

CURRENT BARGAINING AGREEMENTS AND EMPLOYER SPONSORED HEALTH CARE PLANS 2024

Insurance	BEA, Admn/Admn Support Staff			
Medical	MESSA Choices (6Z) Deductible: In \$500/\$1,000 In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: \$20/\$20/\$20/\$25/\$50 Rx Coverage: Saver Rx	MESSA ABC Plan 1 (7U) Deductible: In \$1500 1P/ \$3000 2P&FF In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: N/A Rx Coverage: ABC Rx	MESSA Choices (8F) Deductible: \$1000/\$2000 In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: \$20/\$20/\$20/\$25/\$50 Rx Coverage: Saver Rx	MESSA ABC Plan 2 (9J) Deductible: In \$2000 1P/ \$4000 2P&FF In Coinsurance: 20% In OL/OV/SV/UC/ER Copay: N/A Rx Coverage: ABC Rx
Dental	Delta Dental Diag & Prev: 1000%/90%/90% Maximum Annual: \$2,000 Orthodontics: 90%	Delta Dental Diag & Prev: 1000%/90%/90% Maximum Annual: \$2,000 Orthodontics: 90%	Delta Dental Diag & Prev: 1000%/90%/90% Maximum Annual: \$2,000 Orthodontics: 90%	Delta Dental Diag & Prev: 1000%/90%/90% Maximum Annual: \$2,000 Orthodontics: 90%
Vision	MESSA Vision VSP3	MESSA Vision VSP3	MESSA Vision VSP3	MESSA Vision VSP3
Life	\$30,000 PAK Life \$30,000 PAK AD&D	\$30,000 PAK Life \$30,000 PAK AD&D	\$30,000 PAK Life \$30,000 PAK AD&D	\$30,000 PAK Life \$30,000 PAK AD&D
Basic Term Life w/Medical \$5,000				
Non-Medical Insurance PAK B: 100% Paid by BAS				

Insurance	Support Staff			
	Non-Union Support Staff	Non-Union Support Staff	Non-Union Support Staff	Non-Union Support Staff
Medical	MESSA Choices (7F) Deductible: In \$500/\$1,000 In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: \$20/\$20/\$20/\$25/\$50 Rx Coverage: Saver Rx	MESSA ABC Plan 1 (7V) Deductible: In \$1500 1P/ \$3000 2P&FF In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: N/A Rx Coverage: ABC Rx	MESSA Choices (8C) Deductible: \$1000/\$2000 In Coinsurance: N/A In OL/OV/SV/UC/ER Copay: \$20/\$20/\$20/\$25/\$50 Rx Coverage: Saver Rx	MESSA ABC Plan 2 (9H) Deductible: In \$2000 1P/ \$4000 2P&FF In Coinsurance: 20% In OL/OV/SV/UC/ER Copay: N/A Rx Coverage: ABC Rx
Dental	Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000 Orthodontics: 75%	Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000 Orthodontics: 75%	Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000 Orthodontics: 75%	Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000 Orthodontics: 75%
Vision	MESSA Vision VSP3	MESSA Vision VSP3	MESSA Vision VSP3	MESSA Vision VSP3
Life	\$10,000 PAK Life \$10,000 PAK AD&D	\$10,000 PAK Life \$10,000 PAK AD&D	\$10,000 PAK Life \$10,000 PAK AD&D	\$10,000 PAK Life \$10,000 PAK AD&D
Support Staff: Non-Medical Insurance PAK B: 85% Paid by BAS				

2024 Michigan Hard Cap Limits for Medical Benefit Plans
 Single: \$7,702.85
 Two Person: \$16,109.06
 Family: \$21,007.83

MESSA Balance+
Deductible: In \$1600 1P/ \$3200 2P&FF
In Coinsurance: 20%
In TH/THV/OV/CC/SV/UC/ER \$10/\$25/\$25// \$25/\$50/\$50/\$200
Rx Coverage: Balance+ Rx
Delta Dental
Diag & Prev: 1000%/90%/90%
Maximum Annual: \$2,000
Orthodontics: 90%
MESSA Vision VSP3
\$30,000 PAK Life
\$30,000 PAK AD&D

Non-Union Support Staff	Teamster's MCTWF
MESSA Balance+ Deductible: In \$1600 1P/ \$3200 2P&FF In Coinsurance: 20% In TH/THV/OV/CC/SV/UC/ER \$10/\$25/\$25//\$25/\$50/\$50/\$200 Rx Coverage Balance+ Rx	Deductible: \$100/\$200 Out of Pocket: \$2000 in excess of deductible
Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000	Delta Dental Diag & Prev: 75%/75%/50% Maximum Annual: \$1,000
Orthodontics: 75%	Orthodontics: 75%
MESSA Vision VSP3	MESSA Vision VSP3
\$10,000 PAK Life	\$10,000 PAK Life
\$10,000 PAK AD&D	\$10,000 PAK AD&D