

LETTER OF UNDERSTANDING BETWEEN
MEA-NEA LOCAL 1, CHIPPEWA VALLEY
AND CHIPPEWA VALLEY SCHOOLS BOARD OF EDUCATION
CONTRACT EXTENSION

T.A. RMM
2/24/18 11:12 AM
MR JB

THIS EXTENDED AGREEMENT SHALL UPON RATIFICATION BY BOTH PARTIES BE EFFECTIVE JULY 1, 2016, EXCEPT AS INDICATED HEREIN AND SHALL CONTINUE IN EFFECT UNTIL JUNE 30, 2018. IT SHALL INCLUDE THE 2006-2010 MASTER AGREEMENT, THE CONTRACT EXTENSION DATED AUGUST 26, 2009, THE CONTRACT EXTENSION DATED JUNE 6, 2011, A LETTER OF UNDERSTANDING DATED FEBRUARY 14, 2013, AND A LETTER OF UNDERSTANDING DATED MARCH 25, 2013.

ALL CHANGES TO THE PREVIOUS AGREEMENTS SHALL BE INCLUDED IN THIS AGREEMENT EXCEPT AS OTHERWISE INDICATED. ALL CHANGES BELOW SHALL EXPIRE ON JUNE 30, 2018, EXCEPT AS OTHERWISE INDICATED.

ARTICLE III

G. (NEW F) If a teacher shall be permanently assigned to teach more than the normal teaching load as set forth in this Article, he/she shall receive additional compensation at ~~one-fifth (1/5)~~ ELEVEN PERCENT (11%) OR \$5,000, WHICHEVER IS GREATER, OF his/her annual base salary, as pro-rated per period. THIS IS LIMITED TO 15% OF THE TOTAL NUMBER OF STAFF AT DAKOTA AND CHIPPEWA VALLEY HIGH SCHOOLS INCLUDING BOTH 10-12 AND NINTH GRADE CENTERS. THIS LANGUAGE WILL SUNSET ON JUNE 29, 2018.

f. Forty-eight (48) hours notice will be given. THE TEACHER'S OBLIGATION FOR EVENING CONFERENCES WILL START AT 5:30 PM AND END AT 8:00 PM.

ARTICLE IV

B. Class sizes must be within the contractual maximums within nine (9) school days of the first student day EXCEPT AS FOLLOWS:

CLASS SIZES IN ARTICLE IV (B) FOR 200 STUDENTS (GRADES 2-12), MAY BE EXCEEDED BY ONE (1) STUDENT UNLESS IT IS AGREED TO EXCEED CLASS SIZE BY MORE THAN ONE (1) STUDENT IN WRITING BY THE ASSOCIATION PRESIDENT; FOR EXAMPLE, 6 HIGH SCHOOL CLASSES TAKEN BY ONE STUDENT CAN EXCEED CLASS SIZE MAXIMUMS, 1 ELEMENTARY TEACHER'S CLASSROOM CAN EXCEED 1 STUDENT, ETC. THIS LANGUAGE WILL SUNSET ON JUNE 29, 2018.

A SPLIT/BLENDED CLASS MAY BE ASSIGNED AN ACADEMIC LEARNING ASSISTANT FOR UP TO THREE (3) HOURS PER DAY. THEY WILL NOT BE PART OF THE BARGAINING UNIT. THEY ARE NOT TO PERFORM ANY DUTIES CURRENTLY PERFORMED BY DISTRICT PARAPROFESSIONALS.

Middle school

INSTRUMENTAL MUSIC 48 55

ARTICLE V

H. If they are an intern for longer than one (1) semester-SCHOOL YEAR their job will be postedCurrent Contract THIS IS LIMITED TO THREE (3) POSITIONS FOR EACH SCHOOL YEAR. THIS LANGUAGE WILL SUNSET ON JUNE 29, 2018.

