TO: All Administrators/WLSAA
RE: 2019-20 HEALTH INSURANCE CERTIFICATION FORM WLSAA Contract

The WLSAA contract forbids dual coverage of health insurance except in certain situations.

If you do have other health insurance, and wish to be covered by Walled Lake Schools' health insurance, you need to appeal to the health insurance committee.

Your benefits become available to you on the first paid work day of your assignment.

If you have questions regarding eligibility, please refer to your labor agreement. If we can be of assistance, contact Donna in Benefits at 248-956-2046

PAK A - ADMINISTRATORS NEEDING HEALTH INSURANCE

PAK A - 1  BCBSM - SIMPLY BLUE PPO - Single $1,350 / 2P & Family $2,700 - Coinsurance 20%
PAK A - 2  BCBSM - SIMPLY BLUE PPO - Single $2,000 / 2P & Family $4,000 - Coinsurance 20%
PAK A - 3  BCN - HDHP HMO - Single $1,350 / 2P & Family $2,700 - Coinsurance 20%

The above deductibles apply to all services except preventive and includes prescription drugs. Benefits are not paid for covered services until the above deductible is met.

**Election of PAK A - 1, A - 2 or A - 3 includes the following additional benefits:

~ Dental - MetLife - 100/90/90/90 Tiered Coverage $1,000 Max, $1,500 Ortho Lifetime Max
   50/50/50/50 Tiered COB Coverage $1,000 Max, $1,500 Ortho Lifetime Max

~ Vision - NVA 3 - National Vision Administrators
~ Negotiated Life - UNUM - $200,000 LIFE / AD&D
~ Long Term Disability - UNUM - 66²/₃ % of monthly earnings
   180 day waiting period
   $10,000 monthly maximum

PAK B - ADMINISTRATORS NOT NEEDING HEALTH INSURANCE

**Election of PAK B includes the following benefits:

~ Dental - MetLife - 100/90/90/90 Tiered Coverage $1,000 Max, $1,500 Ortho Lifetime Max
   50/50/50/50 Tiered COB Coverage $1,000 Max, $1,500 Ortho Lifetime Max

~ Vision - NVA 3 - National Vision Administrators
~ Negotiated Life - UNUM - $200,000 LIFE / AD&D
~ Long Term Disability - UNUM - 66²/₃ % of monthly earnings, 180 day waiting period, $10,000 monthly max.
~ Cash in Lieu   WLCSD - $2,000 Cash in Lieu of Payout is pro-rated if employment is for less than a full year, paid annually in December
TO: All Unaffiliated Administrative Salaried Positions
RE: 2019-2020 HEALTH INSURANCE CERTIFICATION FORM

District policy which forbids dual coverage of health insurance except in certain situations

If you do have other health insurance, and wish to be covered by Walled Lake Schools' health insurance, you need to appeal to the committee.

If you have questions regarding eligibility, please refer to your contract. If we can be of assistance, contact Donna in Benefits at 248-956-2046

PAK A - UNAFFILIATED ADMIN NEEDING HEALTH INSURANCE

PAK A - 1   BCBSM - SIMPLY BLUE PPO - Single $1,350 / 2P & Family $2,700 - Coinsurance 20%
PAK A - 2   BCBSM - SIMPLY BLUE PPO - Single $2,000 / 2P & Family $4,000 - Coinsurance 20%
PAK A - 3   BCN - HDHP HMO - Single $1,350 / 2P & Family $2,700 - Coinsurance 20%

The above deductibles apply to all services *except preventive* and includes prescription drugs. Benefits are not paid for covered services *until* the above deductible is met.

**Election of PAK A - 1, A - 2 or A - 3 includes the following additional benefits:**

~ Dental - MetLife - 100/90/90/90 Tiered Coverage $1,000 Max, $1,500 Ortho Lifetime Max
  50/50/50/50 Tiered COB Coverage $1,000 Max, $1,500 Ortho Lifetime Max

~ Vision - NVA 3 - National Vision Administrators
~ Negotiated Life - UNUM - $200,000 LIFE / AD&D
~ Long Term Disability - UNUM - 66 2/3% of monthly earnings, 180 day waiting period, $10,000 monthly max.

PAK B - UNAFFILIATED ADMIN NOT NEEDING HEALTH INSURANCE

**Election of PAK B includes the following benefits:**

~ Dental - MetLife - 100/90/90/90 Tiered Coverage $1,000 Max, $1,500 Ortho Lifetime Max
  50/50/50/50 Tiered COB Coverage $1,000 Max, $1,500 Ortho Lifetime Max

~ Vision - NVA 3 - National Vision Administrators
~ Negotiated Life - UNUM - $200,000 LIFE / AD&D
~ Long Term Disability - UNUM - 66 2/3% of monthly earnings, 180 day waiting period, $10,000 monthly max.
~ Cash in Lieu       WLCSD - $2,000 Cash in Lieu of Payout is pro-rated if employment is for less than a full year, paid annually in December