

# MESSA Gives You Options

Take time now to re-evaluate your family's financial protection needs. The following is a summary of the MESSA variable options, along with the monthly contribution rates for each plan. To protect your family's financial future in the event of your death:

## Group Basic Term Life Insurance

*(If you don't enroll in a MESSA medical plan, this coverage is required in order to enroll in any of the other options on the application.)*

- ▶ \$5,000 term life insurance benefit.
- ▶ Includes corresponding accidental death and dismemberment benefits. The AD&D portion terminates when you reach age 65.
- ▶ Available during open enrollment, and without medical evidence of insurability.

## Group Supplemental Term Life Insurance

- ▶ Available only with Group Basic Term Life or a medical plan.
- ▶ May purchase an additional \$10,000, \$20,000, \$30,000 or \$40,000 of term life insurance benefits.
- ▶ Includes corresponding AD&D benefits, which terminate when you reach age 65.
- ▶ Medical evidence of insurability is not required if you are a new MESSA member electing coverage for the first time or if you are currently a member and want to increase your coverage by \$10,000.
- ▶ Medical evidence of insurability is required if you did not enroll in this coverage within 31 days following the date you first became eligible.

## Group Survivor Income Insurance

- ▶ Available only with Group Basic Term Life or a medical plan, subject to age and family status requirements on spouse and children.
- ▶ Net monthly benefit: \$400 spouse; \$200 child(ren)
  - **Spouse benefit:** Spouse is eligible until the day before their 65th birthday; benefit will continue until the spouse remarries or dies.
  - **Child(ren) benefit:** Children receive benefits until age 25, get married or the member's spouse dies, whichever occurs first. Benefit may continue past the age of 25 if child is approved by MESSA as having a physical or intellectual impairment, is unmarried, dependent upon you for a majority of their support and are incapable of self-sustaining employment by reason of their physical or intellectual impairment.

## Group Dependent Life Insurance

- ▶ Available only with Group Basic Term Life or a medical plan.
- ▶ Provides lump sum benefit of \$2,000 for the spouse and \$2,000 for each child. A child is eligible for coverage from 14 days of age through the calendar year they turn 25, if unmarried and dependent on you for majority of support. Benefit may continue past the age of 25 if the child is approved by MESSA as having a physical or intellectual impairment,

## Group Dependent Life Insurance *continued*

is unmarried, dependent upon you for a majority of their support and is incapable of self-sustaining employment by reason of their physical or intellectual impairment.

## Group Short Term Disability Income Insurance

*(If you need financial protection in the event of a loss of salary due to a disability because you have inadequate sick days to fill in your district's long-term disability waiting period, or your district has no LTD coverage.)*

- ▶ Available only with Group Basic Term Life or a medical plan.
- ▶ Can select weekly benefit ranging from \$20 to \$700, provided the amount selected does not exceed the weekly benefit corresponding to your contracted annual salary. (Contracted annual salary includes only basic earnings and does not include any other compensation.)
- ▶ Benefits are not payable during a summer vacation period unless it is medically necessary for you to be house confined or hospital confined. If a disability commences within 30 days from the date of an accidental injury, it is not necessary to be house or hospital confined.
- ▶ Any condition for which you received advice or treatment within three months prior to the effective date of insurance will not be covered until after expiration of the earlier of the following:
  - A period of three consecutive months ending on or after the effective date of insurance if during this time no medical treatment or service, including prescribed drugs or medicines, has been received in connection with the illness or injury; or
  - A period of six consecutive months if during this time the employee has been continuously insured and there has been no loss of time from active employment due to the pre-existing condition; or
  - A period of 12 consecutive months if during this time the employee has been continuously insured for these benefits.