T.A. Ryan
2/24/16 11:12 AM
ML JS

ARTICLE X

~~IT IS AGREED THAT WEBSTER STUDENTS PLACED IN A K-5 GENERAL EDUCATION CLASSROOM FOR A HALF HOUR OR LESS PER DAY, LIMITED TO THREE (3) STUDENTS, OR A SPECIALS CLASS FOR ONE CLASS PERIOD OR LESS PER DAY, LIMITED TO THREE (3) STUDENTS WILL NOT BE COUNTED WHEN DETERMINING CLASS SIZE. ANY STUDENTS BEYOND (3) WILL BE COUNTED TOWARDS CLASS SIZE AND A PARAPROFESSIONAL WILL BE PROVIDED.~~

WHEN A SPECIAL EDUCATION STUDENT FROM AN ELEMENTARY WEBSTER/CLP PROGRAM IS ASSIGNED TO A TEACHER'S CLASS AND CAUSES THAT TEACHER TO BE OVER MAXIMUM CLASS SIZE, THE TEACHER WILL BE PAID \$3.00 PER STUDENT PER HOUR, PRORATED FOR SUCH OVERAGE. THIS ALSO APPLIES TO SPECIALS TEACHERS. CLASS SIZE MAXIMUMS FOR SPECIALS ARE GRADE LEVEL MAXIMUMS.

ARTICLE XV

NEW C.5. FOR 2013-14, 2014-15, AND 2015-16 THE BOARD MAY CHOOSE TO RELEASE UP TO 10 FTE TEACHERS TO ASSIST IN CURRICULUM INSTRUCTION AND/OR CURRICULUM DEVELOPMENT, AND/OR INSTRUCTIONAL TECHNOLOGY. THESE TEACHERS ARE NOT TO BE CONSIDERED TEACHER LEADERS FOR PURPOSES OF EVALUATION. WHILE THESE TEACHERS ARE RELEASED, A SUBSTITUTE TEACHER WILL BE PLACED IN THEIR CLASSROOM. THIS LANGUAGE WILL SUNSET ON JUNE 29, 2018.

ARTICLE XVIII

- (1) ~~Death~~-FUNERAL LEAVE-up to five (5) days because of each death in the immediate family, beginning at the date of death and within one week after death. One day only will be allowed upon the death of a ~~grandparent, grandchild,~~ uncle, aunt, first cousin, niece or nephew, brother-in-law, sister-in-law, daughter-in-law, son-in-law. Immediate family defined: mother, father, mother-in-law, father-in-law, GRANDPARENT, GRANDCHILD, brother, sister, son, daughter, STEPCHILD, OTHER RELATIVE LIVING IN THE EMPLOYEE'S HOUSEHOLD, and spouse.

ARTICLE XX

G. The Association will collect Sick Bank Authorization cards FORMS that must be forwarded to the Board no later than ~~thirty (30)~~ ninety (90) days after the teachers commences employment for each school year. A TEACHER WHO DOES NOT ENROLL IN THE SICK BANK IN THE FIRST 90 DAYS OF EMPLOYMENT SHALL NOT BE A MEMBER OF THE SICK BANK FOR THE DURATION OF THEIR EMPLOYMENT WITH CHIPPEWA VALLEY SCHOOLS. ANY TEACHER EMPLOYED BY CHIPPEWA VALLEY SCHOOLS AS OF RATIFICATION OF THIS CONTRACT HAS THIRTY (30) SCHOOL DAYS TO ENROLL IN THE SICK BANK.

ARTICLE XXIII

- A. 1. Beginning July 1, 2013, and thereafter, each teacher covered by this agreement shall be eligible to receive hospital, medical, and surgical insurance benefits under the MESSA choices II plan with a \$10/\$20 prescription plan, ~~ZERO~~-\$500/\$1,000 DEDUCTIBLE, \$25 urgent care, \$20 office visit, \$50 emergency room, as described on Appendix C "description of MESSA Choices II plan."

T.A. Rom
2/24/16 11:12 AM
MZ LS

ARTICLE XXIV

~~d. A teacher on an unpaid leave during an Act of God day receives no compensation.~~

~~e. A teacher who is in a dock status shall not be docked for an Act of God day.~~

Old f becomes d.

NEW E. TO BE PAID FOR AN ACT OF GOD DAY, A TEACHER MUST BE CURRENTLY WORKING OR ON A PAID LEAVE/DISABILITY.

ARTICLE XXV

P. For the..... shall be ~~two percent (0.02)~~. FOR THE 2016-17, and 2017-18 SCHOOL YEAR, EACH TEACHER'S BOARD CONTRIBUTION TO THEIR 403B ACCOUNT SHALL BE ZERO PERCENT (0.00). Part-time...April 1st of each year remains. Current Contract THE SUCCESSOR AGREEMENT WILL DETERMINE THE AMOUNT, IF ANY, OF THE BOARD CONTRIBUTION TO THE 403B ACCOUNT.

