



Our SPDs are ERISA & DOL Compliant, Plus They Can Be Used Nationally!

Summary Plan Descriptions (SPDs)

The Employer Retirement Income Security Act (ERISA) guidelines make it mandatory for all businesses with two or more employees to provide their employees with a compliant Summary Plan Description. The MBPA continues to take a leading role in informing and helping our members meet their obligations under ERISA.

The types of benefits covered by Summary Plan Descriptions include: Medical, Long Term Disability (LTD), Short Term Disability (STD), Life and AD&D and freestanding Dental/Vision.

These documents have been reviewed and are certified as being compliant with all applicable laws, including health care reform to date.

How to Complete an SPD for a Client:

- Log into MBPA's secured Member Pavilion via our website www.michbusiness.org. Complete the adoption agreement online and immediately receive a customized SPD.
- Contact our office and our Client Services Department will work directly with you to help you through the process and assist with your questions. (See back of flyer for our Quick SPD checklist).
 - The completed form should be e-mailed in WORD format to info@michbusiness.org for processing.
 - Please, no PDF documents, signatures are not required for processing.
- Our Client Services Department will send the processed document to you within two business days.

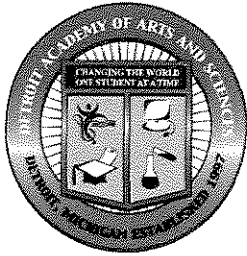
We look forward to continuing to provide you with the most up-to-date and easily accessible services in this important compliance area for businesses. If you have any questions or are in need of assistance, please contact our Client Services Department at 888.277.6464 or 586.393.8800 ext. 606.

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Detroit Academy of Arts & Sciences – Jefferson Campus
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District Summary Plan Description



**Blue Care
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CLSSLG with Deductibles

00267159-0001-0004 Detroit Academy of Arts/Science

Deductible, Copays and Dollar Maximums

Note: The Deductible will apply to certain services as defined below.

Deductible	None
Fixed Dollar Copays	\$5 for allergy injections
	\$30 for office visits
	\$50 for urgent care visits
	\$100 for emergency room visits
	\$30 for referral physician visits
Coinsurance	50% for select services as noted below
Out of Pocket Maximum - applies to deductibles, copays and coinsurance amounts for all covered services	\$6,350 per individual/\$12,700 per family

Preventive Services

Health Maintenance Exam	100%
Annual Gynecological Exam	100%
Pap Smear Screening	100%
Well-Baby and Child Care	100%
Immunizations	100%
Prostate Specific Antigen (PSA) Screening	100%
Routine Colonoscopy	100%
Mammography Screening	100%
Voluntary Female Sterilization	100%
Breast Pumps (DME guidelines apply. Limited to no more than one per 24 month period.)	100%
Maternity Pre-Natal care	100%

Physician Office Services

Office Visits	\$30 Copay
Consulting Specialist Care	\$30 Copay after deductible

Emergency Medical Care

Hospital Emergency Room - Copay waived if admitted	\$100 Copay after deductible
Urgent Care Center	\$50 Copay
Ambulance Services	100% after deductible

Diagnostic Services

Laboratory and Pathology Tests	100%
Diagnostic Tests and X-rays	100% after deductible
High Technology Radiology Imaging (MRI, MRA, CAT, PET)	100% after deductible
Radiation Therapy	100% after deductible

Benefits Selected - VACR50,ER100,CO30,6350PM,1040DC,MOPD2C,UR50,WRCWR

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Maternity Services Provided by a Physician

Post-Natal and Non-routine Pre-Natal Care	\$30 Copay
Delivery and Nursery Care	100% (For professional services. See Hospital Care for facility charges) after deductible

Hospital Care

General Nursing Care, Hospital Services and Supplies	100% after deductible
Outpatient Surgery - included all related surgical services and anesthesia - see member certificate for specific surgical copays.	100% after deductible

