

## **TEACHER FRINGE BENEFIT PACKAGE**

Full time Fruitport Education Association employees receive their choice of the following benefit packages. The employee is responsible for costs over the state-mandated cap amounts, through a payroll deducted, tax-exempt, Section 125 Plan.

### **MESSA PAK A (HEALTH PACKAGE)**

**MESSA ABC Plan 1** [High Deductible Health Plan]. This policy has a \$1,600 single subscriber/\$3,200 two-person & family in-network annual deductible, funded by the district 67% January 1<sup>st</sup> and 33% September 1<sup>st</sup>. The District will fund the balance of the deductible due ahead of schedule for any member that certifies on a District approved form that they have a legitimate medical need that requires immediate access to a fully funded HSA.

Additional information is provided at  
<https://www.fruitportschools.net/departments/business-office/healthcare-benefit-plans/>

### **Vision Insurance, Dental Insurance, Life Insurance, and Long Term Disability**

Additional information is provided at:  
<https://www.fruitportschools.net/departments/business-office/healthcare-benefit-plans/>

### **MESSA PAK B (Cash-In-Lieu)**

**No Health Insurance** - Teachers waiving health coverage receive a monthly cash reimbursement of \$505 per month. Because the cash in lieu of health insurance is a taxable benefit, we recommend that you use this money for a tax-sheltered annuity account. The Business Office maintains a list of approved companies.

### **Vision Insurance, Dental Insurance, Life Insurance, and Long Term Disability**

Additional information is provided at:  
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