






Health Insurance Options


January 1, 2024 - December 31, 2024

	Priority Health HMO	Priority Health PPO	MESSA ABC Plan 1 Blue Cross Blue Shield MI PPO
	 enrollment Pak C	 enrollment Pak C	 enrollment Pak A
Deductible Single Coverage	\$0	\$250	\$1,600 includes Rx
Deductible 2 Person/Family Coverage	\$0	\$500	\$3,200 includes Rx
Deductible Year	--	Jan. 1 - Dec. 31	Jan. 1 - Dec. 31
Prescription (Rx) Drugs Copay	\$15 / \$30	\$10 / \$40	\$10 / \$40 after deductible only mandatory Rx mail order
Office Visits Copay	\$5	\$20	--
Hospital/Surgical Coverage after Deductible	100%	100%	100%
Specialists	Referral Required for non-participating specialists	--	--
Health Savings Account (HSA)	--	--	AAPS Funds deductible through monthly deposits into employee's HSA, paid on 1st paycheck of each month , only while employee is enrolled in the plan AAPS HSA monthly contributions Call HR Benefits for amounts based on FTE

For cost – please contact hr_benefits@aaps.k12.mi.us or call 734-994-1666 cost are base on your FTE

MESSA Vision - Vision Service Plan (VSP-3)		
	Cost Paid by Employee	<ul style="list-style-type: none"> • \$0 copay for eye exam • \$130 allowance on frames • \$250 allowance for elective contact lenses & exam (replaces glasses) Employee Costs (per month) <ul style="list-style-type: none"> • Single \$3.14 • 2-Person \$6.73 • Family \$10.13

Dental - MESSA		
	Cost Paid by Employee & Employer	\$2,000 Maximum per person each benefit year for classes I, II & III services Dental Plan with medical Pak A & C <ul style="list-style-type: none"> • 100% Coverage - Diagnostic & Preventive Services (Class I) • 75% Coverage - Basic & Major Services (Class II & III) • 50% Coverage - Orthodontics (Class IV) Contact hr_benefits@aaps.k12.mi.us for cost or call 734-994-1666

MESSA Life, AD&D, LTD Term Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) Insurance		
	Employer Paid	With medical Pak A & C \$40,000 Negotiated Term Life / \$40,000 Negotiated AD&D \$ 5,000 Basic Term Life/ \$5,000 Basic AD&D With medical Pak B \$50,000 Negotiated Term Life / \$50,000 Negotiated AD&D LTD Pays 66.67% up to \$4,000 monthly maximum Waiting period 90 workdays or when all sick days are used (whichever comes last)