Alternatives to Hospital Care

Skilled Nursing Care	100% after deductible
	Up to 45 days per member per calendar year
Hospice Care	100% (When authorized) after deductible
Home Health Care	\$30 Copay after deductible

Surgical Services

Surgery - includes all related surgical services and anesthesia - see member certificate for specific surgical copays.	100% after deductible
Voluntary Male Sterilization - See Preventive Services section for voluntary female sterilization	50% after deductible
Elective Abortion (One procedure per two year period of membership)	50% after deductible
Human Organ Transplants	100% after deductible
Reduction Mammoplasty	50% after deductible
Male Mastectomy	50% after deductible
Temporomandibular Joint Syndrome	50% after deductible
Orthognathic Surgery	50% after deductible
Weight Reduction Procedures (Limited to one procedure per lifetime)	100% after deductible

Mental Health Care and Substance Abuse Treatment

Inpatient Mental Health Care	100% after deductible
Inpatient Substance Abuse Care	100% after deductible
Outpatient Mental Health Care	\$30 Copay after deductible
Outpatient Substance Abuse	\$30 Copay after deductible

Benefits Selected - VACR50,ER100,CO30,6350PM,1040DC,MOPD2C,UR50,WRCWR

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Autism Spectrum Disorders, Diagnoses and Treatment

Applied behavioral analyses (ABA) treatment - Limited to 25 hours per week for line therapy for children through age 18	\$30 Copay after deductible
Outpatient physical therapy, speech therapy, occupational therapy, nutritional counseling for autism spectrum disorder through age 18	\$30 Copay after deductible
Other covered services, including mental health services, for Autism Spectrum Disorder	See your outpatient mental health benefit and medical office visit benefit

Other Services

Allergy Testing and Therapy	50% after deductible
Allergy Injections	\$5 copay
Chiropractic Spinal Manipulation - when referred	\$30 Copay after deductible (up to 30 visits per calendar year)
Outpatient Physical, Speech and Occupational Therapy	\$30 Copay after deductible One period of treatment for any combination of therapies within 60 consecutive days per calendar year
Infertility Counseling and Treatment (Excludes In-vitro fertilization)	50% after deductible
Durable Medical Equipment	50%
Prosthetic and Orthotic Appliances	50%
Diabetic Supplies	50%
Prescription Drugs	Tier 1 - \$10 copay, Tier 2 - \$40 copay; with contraceptives, 30 day supply Sexual Dysfunction Drugs - 50% coinsurance Women's Contraceptives - Tier 1 - 100%, Tier 2 - Tier 2 Copayment/Coinsurance above applies
Mail Order Prescription Drugs	Two times the applicable copay up to a 90 day supply
Prescription Drug Deductible	None
Hearing Aid	Not Covered

This is intended as an easy to read summary and provides only a general overview of your benefits. **It is not a contract.** Additional limitations and exclusions may apply to covered services. For a complete description of benefits, please see the applicable Blue Care Network certificates and riders. Payment amounts are based on the Blue Care Network approved amount, less any applicable deductible, coinsurance and copay amounts required by the plan. If there is a discrepancy between the Benefits-at-a-Glance and any applicable plan documents, the plan document will control. This coverage is provided pursuant to a contract entered into in the State of Michigan and shall be construed under the jurisdiction and according to the laws of the State of Michigan. **Services must be provided or arranged by member's primary care physician or health plan.**

Benefits Selected - VACR50,ER100,CO30,6350PM,1040DC,MOPD2C,UR50,WRCWR

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Deductible, Copays and Dollar Maximums

Note: The Deductible will apply to certain services as defined below.