- ▶ Choice of either seven-day or 28-day waiting period with benefits beginning on either the eighth day or the 29th day.
- ▶ Duration of benefits:
  - *Maximum Period of Payment is 52 weeks. Benefits are payable during the Maximum Period of Payment providing you are wholly and continuously unable to perform any and every duty pertaining to your regular occupation and you are under the regular care and attendance of a physician.*
- ▶ Maternity disability is treated the same as any other illness.
- ▶ Benefits will be reduced by any income a member receives or is entitled to receive from an employer, workers' compensation, MPSERS, Social Security (including Social Security Retirement benefits) or any employer-paid group benefit plan. Benefits are generally payable only after you've exhausted your sick days.
- ▶ Benefits are not payable for disability due to:
  - *Self-inflicted injuries if intentional or while insane*
  - *War*
  - *Participation in the committing of a felony*
  - *Cosmetic surgery unless:*
    - » *Caused by accidental bodily injury sustained while insured or an active illness contracted while insured, and*
    - » *You have been continuously insured under this program since such injury was sustained or such illness was contracted.*

## Group Long Term Disability Income Insurance

*(To continue disability income protection beyond 52 weeks if your district has no LTD coverage.)*

**Important: If you are enrolled in an employer-sponsored long-term disability plan, you should know that enrollment in MESSA's long-term disability plan may be of limited value. If you have any questions or concerns, be sure to contact your MESSA field representative.**

- ▶ Available only with Group Basic Term Life Insurance or a medical plan.

## Group Long Term Disability Income Insurance *continued*

- ▶ Can select a monthly benefit ranging from \$100 to \$1,500 provided the amount selected does not exceed the monthly benefit corresponding to your contracted annual salary. (Contracted annual salary includes only basic earnings and does not include any other compensation.)
  - ▶ The amount of the monthly benefit will be offset by any disbursement from any annuity, retirement or pension plan, or life insurance plan because of disability from any employer. It will also be offset by Social Security benefits, any salary, wages, commissions, or other periodic employer disability plan benefits or similar disbursement (i.e., workers' disability compensation).
  - ▶ Any condition for which you received advice or treatment within three months prior to the effective date of insurance will not be covered until after expiration of the earlier of the following:
    - *A period of three consecutive months ending on or after the effective date of insurance if during this time no medical treatment or service, including prescribed drugs or medicines, has been received in connection with the illness or injury; or*
    - *A period of 12 consecutive months if during this time the employee has been continuously insured for these benefits.*
  - ▶ Waiting period: 52 consecutive weeks of disability.
  - ▶ Must be wholly and continuously unable to perform any and every duty pertaining to your regular occupation while you are under the regular care and attendance of a physician.
  - ▶ Duration of benefits:
    - **Option 1:** *Benefits may be provided up to five years but not beyond the day before your 70th birthday.*
    - **Option 2:** *Benefits may be provided until the day before your 70th birthday.*
- *Disability due to mental or nervous disorder; benefits are limited and payable for two years during any one period of disability, but not beyond the day before your 70th birthday.*
- ▶ Benefits are not payable for disability due to:
  - *Self-inflicted injuries if intentional or while insane*
  - *War*
  - *Participation in the committing of a felony*
  - *Cosmetic surgery unless:*
    - » *Caused by accidental bodily injury sustained while insured or an active illness contracted while insured, and*
    - » *You have been continuously insured under this program since such injury was sustained or such illness was contracted.*

# Monthly Contribution Rates for Life and Disability Coverages

The group dependent life insurance and/or the coverages below are available only in addition to a MESSA medical plan or the Group Basic Term Life Insurance.

## Group Basic Term Life Insurance

Available only if not enrolled in MESSA medical plan. \$5,000 Basic Term Life and AD&D. *Monthly rate \$2.36*

## Group Short Term Disability Income Insurance

Benefits are reduced by other income. Waiting period must be satisfied regardless of cause. You may select any amount of weekly benefit in the table below as long as your contracted annual school salary is at least as great as the amount shown in the annual salary column.

