TO: All ESP#1 Members
RE: 2019-20 Health Insurance Coverage Certification, ESP#1 Contract

The ESP#1 contract provision forbids dual coverage of health insurance except in certain situations.

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

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

**PAK A – ESP#1 MEMBERS NEEDING HEALTH INSURANCE**

**BCN - HDHP HMO** - Single $1,350 / 2P & Family $2,700 - Coinsurance 20%
(Blue Care Network)
Out-of-Pocket Max (Deductible + Copays + Coinsurance)
Single $2,300 / Family $4,600

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

~Dental MetLife
80/80/80/60 Tiered Coverage $1,000 yr. max, $1,300 Ortho Lifetime Max
50/50/50/50 Tiered COB Coverage $1,000 yr. max, $1,000 Ortho Lifetime Max

~Vision NVA 2 – National Vision Administrators

~Negotiated Life UNUM - $15,000 Life and AD & D Insurance
~Short Term Disability UNUM - $10 Board Paid**

**The Board will pay ten ($10.00) dollars per month toward the cost of this coverage for each eligible employee who elects short term disability income.

**PAK B – ESP#1 MEMBERS NOT NEEDING HEALTH INSURANCE**

~Dental MetLife
80/80/80/60 Tiered Coverage $1,000 yr. max, $1,300 Ortho Lifetime Max
50/50/50/50 Tiered COB Coverage $1,000 yr. max, $1,500 Ortho Lifetime Max

~Vision NVA 2 – National Vision Administrators

~Negotiated Life UNUM - $40,000 Life and AD & D Insurance
~Short Term Disability UNUM - $10 Board Paid**

~Cash in Lieu WLCSD - $600 Cash in Lieu of Payout is for Full-time employees only, is pro-rated if employment is for less than a full year, and is paid in June

**The Board will pay ten ($10.00) dollars per month toward the cost of this coverage for each eligible employee who elects short term disability income.

**PAK C – ESP#1 MEMBERS NOT NEEDING INSURANCE**

~Negotiated Life UNUM - $15,000 Life and AD & D Insurance

~Cash in Lieu WLCSD - $1,200 Cash in Lieu of Payout is pro-rated if employment is for less than a full year, less the amount of the applicable life insurance premium