2027 Benefits Summaries

ANN ARBOR PUBLIC SCHOOLS

Class 04 Teachers Full Time

January 1, 2027 - December 31, 2027

Health Insurance Options

	Priority Health HMO 2	Priority Health HMO 3	Priority Health PPO 1	Priority Health PPO 2	Priority Health PPO H.S.A $1,750	Priority Health PPO H.S.A $2,000	Priority Health PPO H.S.A $2,500	Cash in Lieu of Medical Insurance
	Priority Health	Priority Health	Priority Health	Priority Health	Priority Health	Priority Health	Priority Health	
Deductible **Single** Coverage	$250	$500	$250	$500	$1,750	$2,000	$2,500	
Deductible **2 Person/Family** Coverage	$500	$1,000	$500	$1,000	$3,500	$4,000	$5,000	
Coinsurance	10% / 90%	20% / 80%	0% / 100%	10% / 90%	0% / 100%	20% / 80%	20% / 80%	
Coinsurance Maximum	$1,500 / $3,000	$2,000 / $4,000	None	$1,000 / $2,000	None	None	None	
Out of Pocket Maximum	$9,200 / $18,400	$9,200 / $18,400	$9,100 / $18,200	$9,200 / $18,400	$3,500 / $7,000	$5,000 / $10,000	$5,000 / $10,000	**$5,000**
Prescription (Rx) Drugs Copay	$10 / $40 / $80	$10 / $40 / $80	$10 / $40	$10 / $40 / $80	$10 / $40 / $80 after deductible	$10 / $40 / $80 after deductible	$10 / $40 / $80 after deductible	
Office Visit Copay	$20	$30	$20	$20	0% after deductible	20% after deductible	20% after deductible	**Paid** on the **1st paycheck** of each month. New hire amount is prorated.
Urgent Care Copay	$50	$75	$40 after deductible	$50	0% after deductible	20% after deductible	20% after deductible	
Emergency Room Copay	$150 after deductible	$150 after deductible	$50 after deductible	$150 after deductible	0% after deductible	20% after deductible	20% after deductible	
Hospital/Surgical Coverage	10% after deductible	20% after deductible	0% after deductible	10% after deductible	0% after deductible	20% after deductible	20% after deductible	
Specialists	$40	$50	$20 after deductible	$40	0% after deductible	20% after deductible	20% after deductible	(No payout in July or August)
Health Savings Account (HSA)	--	--	--	--	**AAPS contributes up to $1,750 toward the deductible: $875 upfront, plus $145.83 monthly from July through December, prorated by hire date.****	**AAPS contributes up to $2,000 toward the deductible: $1,000 upfront, plus $166.67 monthly from July through December, prorated by hire date.****	**AAPS HSA monthly contributions** $0.00**	

12 Month Cost	$10,901.57	$6,617.21	$17,768.21	$19,998.65	$10,344.33	$2,810.05	$0.00
School Year Only Pay Deductions based on **20 pays**	$545.08	$330.86	$888.41	$999.93	$517.22	$140.50	$0.00
Year Round Pay Deductions based on **24 pays***	$454.23	$275.72	$740.34	$833.28	$431.01	$117.09	$0.00

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

** AAPS funding of employee's HSA will be paid ½ up front in January and then monthly July-December, only while the employee is enrolled in the high-deductible health plan. New hire amount is prorated.

MESSA Vision – Vision Service Plan 3 (VSP-3)		
MESSA	Cost Paid by Employer	January - December benefit year • $0 copay for eye exam • $65 maximum on frames • $115 covered for contact lenses & exam (replaces glasses)

MESSA Dental - Delta Dental		
DELTA DENTAL®	Employer Paid	January - December benefit year $2,000 Maximum per person each benefit year for classes I, II & III services Dental Plan with medical • 100% Coverage - Diagnostic & Preventive Services (Class I) • 75% Coverage - Basic & Major Services (Class II & III) • 50% Coverage - Orthodontics (Class IV) Dental Plan without medical • 80% Coverage - all classes (I, II, III, & IV)

Cigna Life, AD&D, LTD Term Life, Accidental Death and Dismemberment (AD&D), Long Term Disability (LTD) Insurance		
Cigna	Employer Paid	Life & AD&D $45,000 Negotiated Term Life / $45,000 Negotiated AD&D with medical $50,000 Negotiated Term Life / $50,000 Negotiated AD&D without medical LTD Pays 66.67% up to $4,000 monthly maximum Waiting period 90 work days or when all sick days are used (whichever comes last)

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