EASTPOINTE COMMUNITY SCHOOLS

2027 Benefit Highlights

Health & Wellbeing

We have a lot of exciting things happening at Eastpointe Community Schools and that includes benefits!

Medical

- BCBS of Michigan PPO Network
- Low-deductible health plans
  - $250 Individual In-Network Deductible
  - $500 Family In-Network Deductible
- $20 copay for office visits
  - Primary Care
  - Specialists
  - Urgent Care
  - Online Visits
- Preventative Care covered at 100%
- Chiropractic Visits—$20 copay per visit—24 visits per member per calendar year
- Employee Cost Share
  - Single = less than $192 per month
  - 2-Person = less than $456 per month
  - Family = less than $571 per month
- BCBSM Online well-being platform—includes health assessment and digital coaching programs
- Tobacco Coaching—12-week, telephone-based coaching program
- Blue365—offers discounts for health-related products & services to support a healthy, balanced lifestyle

Prescriptions

- 3-Tier Rx copays— Generic medications offer the best value-based options!
  - $7 Generic
  - $35 Brand
  - $70 Non-Preferred Brand
- Up to 90-day mail order for the cost of 1x regular 30-day copay

Dental

- Low deductible—$1500 annual max!
- 2 Networks—ADN & DenteMax provide widespread in-network coverage

Vision

- Eye Exam covered in full every 12 months
- Frames, lenses & contacts every 24 months
- Comprehensive frame and lenses options
- NVA (National Vision Administrators) Provider Network

Life Insurance

- 100% Employer Paid—Life and AD&D Coverage
- Includes Accelerated Benefit, Conversion and Work Life Assistance Program
- Keep your beneficiaries updated annually!

Voluntary Programs

- Voluntary Life/AD&D options available
- Voluntary Benefits through AFLAC — such as Critical Care, Accident, and Cancer Care
- Flex Spending Account through HealthEquity
  - HealthCare FSA—up to $3,400
  - Dependent Care Account—up to $7,500