Class 13 Child Care Workers

January 1, 2026 - December 31, 2026

Exceptional
ANN ARBOR PUBLIC SCHOOLS

Health Insurance Options

	Blue Care Network HMO	Priority Health HMO 1	Priority Health HMO 2	Priority Health PPO 1	Priority Health PPO H.S.A $1,700	Cash in Lieu of Medical Insurance
	Blue Cross Blue Shield of Michigan	Priority Health	Priority Health	Priority Health	Priority Health	
Deductible **Single** Coverage	$0	$0	$250	$250	$1,700	**$2,200** Paid over 10 pays on the **1st paycheck** of each month September through June (No payout July or August) *Cash in Lieu payout amount is based on number of employees enrolled each year and is subject to change. New hire amount is prorated.
Deductible **2 Person/Family** Coverage	$0	$0	$500	$500	$3,400	
Coinsurance	0% / 100%	0% / 100%	10% / 90%	0% / 100%	0% / 100%	
Coinsurance Maximum	None	None	$1,500 / $3,000	None	None	
Out of Pocket Maximum	$6,350 / $12,700	$9,100 / $18,200	$9,200 / $18,400	$9,100 / $18,200	$3,000 / $6,000	
Prescription (Rx) Drugs Copay	$10 / $40	$10 / $40	$10 / $40 / $80	$10 / $40	$10 / $40 / $80 after deductible	
Office Visit Copay	$20	$20	$20	$20	0% after deductible	
Urgent Care Copay	$20	$20	$50	$40 after deductible	0% after deductible	
Emergency Room Copay	$50	$50	$150 after deductible	$50 after deductible	0% after deductible	
Hospital/Surgical Coverage	Covered 100%	Covered 100%	10% after deductible	0% after deductible	0% after deductible	
Specialists	$20 Referral Required for all specialists	$20 Referral Required for non-participating specialists	$40	$20 after deductible	0% after deductible	
Health Savings Account (HSA)	--	--	--	--	**AAPS HSA monthly contributions**** $141.67	
12 Month Cost	$18,087.24	$4,582.08	$1,500.00	$9,605.88	$1,196.20	
School Year Only Pay Deductions based on **20 pays**	$904.36	$229.10	$75.00	$480.29	$59.81	
Year Round Pay Deductions based on **24 pays***	$753.64	$190.02	$62.50	$400.25	$49.84	

*Benefits Deductions will occur on the first 2 paychecks of each month

** 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. New hire amount is prorated.

Vision – Davis Vision

DavisVision	May be Purchased (2 year minimum enrollment requirement)	Eligible every 12 months from date of service, 24 months for adult frames In-Network Services • $10 copay for eye exam • $0 copay for lenses & frames • Davis Vision Collection frames covered 100% or $120 frame allowance • $120 covered for contact lenses & exam (replaces glasses)

MESSA Life, AD&D
Term Life, Accidental Death and Dismemberment (AD&D)

Cigna	Employer Paid	With medical $25,000 Term Life / $25,000 AD&D Without medical $35,000 Term Life / $35,000 AD&D

Unum LTD
Long Term Disability (LTD) Insurance

unum	Employer Paid	Pays 66.67% up to $3,333 monthly maximum Waiting period 60 calendar days

Rates listed above are for **Full Time employees**, rates for Part Time employees vary, see HR for details

Plans based on **January 1 - December 31 coverage**, rates subject to changes based on partial year coverage

When on Leave of Absence, insurance will terminate once taken off payroll with AAPS