

2011 – 2012 School Year

**INSURANCE COVERAGE  
FOR  
BUS DRIVER  
(Kalamazoo Public Schools Transportation Association--KPSTA)**

**NOTE**

Newly hired staff members

**Are Eligible 1<sup>st</sup> of the Month Following 90-Day Probationary Period**

**Non Pak**

❖ **Choices II**

- \$0 In-Network Deductible
- \$250/\$500 Out of Network Deductible
- Prescription Coverage: \$10.00 Generic/\$20.00 Name Brand
- \$10 Office Visits, \$25 Urgent care, \$50 Emergency Rm Co pays
- Includes preventive care, Hearing care, & Adult Immunizations
- Premium Contribution
  - Single \$68.50
  - Double \$153.90
  - Family \$170.98
- \$5,000 Basic Term & AD&D Life Insurance

❖ **Life Insurance - MESSA**

- (\$15,000 - After 90 day probation)

❖ **Delta Dental (80-80-80) Group# 0687-0009 Plan year – July 1 – June 30**

- Premium Contribution
  - Single \$4.26
  - Double \$7.83
  - Family \$12.42

❖ **Vision (VSP-1)**

- Premium Contribution
  - Single \$0.34
  - Double \$0.80
  - Family \$1.21

❖ **Flexible Spending Account – Corp Benefits**

- Health Care – Max \$5,000
- Dependent Care – Max \$5,000

*Bus drivers can elect NOT to take insurance coverage. Payment is based on receiving 1/2 of the premium for single coverage less the amount attributed to July and Aug. Then divide by 20 pays paid to them over the school year with the July and August amounts paid together on last check in June.*

*A Waiver must be signed each year as a new hire or at open enrollment.*