



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 \$170 per month
 - 2-Person = less than \$403 per month
 - Family = less than \$504 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



EASTPOINTE COMMUNITY SCHOOLS

2025 Benefit Highlights



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 Employee Benefit Concepts, Inc (EBC)
 - HealthCare FSA—up to \$3,300
 - Dependent Care Account—up to \$5,000

