

TEACHERS

2014 - 2015

CHOICE OF THREE MEDICAL PLANS

BLUE CARE NETWORK (HMO) – Plan 1 **CLSSLG with Deductibles**

See Benefits-at-a-Glance

BLUE CARE NETWORK (HMO) – Plan 2 **BCN 500 Plan**

See Benefits-at-a-Glance

BLUE CROSS BLUE SHIELD OF MICHIGAN **(PPO) – Plan 3**

**Simply Blue PPO HSA LG – Plan 2000/% Medical
Coverage with Prescription Drugs**

See Benefits-at-a-Glance

EMPLOYEE CONTRIBUTION PER PAY PERIOD

Based on July 1 – June 30 coverage
Rates will fluctuate based on coverage period

See 2014-2015 Rate Sheet

VISION (VSP)

See VSP-2 Benefits

DENTAL (BLUE CROSS BLUE SHIELD OF MI

(Coordination for dental)

\$1,000 Maximum

Benefit year July 1 – June 30

See Blue Dental PPO – Benefits-at-a-Glance

LIFE INSURANCE (MESSA)

\$50,000 Term Life / \$50,000 AD&D

DISABILITY (MESSA)

Pays 60 %

Eligibility: 91st calendar day up to age 65

SICK BANK

Sick Bank is available through UTF

Please call (810) 733-7800 for more information

No employee is allowed to carry dual health plans