

# Okemos Public Schools - New Teacher Insurance Sheet

## PAK A Benefits

### Medical Plan

Choices II  
Deductible Information: \$500/\$1000 in network  
RX Coverage: \$10.00 generic/\$20.00/\$40.00 brand name  
Includes Basic Term Life: \$5000 and AD&D

### Dental Plan

Oral Exams & Cleanings: 100%  
Radiographs (x-rays), restorative, crowns: 80%  
Cleanings: 2 per year  
Orthodontics maximum: \$1300

### Pak A Rates (20% Co-pay)

Single: \$152.00  
2 PTY: \$330.00  
Family: \$418.00

### Negotiated LTD

Maximum Benefit Level: \$5000  
Benefit Level: 66 2/3% of salary  
Waiting Period: 90 days

### Negotiated Life and AD&D

\$30000 PAK Life  
\$30000 PAK AD&D

### Vision Plan

VSP 3  
Plan Year: July 1 to June 30

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## PAK B Benefits - No Medical Plan

### Dental Plan

Orthodontics maximum: \$3,000  
Oral Exams & Cleanings: 100%  
Radiographs (x-rays), restorative, crowns: 90%  
Cleanings: 2 per year

### Vision Plan

VSP 3  
Plan Year: July 1 to June 30

### Pak B Rates (20% Co-pay)

Single: \$14.95  
2 person: \$23.40  
Family: \$38.20

### Negotiated LTD

Maximum Benefit Level: \$5000  
Benefit Level: 66 2/3% of salary  
Waiting Period: 90 days

### Negotiated Life and AD&D

\$50000 PAK AD&D  
\$50000 PAK Life

### \$250 Cash-In-Lieu-Of per month

Included in your paycheck and taxed  
To put into a tax-sheltered annuity, fill out  
necessary paperwork and give to payroll

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## PAK C (ABC Plan) Benefits – Includes HSA

### Medical Plan

Choices II  
Deductible Information: \$1300/\$2600 in network  
RX Coverage: \$10.00 generic/\$20.00/\$40.00 brand name  
Includes Basic Term Life: \$5000 and AD&D

### Dental Plan

Oral Exams & Cleanings: 100%  
Radiographs (x-rays), restorative, crowns: 80%  
Cleanings: 2 per year

### Pak C Rates (20% Co-pay)

Single: \$152.00  
2 PTY: \$330.00  
Family: \$418.00

### Negotiated LTD

Maximum Benefit Level: \$5000  
Benefit Level: 66 2/3% of salary  
Waiting Period: 90 days

### Negotiated Life and AD&D

\$30000 PAK Life  
\$30000 PAK AD&D

### Vision Plan

VSP 3  
Orthodontics maximum: \$1300  
Plan Year: July 1 to June 30

*\*All teachers must choose either Pak A, Pak B or Pak C: Part time teachers will only pay an additional amount equal to or up to the amount they receive in cash in lieu; i.e. 27% teacher receives \$67.50 in cash in lieu, even though they are supposed to pay \$69.12 for single Pak B, they will only be charged \$67.50.*