






**Health Insurance Options**


January 1, 2024 - December 31, 2024


	Priority Health HMO	Priority Health PPO	Blue Care Network HMO	MESSA ABC Plan 1 Blue Cross Blue Shield MI	Cash in Lieu of Medical
	 enrollment Pak C	 enrollment Pak C	 enrollment Pak C	 enrollment Pak A	enrollment Pak B
Deductible <b>Single</b> Coverage	\$0	\$250	\$0	\$1,600 includes Rx	<b>\$1,275</b>
Deductible <b>2 Person/Family</b> Coverage	\$0	\$500	\$0	\$3,320 includes Rx	
Deductible Year	--	Jan. 1 - Dec. 31	--	Jan. 1 - Dec. 31	
Prescription (Rx) Drugs Copay	\$10 / \$40	\$10 / \$40	\$10 / \$40	\$10 / \$40 after deductible only	
Office Visits Copay	\$20	\$20	\$20	--	Paid over 10 pays on the <b>1st paycheck</b> of each month September through June
Hospital/Surgical Coverage after Deductible	100%	100%	100%	100%	
Specialists	Referral Required for non- participating specialists	--	Referral Required for all specialists	--	(No payout July or August)
Health Savings Account (HSA)	--	--	--	AAPS Funds deductible through monthly deposits into employee's HSA, paid on <b>1st paycheck of each month</b> , only while employee is enrolled in the plan  AAPS HSA monthly contributions Single \$100.00 2 Person/Family \$200.00	*Cash in Lieu payout amount is based on number of employees enrolled each year, and is subject to change

Single – monthly costs	\$47.08	\$0.00	\$0.00	\$0.00	
Two Person – monthly costs	\$619.43	\$591.61	\$1,088.93	\$1,084.52	
Family – monthly costs	\$933.04	\$1,015.86	\$1,637.51	\$1,554.63	

\*Benefits Deductions will occur on the first 2 paychecks of each month

Vision - Davis Vision		
	May be Purchased (2 year minimum enrollment requirement)	Eligible every 12 months from date of service In-Network Services <ul style="list-style-type: none"> <li>• \$10 copay for eye exam</li> <li>• \$0 copay for lenses &amp; frames</li> <li>• Davis Vision Collection frames covered 100%</li> <li>• \$120 covered for contact lenses &amp; exam (replaces glasses)</li> </ul>

MESSA Life, AD&D Term Life, Accidental Death and Dismemberment (AD&D)		
	Employer Paid	With medical Pak A&C \$25,000 Term Life / \$25,000 AD&D Without medical Pak B \$35,000 Term Life / \$35,000 AD&D

UNUM LTD Long Term Disability (LTD) Insurance		
	Employer Paid	Pays 66.67% up to \$3,333 monthly maximum Waiting period 60 calendar days

Rates listed above are for **Full Time employees**, rates for Part Time employees vary, see HR for details

Plans based on **January 1 - December 31 coverage**, rates subject to changes based on partial year coverage

**When on Leave of Absence, insurance will terminate once taken off payroll with AAPS**