APPENDIX B

A TEACHER WHO RETIRES BY JUNE 30, 2016, WILL RECEIVE A 1% OFF-SCHEDULE PAYMENT.

2016-2017 SALARY SCHEDULE: THE TEACHER SHALL MOVE ON THE SALARY SCHEDULE BASED ON HIRE/SENIORITY DATE AND CURRENT PAY STEP. (SEE ATTACHED MOVEMENT SCHEDULE). TRACK CHANGES (DEGREE/HOURS) IN THE SALARY SCHEDULE WILL CONTINUE. TEACHERS AT THE TOP STEP WILL RECEIVE A 1.5% OFF SCHEDULE LUMP SUM PAYMENT IN THE DECEMBER 15, 2016, PAYCHECK. BASED ON HIRE/SENIORITY DATE AND CURRENT PAY STEP, TEACHERS HIRED IN 2014-15, 2013-14, AND 2002-03 SHALL RECEIVE AN OFF SCHEDULE LUMP SUM PAYMENT EQUIVALENT TO ONE STEP PAID IN THE DECEMBER 15, 2016, PAYCHECK. A cost-of-living adjustment shall be paid at the conclusion of the 2016-17 school year pursuant to the terms of the Cost-of-living language capped at zero percent (0%).

2017-18 SALARY SCHEDULE: THE TEACHER SHALL MOVE A HALF STEP ON THE SALARY SCHEDULE BASED ON HIRE/SENIORITY DATE AND PAY STEP. TRACK CHANGES (DEGREE/HOURS) IN THE SALARY SCHEDULE WILL CONTINUE. BASED ON THE ATTACHED FUNDING/ENROLLMENT VARIANCE FORMULA, THERE MAY BE AN OFF-SCHEDULE LUMP SUM PAYMENT. TEACHERS AT THE TOP STEP WILL RECEIVE A 1% OFF SCHEDULE LUMP SUM PAYMENT IN THE DECEMBER 15, 2017, PAYCHECK. A cost-of-living adjustment shall be paid at the conclusion of the 2017-18 school year pursuant to the terms of the Cost-of-living language capped at zero percent (0%).

ANY TEACHER WHOSE MASTER'S DEGREE IS OVER 30 HOURS WILL HAVE THE HOURS OVER THIRTY (30) APPLIED TO THE MA + 30 LANE. WHEN EACH TEACHER REACHES THIRTY (30) HOURS, THEY WILL BE PAID AT THE MASTERS + 30 LANE.

EVALUATION COMMITTEE FOR TEACHERS NOT COVERED BY THE TENURE ACT

EVALUATION FOR PERSONS NOT COVERED UNDER THE TEACHER TENURE ACT-A COMMITTEE COMPOSED OF 3 TEACHERS APPOINTED BY THE ASSOCIATION PRESIDENT AND 3 ADMINISTRATORS APPOINTED BY THE SUPERINTENDENT WILL MEET TO ESTABLISH AN EVALUATION DOCUMENT. THIS DOCUMENT MUST BE MUTUALLY AGREED TO.

T.A. Rgm
2124110 11:12 AM
MK LS


SUBCOMMITTEE TO ADDRESS 21F

A COMMITTEE WILL BE ESTABLISHED TO REVIEW ISSUES RELATED TO 21F. THE COMMITTEE WILL BE COMPOSED OF THREE (3) TEACHERS APPOINTED BY THE ASSOCIATION PRESIDENT AND THREE (3) ADMINISTRATORS APPOINTED BY THE SUPERINTENDENT. THE COMMITTEE WILL PROVIDE MUTUALLY AGREEABLE GUIDELINES RELATED TO SUPERVISION OF 21F STUDENTS.

LETTER OF UNDERSTANDING
BETWEEN MEA-NEA LOCAL 1, CHIPPEWA VALLEY AND
CHIPPEWA VALLEY SCHOOLS

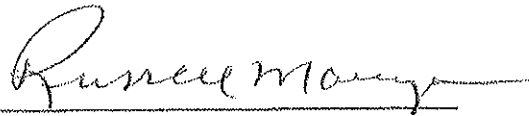
Re: Payment for more than 6 FTE Release Teachers

The Board and the Association agree that for each release time curricular leader over six (6) the Board will apply a \$193.18 credit towards the bill for Association release time.



