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## Lapeer Community Schools Employee Benefit Plan

### Appendix A – Benefits for Non-Union Employees January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<p><b>Medical Coverage (includes prescription drug)</b></p> <p>Groups are as follows:</p> <ul style="list-style-type: none"> <li>• <b>Central administrator</b></li> <li>• <b>Admin/Supervisor</b></li> <li>• <b>Manager/Coordinator</b></li> <li>• <b>Administrative Assistant</b></li> <li>• <b>GSRP and Early Childhood</b></li> </ul>	<p>Offered through MESSA, insured</p> <p>4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx</p> <p>MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx</p> <p>MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx</p> <p>MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx</p>	<p>Dependent coverage is available.</p>	<p>Employees pay a portion of the premium on a pre-tax basis based on individual non-union group; employees are also responsible for copays and deductibles.</p>	<p>Open enrollment materials</p> <p>MESSA benefit summaries</p>
<p><b>Opt-out</b></p>				<p>As outlined in respective collective bargaining agreements.</p>
<p><b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b></p>	<p>Employee pre-tax contributions to a Health Savings Account offered through HealthEquity</p>	<p>Not applicable</p>	<p>Employee pre-tax contributions</p>	<p>Open enrollment materials</p> <p>Employee Benefit Plan</p> <p>Materials provided by HealthEquity</p>

<b>Non-Union Employees</b>				
<b>Benefit</b>	<b>Benefit Description and Funding/Insurer/Third Party Administrator</b>	<b>Dependent Eligibility</b>	<b>Employee Cost</b>	<b>Additional Information</b>
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

# Lapeer Community Schools Employee Benefit Plan

## Appendix A – Benefits for Employees Covered by the Collective Bargaining Agreement between Board of Education of Lapeer Community Schools and Lapeer School District Administrators’ Association January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements.
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Lapeer School District Administrators' Association

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

# Lapeer Community Schools Employee Benefit Plan

Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and Lapeer Community  
Schools Custodial Employees Unit of Local 1421, Council 25 American  
Federation of State, County and Municipal Employees  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements.
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Lapeer Community Schools Custodial Employees Unit of Local 1421, Council 25 American Federation of State, County and Municipal Employees

<b>Benefit</b>	<b>Benefit Description and Funding/Insurer/Third Party Administrator</b>	<b>Dependent Eligibility</b>	<b>Employee Cost</b>	<b>Additional Information</b>
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available for employees hired before 7/1/14 and all Operators.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available for employees hired before 7/1/14 working 20+ hours/wk and all Operators.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

## Lapeer Community Schools Employee Benefit Plan

Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and  
Lapeer Education Association  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Lapeer Education Association

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance



## Lapeer Community Schools Employee Benefit Plan

Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and  
Lapeer Community Schools Lapeer Educational Support Personnel (L.E.S.P.)  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Board of Education of Lapeer Community Schools and Lapeer School District Administrators'  
Lapeer Community Schools Lapeer Educational Support Personnel (L.E.S.P.)

<b>Benefit</b>	<b>Benefit Description and Funding/Insurer/Third Party Administrator</b>	<b>Dependent Eligibility</b>	<b>Employee Cost</b>	<b>Additional Information</b>
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

## Lapeer Community Schools Employee Benefit Plan

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Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and Service Employees  
International Union Local 517M Food Service Personnel  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Service Employees International Union Local 517M Food Service Personnel

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

## Lapeer Community Schools Employee Benefit Plan

Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and  
Lapeer Transportation Association  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Lapeer Transportation Association

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance

## Lapeer Community Schools Employee Benefit Plan

Appendix A – Benefits for Employees Covered by the  
Collective Bargaining Agreement between  
Board of Education of Lapeer Community Schools and Service Employees  
International Union Local 517M Mechanics  
January 1, 2018

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Medical Coverage (includes prescription drug)</b>	Offered through MESSA, insured  4 options: MESSA Choices \$500/\$1,000 with 3-Tier/Mandatory Mail Rx  MESSA Choices \$1,000/\$2,000 with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 1 (high deductible health plan) with 3-Tier/Mandatory Mail Rx  MESSA ABC Plan 2 (high deductible health plan) with 3-Tier/Mandatory Mail Rx	Dependent coverage is available.	Employees pay a portion of the premium on a pre-tax basis; employees are also responsible for copays and deductibles.	Open enrollment materials  Collective Bargaining Agreement  MESSA benefit summaries
<b>Opt-out</b>				As outlined in respective collective bargaining agreements
<b>Contributions to Health Savings Account Available only to employees enrolling in the MESSA ABC Plan</b>	Employee pre-tax contributions to a Health Savings Account offered through HealthEquity	Not applicable	Employee pre-tax contributions	Open enrollment materials  Collective Bargaining Agreement  Employee Benefit Plan  Materials provided by HealthEquity

Service Employees International Union Local 517M Mechanics

Benefit	Benefit Description and Funding/Insurer/Third Party Administrator	Dependent Eligibility	Employee Cost	Additional Information
<b>Dental Coverage</b>	ADN Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	ADN Benefits Summary
<b>Vision Coverage</b>	National Vision Administrators	Dependent coverage is available.	The Employer pays the full cost. Employees are responsible for co-pays and deductibles.	NVA Benefits Summary
<b>Medical Flexible Spending Account Available only to employees not participating in the MESSA ABC Plan</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Dependent Care Flexible Spending Account</b>	Administered by PlanSource		Employee pre-tax contributions	PlanSource Enrollment Packet
<b>Employee Life and AD&amp;D Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance
<b>Supplemental Life Insurance</b>	Insured by SetSeg	Dependent coverage is not available.	Employees pay a 100% of the premium	Certificate of Insurance
<b>Long Term Disability Insurance</b>	Insured by Reliance Standard Life Insurance Company	Dependent coverage is not available.	Employees do not pay any portion of the premium cost.	Certificate of Insurance