

**INSURANCE BENEFITS FOR 12-MONTH UNION EMPLOYEES
(YEAR ROUND SECRETARY)**

Twelve-month employees are offered the following insurances:

PAK A BCBS FLEXIBLE BLUE RX 6, \$40 DRUG CARD:

In-Network Calendar Year Deductibles: Single \$1,500 / 2-Person & Family \$3,000

OR

PAK B WMHIP:

*No Health Insurance / cash in lieu of Health Insurance \$9,500 for a full year
(**\$791.67 PER MONTH**)*

OR

PAK C BCBS FLEXIBLE BLUE RX 21, \$80 DRUG CARD:

In-Network Calendar Year Deductibles: Single \$1,500 / 2-Person & Family \$3,000

ALL PAKS ALSO INCLUDE:

DELTA DENTAL INSURANCE – 80-80-80

BENEFIT YEAR – January 1 – December 31
YEARLY MAX OF \$1,000
BASIC BENEFITS – 80% Reimbursement
MAJOR SERVICES – 80% Reimbursement
ORTHODONTIC RIDER – 80% Reimbursement with lifetime max of
\$1,300 for dependent under 19

VSP III VISION INSURANCE

BENEFIT YEAR – January 1 – December 31
VSP PANEL PROVIDER – In accordance with agreement between VSP and panel provider
NON-PANEL PROVIDER – See schedule of benefits in VSP plan coverage booklet

LIFE INSURANCE

LIFE / AD&D \$35,000

LTD

66 2/3 of monthly earnings / Max monthly benefit of \$3,000
90-Calendar day elimination period