Maryanne Levine
President
MEA-NEA Local 1, Chippewa Valley

2/24/16
Date



Russell Maranzano
Assistant Superintendent
Chippewa Valley Schools

2/24/16
Date

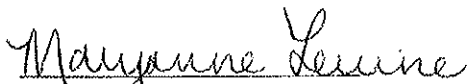
LETTER OF UNDERSTANDING
BETWEEN CHIPPEWA VALLEY MEA-NEA, LOCAL 1 AND
CHIPPEWA VALLEY

T.A. Rom
2/24/16
MK
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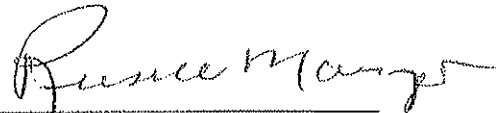
Re: Title One Program Specialist

This letter is entered into on a onetime non-precedent setting basis. If this position is to be utilized after June 30, 2017 a new Letter of Understanding needs to be authorized. The following principles apply to this position:

- Teachers who are hired for Title One Program Specialist will not be in the bargaining unit.
- Each teacher will work with students for at least 83% of their schedule. Teachers will work with students who need remedial assistance in core academic areas.
- Students may not receive services from both the Title One Specialist Teacher and from the Special Services Department (classroom or teacher consultant services) in the same content area. The students will be selected by the classroom teacher and/or Principal.
- Any students who are currently assigned to work with the paraprofessionals will not be assigned to the Title One Specialist Teacher for the same type of support.
- These teachers will not supplant any duties identified as paraprofessional work.
- Duties may include data collection and/or analysis of reading and math scores, provide appropriate student intervention support in core academic areas, communicate with appropriate staff members on service, data, and Professional development, provide progress monitoring services and feedback as appropriate, attend staff meetings as directed by the building administrator.
- Their duties will not be supervisory or evaluative. They may not direct other teachers.
- This position is expected to run from October 2016 through June 20, 2017 but is subject to funding either by the District or grant funds.



Maryanne Levine
President
MEA-NEA Local 1, Chippewa Valley



Russell Maranzano
Assistant Superintendent
Chippewa Valley Schools

2/24/16
Date

2/24/16
Date

CHIPPEWA VALLEY SCHOOL CALENDAR
2016-2017

T.A. Ryan
2/24/16 11:24 AM
MR
LS

August 29*	Superintendent's Opening Remarks	7:30-8:00
	Teacher Association Meeting	8:00-11:00
	Teacher Professional Development	12:00-3:00
August 30*	Teacher Professional Development Day	
	No school for students	
September 6	Classes begin	
November 8	Teacher Professional Development Day -- No students	
November 23-25	Thanksgiving Break	
December 21	Holiday Break at the end of the day	
January 4	Classes resume	
January 16	Teacher Professional Development Day Martin Luther King Birthday -- No students	
February 17	Mid-Winter Break at the end of the day	
February 27	Classes resume	
March 31	Spring Break at end of the day	
April 10	Classes resume	
April 14	No school	
May 29	Memorial Day -- No school	
June 20	Last Day of School	

180 student days/184 teacher days

Dates for the following will be determined by a sub-committee of not than three (3) administrators appointed by the Superintendent and three (3) teachers appointed by the Association. This committee will meet to bargain changes to this calendar. Any changes must be mutually agreed to by both parties.

- Parent-Teacher Conferences (elementary, middle, high school)
- The Friday following evening conferences will be AM only for students. Teachers will receive compensatory time in the PM on this day (one-half (1/2) day compensatory time per semester). The evening Parent-Teacher Conferences will be scheduled so no level (elementary, middle, high school) will have conferences on the same day.
- Half days and full days with minutes totaling 1098 hours of instruction if necessary to receive full State aid
Middle and Elementary School -- 168 full days; 12 partial days High School -- 163 full days; 17 partial days

