

KALAMAZOO PUBLIC SCHOOLS
2011 – 2010 School Year

INSURANCE COVERAGE
FOR
EXCLUDED ADMINISTRATORS

NOTE

Newly hired staff members **MUST** sign up for insurance **within 30 days of hire.**
COVERAGE AVAILABLE FIRST DAY OF HIRE

Non Pak

- ❖ **MESSA Choices II**
Premium contributions-
 - Single \$51.81/pay
 - Double \$116.40/pay
 - Full Family \$129.32/pay.
 - Prescription Coverage: \$10.00 Generic / \$20.00 Name Brand
 - \$100/\$200 Deductible – Employee Paid (In Network)
 - \$250/\$500 Deductible- Employee Paid (Out of Network)
 - \$5 Office Visit, \$10 Urgent Care, \$25 Emergency Room
 - \$5,000 Basic Term & AD&D Life Insurance

- ❖ **Vision (VSP-3)**
 - Premium Contribution -
 - Single \$0.59
 - Double \$1.26
 - Full Family \$1.89

- ❖ **Delta Dental - Sealant Rider**
 - 80-80-80 - \$2,000/plan yr (#0687-0001) \$8.94 OR
 - 50-50-50 - \$1,500/plan yr. (coverage coordination) (#0687-0002) \$5.54

NOTE: Coverage begins first of month following date of hire

- ❖ **Life Insurance (\$55,000 + \$55,000 AD&D) – Madison National**

- ❖ **Flexible Spending Plan – Corp Benefits**
 - Health Care – Max \$5,000
 - Dependent Care – Max \$5,000

- ❖ **Long-Term Disability (LTD) - Madison National**
 - 30 day elimination period
 - 70% of salary during disability
 - Eligibility: “Full Time” (600 hrs/yr.) employee per AUL carrier

Cash Option - \$100 per month (in lieu of health insurance in district coverage)
\$400 per month (in lieu of health insurance outside of KPS)