

**L'ANSE CREUSE PUBLIC SCHOOLS
SUMMARIES FOR TEACHERS AND COUNSELORS**

With Medical		AS400
Medical - Messa ABC1	\$1,500/\$3,000 Deductible - <i>see monthly cost sheet</i>	MESAHLTH
Medical - Messa ABC2	\$2,000/\$4,000 Deductible - <i>see monthly cost sheet</i>	MESAPAKC
Dental - No Coordination	80%/\$1,000 Annual Max/\$1,300 Ortho Lifetime	DENATL - TCHR
Dental - W/Coordination	50% All Services /\$1,000 Annual Max/\$1,000 Ortho Lifetime	DENTAL - TCHRCOB
Vision - VSP 2S	See Highlight Page	VSP 2 - TCHR
Life Insurance/ AD&D	\$60,000	LIFMESSA-TCHR 60
Long Term Disability	66.67%/\$5,000 Monthly Max/90 Day Waiting	LTDMESSA - TCHR

Without Medical ***Must Enroll If Not In A District		AS400
No Medical	None - Cash in Lieu	CASH B - TCHR
	Annual Recertification for Cash In Lieu - <i>Waiver/ins proof</i>	
Dental B - No Coordination	100%/90%/\$1,000 Annual Max/\$1,500 Ortho Lifetime	DENTAL B - TCHR
Dental B - W/Coordination	50% All Services /\$1,000 Annual Max/\$1,000 Ortho Lifetime	DENTAL B - TCHRCOB
Vision - VSP 3 G	See Highlight Page	VSP 3 - TCHR
Life Insurance/ AD&D	\$70,000	LIFMESSA -TCHR 70
Dependent Life	\$10,000	LIFMESSA - TCHR DL
Long Term Disability	66.67%/\$5,000 Monthly Max/90 Day Waiting	LTDMESSA - TCHR