*Tentative

CHIPPEWA VALLEY SCHOOL CALENDAR
2017-18

T.A. Rom
2/24/16 11:24 AM
Mx B

August 28*	Superintendent's Opening Remarks	7:30-8:00
	Teacher Association Meeting	8:00-11:00
	Teacher Professional Development	12:00-3:00
August 29*	Teacher Professional Development Day No school for students	
September 5	Classes begin	
November 22-24	Thanksgiving Break	
December 21	Holiday Break at the end of the day	
January 3	Classes resume	
January 15	Teacher Professional Development Day Martin Luther King Birthday – No students	
February 16	Mid-Winter Break at the end of the day	
February 26	Classes resume	
March 29	Spring Break at the end of the day	
April 9	Classes resume	
May 28	Memorial Day – No school	
June 15	Last Day of School	

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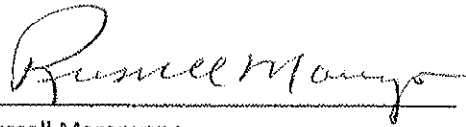
LETTER OF UNDERSTANDING
BETWEEN MEA-NEA LOCAL 1, CHIPPEWA VALLEY AND
CHIPPEWA VALLEY SCHOOLS

Re: Payment for more than 6 FTE Release Teachers

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Maryanne Levine
President
MEA-NEA Local 1, Chippewa Valley

Date



Russell Maranzano
Assistant Superintendent
Chippewa Valley Schools

2/24/16

Date

Funding/Enrollment Variance Lump Sum Payment - CVEA (66% represents % of total expenditures)

For the 2017/18 school year, should enrollment and/or state unrestricted funding vary from estimates used for budgeting purposes, the following formula will be used to calculate amount to be distributed to employees as a lump sum payment. Lump sum payment will not be subject to retirement and will be reduced by FICA taxes. There will be no distribution for total distribution amounts below zero.

Formula:

Foundation Allowance * (Actual Blended Enrollment - Projected Blended Enrollment) * 66%
 Plus
 Actual Blended Enrollment * (Actual Per Pupil Unrestricted Foundation Allowance - Projected Per Pupil Unrestricted Foundation Allowance) * 66%
 Times 50% =
 Amount to be distributed to employees before taxes

Projected Blended Enrollment FTE - 17/18 16,053
 Projected State Unrestricted Funding Per Pupil - 17/18 \$7,491

Example 1:

Actual Blended Enrollment FTE 16,200
 Projected Blended Enrollment FTE 16,053
 Actual State Unrestricted Funding Per Pupil \$7,511
 Projected State Unrestricted Funding Per Pupil \$7,491
 (\$7,511 * (16,200-16,053) * 66%) + (16,200 * (\$7,511-\$7,491) * 66%) = \$728,717 + \$213,840 = \$942,557 @ 50% = \$471,279 to be distributed

Example 2:

Actual Blended Enrollment FTE 16,000
 Projected Blended Enrollment FTE 16,053
 Actual State Unrestricted Funding Per Pupil \$7,541
 Projected State Unrestricted Funding Per Pupil \$7,491
 (\$7,541 * (16,000-16,053) * 66%) + (16,000 * (\$7,541-\$7,491) * 66%) = -\$263,784 + \$528,000 = \$264,216 @ 50% = \$132,108 to be distributed

T.A. Ben.
 2/24/18 11:24 AM
 MKB

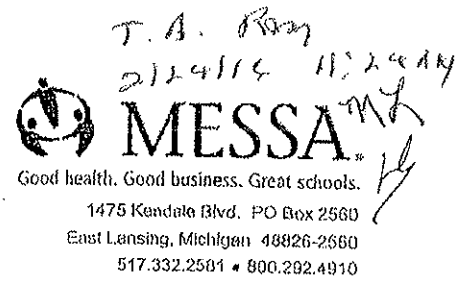
T.A. R 977
2/24/16 11:24

MD
25

Year Hired	# Steps lost as of 16-17	# Steps to move	# Steps behind
2015	1	0	-1
2014	2	0	-2
2013	2	0	-2
2012	3	1	-2
2011	4	1	-3
2010	5	2	-3
2009	5	2	-3
2008	5	2	-3
2007	5	2	-3
2006	5	2	-3
2005	5	2	-3
2004	4	1	-3
2003	3	1	-2
2002	2	0	-2