Deductible	\$1,000 individual/\$2,000 family per calendar year
Fixed Dollar Copays	\$5 for allergy injections
	\$20 for office visits
	\$60 for urgent care visits
	\$100 for emergency room visits
	No fixed dollar copay for ambulance services. See below for applicable coinsurance
Coinsurance	\$30 for referral physician visits
	50% for select services as noted below
	20% for select services as noted below
Out of Pocket Maximum - applies to deductibles, copays and coinsurance amounts for all covered services	\$3,000 per individual/\$6,000 per family

Preventive Services

Health Maintenance Exam	100%
Annual Gynecological Exam	100%
Pap Smear Screening	100%
Well-Baby and Child Care	100%
Immunizations	100%
Prostate Specific Antigen (PSA) Screening	100%
Routine Colonoscopy	100%
Mammography Screening	100%
Voluntary Female Sterilization	100%
Breast Pumps (DME guidelines apply. Limited to no more than one per 24 month period.)	100%
Maternity Pre-Natal care	100%

Physician Office Services

Office Visits	\$20 Copay
Consulting Specialist Care	\$30 Copay after deductible

Emergency Medical Care

Hospital Emergency Room - Copay waived if admitted	\$100 Copay after deductible
Urgent Care Center	\$60 Copay
Ambulance Services	80% after deductible

Benefits Selected - C120%,D1000,VACR50,ER100,CO20,3000PM,1550DC,MOPD2C,30RP,UR60,WRCWR

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Diagnostic Services

Laboratory and Pathology Tests	100%
Diagnostic Tests and X-rays	80% after deductible
High Technology Radiology Imaging (MRI, MRA, CAT, PET)	80% after deductible
Radiation Therapy	80% after deductible

Maternity Services Provided by a Physician

Post-Natal and Non-routine Pre-Natal Care	\$20 Copay
Delivery and Nursery Care	100% (For professional services. See Hospital Care for facility charges) after deductible

Hospital Care

General Nursing Care, Hospital Services and Supplies	80% after deductible
Outpatient Surgery - included all related surgical services and anesthesia - see member certificate for specific surgical copays.	80% after deductible

Alternatives to Hospital Care

Skilled Nursing Care	80% after deductible Up to 45 days per member per calendar year
Hospice Care	100% (When authorized) after deductible
Home Health Care	\$30 Copay after deductible

Surgical Services

Surgery - includes all related surgical services and anesthesia - see member certificate for specific surgical copays.	80% after deductible
Voluntary Male Sterilization - See Preventive Services section for voluntary female sterilization	50% after deductible
Elective Abortion (One procedure per two year period of membership)	50% after deductible
Human Organ Transplants	80% after deductible
Reduction Mammoplasty	50% after deductible
Male Mastectomy	50% after deductible
Temporomandibular Joint Syndrome	50% after deductible
Orthognathic Surgery	50% after deductible
Weight Reduction Procedures (Limited to one procedure per lifetime)	100% after deductible

Benefits Selected - CI20%,D1000,VACR50,ER100,CO20,3000PM,1550DC,MOPD2C,30RP,UR60,WRCWR

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Mental Health Care and Substance Abuse Treatment

Inpatient Mental Health Care	80% after deductible
Inpatient Substance Abuse Care	80% after deductible
Outpatient Mental Health Care	\$20 Copay after deductible
Outpatient Substance Abuse	\$20 Copay after deductible

Autism Spectrum Disorders, Diagnoses and Treatment

Applied behavioral analyses (ABA) treatment - Limited to 25 hours per week for line therapy for children through age 18	\$20 Copay after deductible
Outpatient physical therapy, speech therapy, occupational therapy, nutritional counseling for autism spectrum disorder through age 18	\$30 Copay after deductible
Other covered services, including mental health services, for Autism Spectrum Disorder	See your outpatient mental health benefit and medical office visit benefit

