

Proposed Dental Benefit Summary for Big Rapids Public Schools



This is not a contract or a guarantee of benefits. Eligibility and benefits are determined at time of claim. Additional limitations and exclusions may apply to covered services. For an official description of benefits, please refer to the Summary Plan Description. Payment amounts are based on the approved amount, less any applicable deductible, coinsurance and/or copay amounts required by the plan.

	Description	
Annual Maximum	\$1,500	
Lifetime Maximum Orthodontia Services	\$2,000	
Deductible for Class I, II and Class III Services	\$0	
Orthodontic Services	\$0	
Dependent Child Age Limit	26, End of Month	
Class I Services - Diagnostic & Preventive	Plan Pays	You Pay
Oral Exams - one routine or problem focused exam per 6 months	100%	Balance
Teeth Cleaning - once per 6 months	100%	Balance
Bitewing X-rays (up to age 18) - one set per 12 months	100%	Balance
Topical Fluoride Treatments - once per 12 months for children under age	100%	Balance
Sealants up to age 19, once per tooth per 60 months	100%	Balance
Periodontal Maintenance Treatment - up to four times per calendar year, combined with Teeth Cleaning limits	100%	Balance
Class II Services - Basic Services	Plan Pays	You Pay
Full mouth X-rays - once every 60 months	90%	Balance
Diagnostic X-rays	90%	Balance
Space maintainers (up to age 14)	90%	Balance
Dental Consultations - once per 12 months	90%	Balance
Fillings-Amalgam or Composite	90%	Balance
Emergency Palliative Treatment	90%	Balance
Recementation of inlays, onlays, crowns and bridges	90%	Balance
General Anesthesia and IV Sedation with covered oral surgery	90%	Balance
Oral Surgery, including simple extractions	90%	Balance
Class III Services - Major Services	Plan Pays	You Pay
Root Canal - once per tooth per 24 months	60%	Balance
Endodontic Treatments	60%	Balance
Periodontal Scaling and Root Planing - once per quadrant per 24 months	60%	Balance
Periodontal Surgery - one procedure per quadrant per 36 months	60%	Balance
Bone replacement grafts - once per quadrant per 36 months	60%	Balance
Injection of Therapeutic Drugs	60%	Balance
Limited Occlusal Adjustments - once per 12 months	60%	Balance
Inlays, Onlays, and Crowns - permanent teeth - once per tooth per 10 years	60%	Balance
Repairs to Inlays, Onlays and Crowns - once per 12 months	60%	Balance

Administered by:



Customer Service:
800-732-3412
www.varipro.com

5300 Patterson Ave SE, Suite 150
Grand Rapids, MI 49512

Proposed Dental Benefit Summary for Big Rapids Public Schools



This is not a contract or a guarantee of benefits. Eligibility and benefits are determined at time of claim. Additional limitations and exclusions may apply to covered services. For an official description of benefits, please refer to the Summary Plan Description. Payment amounts are based on the approved amount, less any applicable deductible, coinsurance and/or copay amounts required by the plan.

Class III Services - Major Services (Continued)	Plan Pays	You Pay
Complete and Partial Removable Dentures - once per 10 years	60%	Balance
Repairs and Adjustments to Dentures - when more than six months after placement, no more than once per 12 months	60%	Balance
Relining or rebasing dentures - when more than six months after placement, no more than once per 36 months	60%	Balance
Implants - once per tooth per 10 years; Limited to tooth numbers 2-15 and 18-31	60%	Balance
Repair of Implants - once per 12 months	60%	Balance
Class IV - Orthodontia	Plan Pays	You Pay
Initial Placement and periodic follow-up visits	50%	100%
Adult and Child Orthodontia	Yes	
Other Non-covered Services	Plan Pays	You Pay
Cosmetic: whitening/bleaching, veneers, or other cosmetic procedures	0%	100%
Services resulting from an accidental injury (except chewing or biting food)	0%	100%
Appliances for the treatment of bruxism	0%	100%
Treatment of temporomandibular joint disorders (TMJ)	0%	100%
Products: toothbrushes, irrigators, etc.	0%	100%

Note: For non-urgent, complex or expensive dental treatment costing more than \$300 (such as crowns, bridges or dentures), members are encouraged to have their dentist contact Varipro for a predetermination review before treatment begins.

A LOOK AT YOUR VSP VISION COVERAGE

SEE HEALTHY AND LIVE HAPPY WITH HELP FROM BIG RAPIDS PUBLIC SCHOOLS AND VSP.



Enroll in VSP® Vision Care to get personalized care from a VSP network doctor at low out-of-pocket costs.

VALUE AND SAVINGS YOU LOVE.



Save on eyewear and eye care when you see a VSP network doctor. Plus, take advantage of Exclusive Member Extras for additional savings.

