

**2009-10 INSURANCE PLAN**  
**FOR TEACHING STAFF (MEA)**

- A. The Board shall make a contribution of the proper rate per month to the negotiated health insurance carrier per the agreement. The Board will provide health care premiums for only one Plan-A or Plan-B per employee and only one Plan-A or Plan-B per family as listed below.

**Plan A – (For employees needing health insurance)**

|                      |  |
|----------------------|--|
| Health Insurance     | MESSA Choices II<br>\$10/20 Rx Program<br>\$200/400 In-Network Deductible with immediate \$100 Board reimbursement to employee<br>\$20/25/50 OV/UC/ER Co-Pay |
| Delta Dental         | 80/80/80<br>\$1,500 Ortho lifetime max<br>Class 1 and 2 Benefits - \$1,500 annual max  |
| Negotiated Life      | \$60,000 Life Plus \$60,000 AD&D   |
| Vision               | VSP III Plus   |
| Long Term Disability | 66 2/3% - 60-day wait – Freeze on sick days  |

**Plan B – (For employees NOT needing health insurance)**

|                      |   |
|----------------------|---|
| Delta Dental         | 100:80/80/80<br>\$1,500 Ortho lifetime max<br>Class 1 and 2 Benefits - \$1,500 annual max |
| Negotiated Life      | \$80,000 Life Plus \$80,000 AD&D  |
| Dependent Life       | \$2,000 spouse/\$2,000 child(ren)   |
| Vision               | VSP III Plus  |
| Long Term Disability | 66 2/3% - 60-day wait – Freeze on sick days   |
| Cash                 | \$2,500   |

- B. Each bargaining unit member may, at their discretion, use their accumulated sick days or freeze those days in order to receive benefits under any compensable benefit program to the extent allowed by the carrier.