TO: All Full-time Secretaries/WLSSA Members
RE: 2019-20 Health Insurance Information, per the WLSSA Contract

The WLSSA contract 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 health insurance committee.

Your benefits become available to you on the 1st of the month following your 30 Calendar day probation period.

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 – SECRETARIES NEEDING HEALTH INSURANCE**

**BLUE CARE NETWORK OF MICHIGAN**

BCN - HDHP HMO -  Single $1,350 / 2P & Family $2,700 - Coinsurance 20%
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
~Life UNUM - $15,000 Life and AD & D Insurance

**PAK B – SECRETARIES NOT NEEDING HEALTH INSURANCE**

~Dental MetLife
80/80/80/80 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 3 – National Vision Administrators
~Life UNUM - $40,000 Life and AD & D Insurance
~Cash in Lieu $240 Cash in Lieu of benefits payout is for Full-time employees only, and is prorated if employment is for less than a full year, less the amount of the applicable life insurance premium

**PAK C – SECRETARIES MEMBERS NOT NEEDING INSURANCE**

~Life UNUM - $15,000 Life and AD & D Insurance
~Cash in Lieu $1,200 Cash in Lieu of benefits payout is for Full-time employees only, and is prorated if employment is for less than a full year, less the amount of the applicable life insurance premium