PROVIDER CHOICES YOU WANT.



With an average of five VSP network doctors within six miles of you, it's easy to find a nearby in-network doctor or retail chain. Plus, maximize your coverage with bonus offers and additional savings that are exclusive to Premier Program locations.

Prefer to shop online? Use your vision benefits on Eyeconic®—the VSP preferred online retailer.

QUALITY VISION CARE YOU NEED.



You'll get great care from a VSP network doctor, including a WellVision Exam®—a comprehensive exam designed to detect eye and health conditions.

Using your benefit is easy!

Create an account on **vsp.com** to view your in-network coverage, find the VSP network doctor who's right for you, and discover savings with exclusive member extras. At your appointment, just tell them you have VSP.

GET YOUR PERFECT PAIR

EXTRA \$20 +

TO SPEND ON
FEATURED FRAME BRANDS*

bebe CALVIN KLEIN COLE HAAN FLEXON
LACOSTE  NINE WEST

SEE MORE BRANDS AT [VSP.COM/OFFERS](https://vsp.com/offers).

UP
TO **40%**

SAVINGS ON LENS
ENHANCEMENTS



Enroll today.

11/18/2019 - 11/30/2019

Contact us: 800.877.7195 or vsp.com

YOUR VSP VISION BENEFITS SUMMARY

BIG RAPIDS PUBLIC SCHOOLS and VSP provide you with an affordable vision plan.

PROVIDER NETWORK:

VSP Choice

EFFECTIVE DATE:

01/01/2020



Benefit	Description	Copay	Frequency
Your Coverage with a VSP Provider			
WellVision Exam	<ul style="list-style-type: none">Focuses on your eyes and overall wellness	\$10	Every calendar year
PRESCRIPTION GLASSES		\$25	See frame and lenses
Frame	<ul style="list-style-type: none">\$130 allowance for a wide selection of frames\$150 allowance for featured frame brands20% savings on the amount over your allowance\$70 Costco® frame allowance	Included in Prescription Glasses	Every other calendar year
Lenses	<ul style="list-style-type: none">Single vision, lined bifocal, and lined trifocal lensesPolycarbonate lenses for dependent children	Included in Prescription Glasses	Every calendar year
Lens Enhancements	<ul style="list-style-type: none">Standard progressive lensesPremium progressive lensesCustom progressive lensesAverage savings of 20-25% on other lens enhancements	\$0 \$95 - \$105 \$150 - \$175	Every calendar year
Contacts (instead of glasses)	<ul style="list-style-type: none">\$130 allowance for contacts; copay does not applyContact lens exam (fitting and evaluation)	Up to \$60	Every calendar year
DIABETIC EYECARE PLUS PROGRAM	<ul style="list-style-type: none">Services related to diabetic eye disease, glaucoma and age-related macular degeneration (AMD). Retinal screening for eligible members with diabetes. Limitations and coordination with medical coverage may apply. Ask your VSP doctor for details.	\$20	As needed
EXTRA SAVINGS	Glasses and Sunglasses <ul style="list-style-type: none">Extra \$20 to spend on featured frame brands. Go to vsp.com/offers for details.20% savings on additional glasses and sunglasses, including lens enhancements, from any VSP provider within 12 months of your last WellVision Exam.		
	Retinal Screening <ul style="list-style-type: none">No more than a \$39 copay on routine retinal screening as an enhancement to a WellVision Exam		
	Laser Vision Correction <ul style="list-style-type: none">Average 15% off the regular price or 5% off the promotional price; discounts only available from contracted facilities		

YOUR COVERAGE WITH OUT-OF-NETWORK PROVIDERS

Get the most out of your benefits and greater savings with a VSP network doctor. Call Member Services for out-of-network plan details.

Coverage with a retail chain may be different or not apply. Once your benefit is effective, visit vsp.com for details. VSP guarantees coverage from VSP network providers only. Based on applicable laws, benefits may vary by location. In the state of Washington, VSP Vision Care, Inc., is the legal name of the corporation through which VSP does business.

*Only available to VSP members with applicable plan benefits. Frame brands and promotions are subject to change. Savings based on doctor's retail price and vary by plan and purchase selection; average savings determined after benefits are applied. Ask your VSP network doctor for more details.

©2019 Vision Service Plan. All rights reserved.

VSP, VSP Vision Care for life, Eyeconic, and WellVision Exam are registered trademarks, VSP Diabetic Eyecare Plus Program is servicemark of Vision Service Plan. Flexon is a registered trademark of Marchon Eyewear, Inc. All other brands or marks are the property of their respective owners.