Annual Salary	Weekly Benefit	8th Day	29th Day
\$1,300	\$20	\$2.00	\$1.40
\$2,600	\$40	\$4.00	\$2.80
\$3,900	\$60	\$6.00	\$4.20
\$5,200	\$80	\$8.00	\$5.60
\$6,500	\$100	\$10.00	\$7.00
\$8,000	\$120	\$12.00	\$8.40
\$9,500	\$140	\$14.00	\$9.80
\$11,000	\$160	\$16.00	\$11.20
\$12,500	\$180	\$18.00	\$12.60
\$14,000	\$200	\$20.00	\$14.00
\$15,500	\$220	\$22.00	\$15.40
\$17,000	\$240	\$24.00	\$16.80
\$18,500	\$260	\$26.00	\$18.20
\$20,000	\$280	\$28.00	\$19.60
\$21,500	\$300	\$30.00	\$21.00
\$23,000	\$320	\$32.00	\$22.40
\$24,500	\$340	\$34.00	\$23.80
\$26,000	\$360	\$36.00	\$25.20
\$27,500	\$380	\$38.00	\$26.60
\$29,000	\$400	\$40.00	\$28.00
\$30,500	\$420	\$42.00	\$29.40
\$32,000	\$440	\$44.00	\$30.80
\$33,500	\$460	\$46.00	\$32.20
\$35,000	\$480	\$48.00	\$33.60
\$36,500	\$500	\$50.00	\$35.00
\$38,000	\$520	\$52.00	\$36.40
\$39,500	\$540	\$54.00	\$37.80
\$41,000	\$560	\$56.00	\$39.20
\$42,500	\$580	\$58.00	\$40.60
\$44,000	\$600	\$60.00	\$42.00
\$45,500	\$620	\$62.00	\$43.40
\$47,000	\$640	\$64.00	\$44.80
\$48,500	\$660	\$66.00	\$46.20
\$50,000	\$680	\$68.00	\$47.60
\$51,500	\$700	\$70.00	\$49.00

If you are currently enrolled in group hospital confinement indemnity insurance and want to verify your rates, please check with your employer's business office.

## Group Dependent Life Insurance

\$2,000 for spouse, and \$2,000 for each eligible dependent. *Monthly rate \$1.48*

## Group Long Term Disability Income Insurance

**Important:** If you are enrolled in an employer-sponsored long-term disability plan, you should know that enrollment in this plan may be of limited value. If you have any questions or concerns, be sure to contact your MESSA field representative.

You may elect one \$100 monthly benefit unit for each \$2,000 of contracted annual school salary up to \$30,000. The monthly benefit elected can be less than the amount allowed based on your salary, but not more. You must also elect a maximum benefit period. This plan has a 52 week waiting period.

**Option 1:** Benefits may be provided up to five years but not beyond the day before your 70th birthday.

**Option 2:** Benefits may be provided until the day before your 70th birthday.

Benefits are payable for two years during any one period of disability due to mental or nervous disorder, but not beyond the day before your 70th birthday.

Determine the unit rate below for the option selected. Multiply the rate times the number of \$100 units you elect.

**Example: If you are age 35 and make a contractual annual salary of \$18,000 you would be allowed a maximum benefit of 9 units (\$900 monthly benefit). If you elect option 2, your contribution rate is \$2.70 (9 units at \$0.30 per unit).** The rate is based on your age on Jan. 1 of the current year.

*Monthly rate for each \$100 monthly benefit unit*

	Option 1	Option 2
Under age 40	\$0.20	\$0.30
Age 40 – 49	\$0.50	\$0.80
Age 50 & older	\$1.40	\$2.10

## Group Supplemental Life Insurance

The rate is based on your age on Jan. 1 of the current year.

Age	\$10,000 Life \$10,000 AD&D	\$20,000 Life \$20,000 AD&D	\$30,000 Life \$30,000 AD&D	\$40,000 Life \$40,000 AD&D
Under 40	\$1.50	\$3.00	\$4.50	\$6.00
40 – 49	\$3.00	\$6.00	\$9.00	\$12.00
50 – 59	\$6.50	\$13.00	\$19.50	\$26.00
60 – 64	\$11.50	\$23.00	\$34.50	\$46.00
65 – 69	\$17.50	\$35.00	\$52.50	\$70.00
70 – 74	\$30.00	\$60.00	\$90.00	\$120.00
75 & older	\$44.00	\$88.00	\$132.00	\$176.00

## Group Survivor Income Insurance

The rate is based on your age on Jan. 1 of the current year.

Under age 30	\$3.18
30 – 34	\$4.20
35 – 39	\$5.88
40 – 44	\$8.90
45 – 49	\$12.44
50 – 54	\$15.80
Age 55 & older	\$18.90