

**Letter of Agreement  
Between the  
Novi Community School District  
And the  
Novi Educational Support Personnel Association**

**ARTICLE 24**

**INSURANCE PROTECTION**

The parties agree that the following health insurance plans will be available to the Novi Educational Support Personnel Association employees for the 2019 calendar year:

- A. MESSA Choices Plan
  - \$500/\$1,000 in-network deductible
  - Total out-of-pocket maximum \$2,500/\$5,000
  - MESSA Saver RX
  
- B. MESSA ABC Plan 1 (HSA)
  - \$1,350/\$2,700\* in-network deductible
  - Total out-of-pocket maximum \$2,350/\$4,700\*Or the minimum high deductible amount as determined by the Internal Revenue Service
  
- C. MESSA ABC Plan 1 with 10% Co-Insurance (HSA)
  - \$1,350/\$2,700\* in-network deductible
  - Total out-of-pocket maximum \$3,350/\$6,700\*Or the minimum high deductible amount as determined by the Internal Revenue Service
  
- D. MESSA ABC Plan 2 with 10% Co-Insurance (HSA)
  - \$2,000/\$4,000\* in-network deductible
  - Total out-of-pocket maximum \$5,000/\$6,750\*Or the minimum high deductible amount as determined by the Internal Revenue Service
  
- E. MESSA Essentials Plan with 20% Co-Insurance (HRA)
  - \$375/\$750 in-network deductible
  - Total out-of-pocket maximum \$7,900/\$15,800

\*Or the minimum high deductible amount as determined by the Internal Revenue Service

The enrolled employee is responsible for all health insurance benefit plan costs in excess of the Board's contribution, which amounts will be payroll deducted over twenty (20) pays.

Where the health insurance benefit plan costs are less than the Board's contribution, the excess shall be deposited by the district into the employee's HSA or HRA account as applicable, less administrative fees, over twenty (20) pays.

Agreed,

  
\_\_\_\_\_  
Novi Community School District

Date: 11-12-18

Agreed,

  
\_\_\_\_\_  
Novi Educational Support Personnel  
Assoc.

Date: 11/12/18