Group Basic Life and Accidental Death and Dismemberment Insurance

Group Basic Life insurance from Standard Insurance Company helps provide financial protection by promising to pay a benefit in the event of an eligible member's covered death. Basic Accidental Death and Dismemberment (AD&D) insurance may provide an additional amount in the event of a covered death or dismemberment as a result of an accident.

The cost of this insurance is paid by Big Rapids Public Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Big Rapids Public Schools and actively working at least 30 hours each week. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 2 - AFCSME Members
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Basic Life Coverage Amount	Your Basic Life coverage amount is \$20,000.
Basic AD&D Coverage Amount	For a covered accidental loss of life, your Basic AD&D coverage amount is equal to your Basic Life coverage amount. For other covered losses, a percentage of this benefit will be payable.
Life Age Reductions	Basic Life and AD&D insurance coverage amount reduces to 65 percent at age 65, to 50 percent at age 70 and to 25 percent at age 75.

Other Basic Life Features and Services

- Accelerated Death Benefit
- Life Services Toolkit
- Portability of Insurance
- Repatriation Benefit
- Right to Convert
- Standard Secure Access account payment option
- Travel Assistance
- Waiver of Premium

Other Basic AD&D Features

- Family Benefits Package
- Helmet Benefit
- Seat Belt and Air Bag Benefits

This information is only a brief description of the group Basic Life/AD&D insurance policy sponsored by Big Rapids Public Schools. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reductions in benefits, exclusions and when The Standard and Big Rapids Public Schools may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

SI 22165-D-MI-170830-C2 (10/22)

7194200-926516



Group Long Term Disability Insurance

Group Long Term Disability insurance from Standard Insurance Company helps provide financial protection for insured members by promising to pay a monthly benefit in the event of a covered disability.

The cost of this insurance is paid by Big Rapids Public Schools.

Eligibility

Definition of a Member	You are a member if you are a regular employee of Big Rapids Public Schools, actively working at least 30 hours per week, and a citizen or resident of the United States or Canada. You are not a member if you are a temporary or seasonal employee, a full-time member of the armed forces, a leased employee or an independent contractor.
Class Definition	Class 2 - AFCSME Members
Eligibility Waiting Period	You are eligible on the date you become a member.

Benefits

Monthly Benefit	66 2/3 percent of the first \$7,500 of monthly predisability earnings, reduced by deductible income (e.g., work earnings, workers' compensation, state disability, etc.)
Maximum Monthly Benefit	\$5,000
Minimum Monthly Benefit	\$100 or 10 percent of the Long Term Disability benefit before reduction by deductible income, whichever is greater
Benefit Waiting Period	90 days

Definition of Disability

For the benefit waiting period and the first 24 months that Long Term Disability benefits are payable, you will be considered disabled if, as a result of physical disease, injury, pregnancy or mental disorder:

- You are unable to perform with reasonable continuity the material duties of your own occupation, and
- You suffer a loss of at least 20 percent of your predisability earnings when working in your own occupation.

You are not considered disabled merely because your right to perform your own occupation is restricted, including a restriction or loss of license.

After the own occupation period of disability, you will be considered disabled if, as a result of a physical disease, injury, pregnancy or mental disorder, you are unable to perform with reasonable continuity the material duties of any occupation.

Maximum Benefit Period

If you become disabled before age 62, Long Term Disability benefits may continue during disability until age 65 or to the Social Security Normal Retirement Age (SSNRA) or 3 years 6 months, whichever is longest. If you become disabled at age 62 or older, the benefit duration is determined by the age when disability begins:

Age	Maximum Benefit Period
62	To SSNRA, or 3 years 6 months, whichever is longer
63	To SSNRA, or 3 years, whichever is longer
64	To SSNRA, or 2 years 6 months, whichever is longer
65	2 years
66	1 year 9 months
67	1 year 6 months
68	1 year 3 months
69+	1 year

Other Features and Services

- 24 hour coverage, including coverage for work-related disabilities
- Employee Assistance Program
- Reasonable Accommodation Expense Benefit
- Rehabilitation Incentive Benefit
- Rehabilitation Plan Provision
- Return to Work Incentive
- Survivors Benefit
- Temporary Recovery Provision
- Waiver of Premium while Long Term Disability benefits are payable

This information is only a brief description of the group Long Term Disability Insurance policy sponsored by Big Rapids Public Schools. The controlling provisions will be in the group policy issued by The Standard. The group policy contains a detailed description of the limitations, reduction in benefits, exclusions and when The Standard and Big Rapids Public Schools may increase the cost of coverage, amend or cancel the policy. A group certificate of insurance that describes the terms and conditions of the group policy is available for those who become insured according to its terms. For more complete details of coverage, contact your human resources representative.

Standard Insurance Company
1100 SW Sixth Avenue
Portland OR 97204

www.standard.com

SI 13271-D-MI-170830-C2 (10/22)
7194200-926515