/100/50:\$1,500 50:\$1,000 2 per year
Vision:	VSP 3	Plan year is July to July
Life/AD&D:	\$25,000 PAK Life \$25,000 PAK AD&D	
Negotiated LTD:	66.67 % Benefit Level \$3,000 Maximum Benefit 60 Calendar Days Modified Fill Alcohol/Drug - Same as any other illness Mental/Nervous - Same as any other illness Family Social Security Offset 2 Year Own Occupation	5% Minimum Benefit Survivor Income Benefit - No Pre-Existing Condition Waiver - Yes COLA Provision - No Education Supplement Program - No Maternity - Yes Freeze on Offsets - Yes