

Ludington Area Schools Insurance Benefits at a Glance

Health Options - 2021

MESSA ABC 1, Including RX; Deductible: \$1400/2800

Employees pay: \$2,583.91 for single subscription; \$6,581.68 for two-person; and \$6,627.18 for full family benefits.

MESSA ABC 2A, Including RX; Deductible: \$2000/4000

Employees pay: \$2,656.27 for single subscription; \$6,594.40 for two-person; and \$6,349.86 for full family benefits.

MESSA ABC 2B, Including RX; Deductible: \$2000/4000

Employees pay: \$2,225.83 for single subscription; \$5,626.12 for two-person; and \$5,144.82 for full family benefits.

MESSA ABC 2C, Including RX; Deductible: \$2000/4000

Employees pay: \$1,605.55 for single subscription; \$4,230.52 for two-person; and \$3,407.94 for full family benefits.

Blue Cross Blue Shield Simply Blue, Including RX; Deductible: \$1400/\$2800

Employees pay: \$578.83 for single subscription; \$3,003.40 for two-person; and \$2,257.38 for full family benefits.

Blue Cross Blue Shield Simply Blue, Including RX; Deductible: \$2000/\$4000

Employees pay: \$662.59 for single subscription; \$2,964.52 for two-person; and \$1,908.66 for full family benefits.

Dental

Class I, II, III: 70%; Annual maximum \$1,500; Class IV is \$1,500 lifetime max; Riders: 4 cleanings, sealants.

Vision and Other

VSP2 Vision Plan. Life is \$30,000; AD&D \$30,000; Dependent life: \$15,000. LTD Benefit 60% \$5,000 per month maximum benefit 90-day modified fill.

Employee to pay additional premium for short term liability, added life insurance, and for a non-PPM health plan. Pre-existing conditions for health are waived, and COLA factor is applicable to LTD benefits extending beyond a year in duration.