CHIPPEWA VALLEY SCHOOLS						
SALARY SCHEDULE						
	B.A.	B.A. and VOC. +	M.A. +	M.A. + 30 HRS + CERT. or MSW	2nd M.A. or SPEC. +	PH.D or ED.D +
STEP	CERT.	CERT.	CERT.		CERT.	CERT.
0.0	38,635	43,569	45,402	47,232	49,061	51,357
0.5	40,424	45,359	47,191	49,020	50,811	53,145
1.0	42,213	47,149	48,983	50,811	52,640	54,936
1.5	44,681	48,061	49,899	51,721	53,791	56,529
2.0	47,149	48,983	50,811	52,640	54,936	58,132
2.5	48,061	49,899	51,961	53,791	56,071	59,963
3.0	48,983	50,811	53,101	54,936	57,221	61,795
3.5	49,899	51,961	54,705	56,528	58,820	63,628
4.0	50,811	53,101	56,301	58,132	60,422	65,464
4.5	52,184	54,466	58,133	59,963	62,255	67,295
5.0	53,552	55,846	59,965	61,795	64,085	69,122
5.5	54,936	57,220	61,795	63,848	66,149	70,960
6.0	56,301	58,584	63,618	65,912	68,204	72,777
6.5	57,681	59,963	65,689	67,979	70,271	74,845
7.0	59,010	61,341	67,743	70,038	72,317	76,901
7.5	60,652	62,947	69,805	72,330	74,608	79,194
8.0	62,248	64,541	71,868	74,620	76,902	81,478
8.5	64,309	66,597	74,385	76,902	79,194	83,993
9.0	66,375	68,657	76,902	79,186	81,478	86,515
9.5	67,517	69,807	79,419	81,708	83,993	88,798
10.0	68,843	71,147	81,932	84,228	86,515	91,094
10.5			84,447	86,742	89,032	95,381
11.0			87,161	89,443	91,723	96,310

MESSA Choices/Choices II Medical Plan Highlights



Chippewa Valley Schools
Teachers

MESSA Choices/Choices II \$500/\$1,000 In-Network \$1,000/\$2,000 Out-of-Network Deductible \$20/Office Visit \$10/\$20 Rx with EA1-Rider (5F)

Health Care Benefits for You and Your Covered Dependents

All services must be medically necessary and performed by a qualified provider.

	In-Network	Out-of-Network
■ Annual Deductible Applies to all services except specific preventive care and prescription drugs (which are covered under Rx program)	\$500 / \$1,000	\$1,000 / \$2,000
■ Annual Out-of-pocket Maximum Applies to copayments and coinsurance, except prescription drug copayments, which are subject to a separate out-of-pocket maximum. Charges above the approved amount and for services not covered under the medical plan are also excluded.	\$1,000 individual / \$2,000 family (plus your plan deductible)	\$2,000 individual / \$4,000 family (plus your plan deductible)
■ Lifetime Benefit Maximum	Unlimited	Unlimited
Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
Office Visits (except preventive and prenatal care)	\$20 co-payment	80% of the approved amount
Prescription Drug Coverage (mail order available) (subject to \$1,000 ind. & \$2,000 family copayment max)	\$10 Generic / \$20 Brand co-payment	75% minus the copayment
Inpatient Hospital: ■ Semi-private room and board (includes supplies and services) ■ Physician charges	100%	80% of the approved amount
Surgical Services: Includes surgeon, assistant surgeon and anesthesiologist charges	100%	80% of the approved amount
Hospital Emergency Room (ER) copayment waived if admitted or due to accidental injury ■ Hospital Charges ■ ER Physician Charges	\$50 co-payment	\$80 co-payment
Urgent Care: copayment waived if services are required to treat a medical emergency or accidental injury	\$25 co-payment	80% of the approved amount
Preventive Care • www.messa.org/PreventiveCare Services such as annual exams, screenings, childhood and adult immunizations and preventive drugs including contraceptives. Immunizations provided by a public health department or at a MESSA-sponsored event are considered in-network.	100% No deductible No Copayments	Not Covered (except for mammograms)

