

**South Lyon Community Schools
Teamsters Overview of Benefits
Plan Coverage Period: January 1, 2020-December 31, 2020**

Medical Option 1 – Total Health Care Basic HMO Plan – No deductible, Rx \$10/\$40/\$60 with \$0 payroll deductions for employee contribution. Dental, Vision, \$20,000 life/AD&D and LTD are included in this option.

This will include **TELADOC** – 24/7/365 access to U.S. board-certified doctors through convenience of phone, video or mobile app visits. This is an alternative to costly urgent care and ER visits.

Option 2 - Cash in Lieu of Health Care either 100.03 per pay over 24 pays, or lump sum of \$2400.80 paid in December 2020. Dental, Vision, \$20,000 life/AD&D and LTD included at no cost to the employee.

****MUST PROVIDE PROOF OF COVERAGE EVERY YEAR TO ENROLL IN OPTION 2.**

Medical Plan Option 1 (Basic HMO Plan)

To find out if your doctor is in-network, ask your doctor's office if they are a "**Total Health Care In-Network Provider**," call Total Health Care Customer Services at 800-826-2862, or go to www.totalhealthcareonline.com

There is no "Out of Network" option with this plan.

Dental Plan

Each network has its own provider directory online at www.adndental.com or call ADN at 248.901.3705.

ADN Dental Network

Dental plan has 75% coverage. Per person total per contract year on all services except Orthodontics is **\$1,500**. Per person total per lifetime on Orthodontics (up to age 19) is **\$1,300**.

To receive in network benefits, your dentist must be in one to the following networks:

ADN Dental Network, Michigan Dental Plan (MDP) or DenteMax

Vision Plan

EyeMed Vision Care

www.eyemedvisioncare.com

EyeMed Select Plan - 866-299-1358

Life Insurance and Long Term Disability

Sun Life Assurance Company

800-247-6875

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Flexible Spending Account (FSA)

You have the option to enroll in TASC Flexible Spending Account. A Reimbursement Account allows you to reimburse yourself for eligible Health Care and Dependent Care expenses tax-free. By participating in these accounts, you do not have to pay federal, state, and Social Security taxes on the money you contribute.

The **maximum annual amount for a Medical FSA account is \$2,650** per plan year as set forth by the Patient Protection & Affordable Care Act (PPACA).

The TASC grace period has been eliminated. The date of service for reimbursement requests for 2020 must be made by 12/31/2020.

Reminder: You must enroll in TASC each year if you want to continue in a Flexible Spending Account.

Dependent Eligibility

For health insurance only:

- Your legal spouse
- Your children including step, adopted or children for whom you are a legal guardian up to age 26
- Coverage will terminate at the end of the month in which the dependent turns 26

The only restriction on dependent eligibility for a child to be covered by your medical insurance will be the age 26 cutoff.

The plan will not be able to exclude otherwise eligible dependents based on:

- Living apart from the participant.
- Financial independence or employment.
- Marriage (dependent's spouse and children are not eligible).
- Student status.
- The availability of other coverage from their job.

For dental and vision:

- Your legal spouse
- Your unmarried children including step, adopted or children for whom you are a legal guardian
- Your 19-25 unmarried children; either full time student(s) or claimed as a dependent(s) on your taxes
- All benefits will terminate on December 31, 2020 for dependents who turn 25 within the 2020 calendar year.

Contact Paula Marken in the SLCS Benefits Department to add or delete a dependent OR if you would like to request a plan booklet.

Insurance Contact Information

Total Health Care
Jill Libbrecht, Account Manager
313.293.6471
jilibbrecht@themi.com

ADN
248.901.3705
www.adndental.com

Eyemed Vision Care
866-299-1358
www.eyemedvisioncare.com

TASC – Flexible Spending
800.422.4661
www.tasconline.com

SLCS Benefits Department
Paula Marken
345 S. Warren
South Lyon, MI 48178
248.573.8133
markenp@slcs.us

Benefits documents and materials can be found on:

The South Lyon Community Schools website:

http://www.slcs.us/departments/slcs_health_benefits.php