DATE PREPARED: February 15, 2016

T.A Rym
 2/14/16 11:34AM
 MR
 JS

**Chippewa Valley Schools
 Teachers**

Continued

Type of Service	In-Network Provider (after deductible)	Out-of-Network Provider (after deductible)
Chiropractic Services including Modalities Up to 38 visits (combination of in-network and out-of-network visits) per calendar year	100%	80% of the approved amount
Diagnostic Lab & X-Ray	100%	80% of the approved amount
Radiation & Chemotherapy	100%	80% of the approved amount
Allergy Testing & Therapy	100%	80% of the approved amount
Additional Covered Services		
<ul style="list-style-type: none"> ■ Medical Supplies and Equipment ■ Ambulance ■ Hearing Care (plan limits apply) ■ Skilled Nursing Facility ■ Hospice ■ Home Health Care ■ Human Organ Transplant - when authorized and performed at an approved facility (plan limits apply) 	100%	100% of the approved amount in-network deductible applies when there is no network for services
Mental Health and Substance Abuse		
Outpatient Care		
<ul style="list-style-type: none"> ■ Mental health care ■ Substance abuse treatment 	\$20 co-payment \$20 co-payment	80% of the approved amount
Inpatient Care		
<ul style="list-style-type: none"> ■ Pre-authorization required 	100%	80% of the approved amount
Outpatient Physical, Occupational & Speech Therapy Up to a combined benefit maximum of 60 visits per member per calendar year, whether obtained from an in-network or out-of-network provider	100%	80% of the approved amount

■ **Medical Case Management (MCM)**

MESSA offers Medical Case Management (MCM), a unique program tailored to meet the medical needs of our members who may need extraordinary care if diagnosed with a catastrophic illness or injury. It is designed to help MESSA members and their families through difficult times by providing flexibility, support and direct involvement in the management of their health care.

■ **MESSA Help Lines - NurseLine and Healthy Expectations**

Plan participants have access to a 24/7 NurseLine for general medical information. To access NurseLine, call 800.414.2014 to speak to a specialty trained Registered Nurse who can answer your medical questions and provide health related information. MESSA's prenatal information and support program for expectant mothers is Healthy Expectations. Please call the MESSA Member Service Center at 800.336.0013 for information or to enroll. Those services are not intended to replace regular medical care by a doctor or other qualified medical professional.

■ **Covered Services and Approved Amounts**

In-network providers bill BCBSM and MESSA directly. Payments for covered services are based on BCBSM's approved amounts. Your liability is limited to the plan copayment requirements. Out-of-network providers may or may not bill BCBSM or MESSA directly. The member is responsible to the provider for any deductibles, copayments, coinsurance and amounts that are in excess of the approved amount for the services as predetermined by MESSA and BCBSM. These amounts may be substantial.

Medical benefits underwritten by Blue Cross Blue Shield of Michigan (BCBSM) & A Ever Life Life Insurance Company. BCBSM is an independent licensee of the Blue Cross and Blue Shield Association.

Additional Benefits for You

Life Insurance - \$5,000
 Accidental Death & Dismemberment Insurance (AD&D) \$5,000

Life and AD&D Insurance may be continued following termination of employment by direct payment to MESSA. AD&D terminates at age 65 or when employment terminates, whichever happens last.

Life and AD&D insurance underwritten by Life Insurance Company of North America.

The information on this MESSA policy does not constitute an offer of insurance. For more information on this policy, please contact MESSA at 800.336.0013.

\$10/\$20 Prescription Drug Program

AT-A-GLANCE

What you need to know to make it work for you

1. Choosing generic drugs minimizes your out-of-pocket costs and helps stabilize rates for your group.
2. Dispense as Written (DAW) will also cost you substantially more.

Generic drugs are the chemical equivalent to brand name drugs and undergo the same FDA approval process.

You have a \$0 copayment for generic contraceptives as well as many other preventive medications required by federal law.

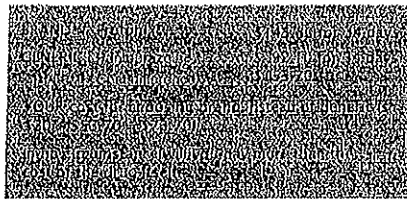
Your copayment is \$10 for up to a 34-day supply of other generic drugs.

If a generic is not available, you will be given a brand name drug with a \$20 copayment for up to a 34-day supply.

If a generic is available but you choose a brand name drug, you will pay the \$20 copayment plus the cost difference between the brand-name and generic drug.

This cost difference may be substantial.

For example:



Important Note: When a member insists on a brand name drug when a generic is available and medically appropriate, the member must pay the appropriate copayment PLUS the difference in cost between the brand-name and generic drug.

If you have a current DAW prescription with remaining refills, or you're not sure, please contact your physician immediately.

If your physician writes DAW for a brand name when a generic is available, you could incur substantial costs. The physician can request an exception by calling the Pharmacy Clinical Help Desk. Consideration of an exception is based on documentation that the patient has tried the generic and it is not appropriate due to side effects or lack of efficacy.

3. Use Preferred Rx™ Network Pharmacies.

If you use an out-of-network pharmacy, prescriptions are reimbursed at 75% of the approved amount, minus your copayment.

4. Save more by using a pharmacy in the 90-Day Retail/Maintenance Network.

You can search for participating 90-Day Retail/Maintenance Network pharmacies in the \$10/\$20 Drug Program section at www.messa.org. Some restrictions may apply.

You may also use Express Scripts for convenient home delivery of your maintenance prescriptions up to a 90-day supply. Learn more at www.messa.org.

Both 90-day prescription services save you money by allowing you to pay only two copayments instead of three for each 90-day prescription.

STOP LOSS: For your protection this program includes a \$1,000 per member/\$2,000 per family annual copayment maximum. Some restrictions apply. For full details refer to the \$10/\$20 Drug Rider Booklet available at www.messa.org.

The above is a brief summary of some of the plan highlights. For more information contact your local MESSA Field Representative at 800.292.4910.



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Access Steps

Choose generic drugs when available
Do not request Dispense as Written (DAW)
Use Preferred Rx™ Network Pharmacies
Use a participating 90-Day Retail/Maintenance Network pharmacy OR Express Scripts by Mail for maintenance prescriptions.
You'll save a copayment on each prescription every 90 days

Understanding How Your MESSA Choices/Choices II Deductibles Work

Your MESSA Choices/Choices II plan may have a new rider that introduces an In-network deductible and modifies the out-of-network deductible. Following is important information on how these new riders work:

- ▶ Deductible year: January 1 through December 31.
- ▶ Preventive care, cancer screenings, and prescription drugs are not subject to the in-network deductible. All other in-network services are subject to the in-network deductible.
 - For services where there is no network, the in-network deductible will apply.
 - Copayments do not accrue to the deductible.
- ▶ In certain emergency situations, Office Visit, Urgent Care and Emergency Room copayments may be waived (e.g., you are admitted to the hospital from the emergency room). However, the annual deductible will still apply.
 - **Example:** You have a \$200 deductible, go to the emergency room and are admitted to the hospital. Your \$50 emergency room copayment will be waived, but if you have not already met your \$200 in-network deductible, you will be responsible for that.
- ▶ If the plan deductible increases during the calendar year, any deductible held to date during the calendar year will be applied to help satisfy the new deductible for the remainder of that calendar year. Each January 1st the entire deductible will need to be met before benefits are payable.
 - If moving from a Traditional to a PPO plan, the deductible will be applied on the in-network side.
 - If moving from one deductible level to another, both in- and out-of-network deductibles will be applied to the new level.
- ▶ The in-network deductible has a *carry-over* provision: Services incurred and applied to the calendar year deductible in October, November and December "carry-over" to help satisfy the in-network deductible for the next calendar year. There is **no** carry-over provision for the out-of-network deductible and **no** 4th quarter carry-over provision with our ABC plans.
- ▶ In-network and out-of-network deductibles are always separate. In-network deductible amounts are *not* credited to the out-of-network deductible. Out-of-network deductible amounts are credited to the in-network deductible if the in-network deductible has not been previously satisfied. *This does not apply to our ABC plans.*
- ▶ You should always check with out-of-network providers to ensure that, at the very least, they participate with Blue Cross Blue Shield of Michigan (BCBSM). **Non-participating providers have no contract with BCBSM and can "balance bill" you -- the additional out-of-pocket costs can be significant.**

Adult Immunization coverage is included in all of the deductible and copayment riders. They are considered preventive and are not subject to the deductible. Adult Immunization guidelines can be found at the following link:

<http://www.cdc.gov/vaccines/schedules/downloads/adult/adult-schedule.pdf>

For questions about your MESSA health plans call MESSA Member Services at 800.336.0013 or call your local MESSA Field Representative at 800.292.4910



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