Other Services

Allergy Testing and Therapy	50% after deductible
Allergy Injections	\$5 copay
Chiropractic Spinal Manipulation - when referred	\$30 Copay after deductible (up to 30 visits per calendar year)
Outpatient Physical, Speech and Occupational Therapy	\$30 Copay after deductible One period of treatment for any combination of therapies within 60 consecutive days per calendar year
Infertility Counseling and Treatment (Excludes In-vitro fertilization)	50% after deductible
Durable Medical Equipment	50%
Prosthetic and Orthotic Appliances	50%
Diabetic Supplies	50%
Prescription Drugs	Tier 1 - \$15 copay, Tier 2 - \$50 copay; with contraceptives; 30 day supply Sexual Dysfunction Drugs - 50% coinsurance Women's Contraceptives - Tier 1 - 100%, Tier 2 - Tier 2 Copayment/Coinsurance above applies
Mail Order Prescription Drugs	Two times the applicable copay up to a 90 day supply
Prescription Drug Deductible	None
Hearing Aid	Not Covered

Benefits Selected - CI20%,D1000,VACR50,ER100,CO20,3000PM,1550DC,MOPD2C,30RP,UR60,WRCWR

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Benefits Selected - CI20%,D1000,VACR50,ER100,CO20,3000PM,1550DC,MOPD2C,30RP,UR60,WRCWR

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Deductible, Copays and Dollar Maximums

Note: The Deductible will apply to certain services as defined below.

Deductible	\$500 individual/\$1,000 family per calendar year
Fixed Dollar Copays	\$5 for allergy injections
	\$20 for office visits
	\$35 for urgent care visits
	\$75 for emergency room visits
	No fixed dollar copay for ambulance services. See below for applicable coinsurance
Coinsurance	\$20 for referral physician visits
	50% for select services as noted below
	20% for select services as noted below
Out of Pocket Maximum - applies to deductibles, copays and coinsurance amounts for all covered services	\$2,500 per individual/\$5,000 per family

Preventive Services

Health Maintenance Exam	100%
Annual Gynecological Exam	100%
Pap Smear Screening	100%
Well-Baby and Child Care	100%
Immunizations	100%
Prostate Specific Antigen (PSA) Screening	100%
Routine Colonoscopy	100%
Mammography Screening	100%
Voluntary Female Sterilization	100%
Breast Pumps (DME guidelines apply. Limited to no more than one per 24 month period.)	100%
Maternity Pre-Natal care	100%

Physician Office Services

Office Visits	\$20 Copay
Consulting Specialist Care	\$20 Copay after deductible

Emergency Medical Care

Hospital Emergency Room - Copay waived if admitted	\$75 Copay after deductible
Urgent Care Center	\$35 Copay
Ambulance Services	80% after deductible

Benefits Selected - CI20%,D500,VACR50,ER75,CO20,2500PM,1550DC,MOPD2C,UR35

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Diagnostic Services

Laboratory and Pathology Tests	100%
Diagnostic Tests and X-rays	80% after deductible
High Technology Radiology Imaging (MRI, MRA, CAT, PET)	80% after deductible
Radiation Therapy	80% after deductible

Maternity Services Provided by a Physician

Post-Natal and Non-routine Pre-Natal Care	\$20 Copay
Delivery and Nursery Care	100% (For professional services. See Hospital Care for facility charges) after deductible

Hospital Care

General Nursing Care, Hospital Services and Supplies	80% after deductible
Outpatient Surgery - included all related surgical services and anesthesia - see member certificate for specific surgical copays.	80% after deductible

Alternatives to Hospital Care

Skilled Nursing Care	80% after deductible Up to 45 days per member per calendar year
Hospice Care	100% (When authorized) after deductible
Home Health Care	\$20 Copay after deductible

Surgical Services

Surgery - includes all related surgical services and anesthesia - see member certificate for specific surgical copays.	80% after deductible
Voluntary Male Sterilization - See Preventive Services section for voluntary female sterilization	50% after deductible
Elective Abortion (One procedure per two year period of membership)	50% after deductible
Human Organ Transplants	80% after deductible
Reduction Mammoplasty	50% after deductible
Male Mastectomy	50% after deductible
Temporomandibular Joint Syndrome	50% after deductible
Orthognathic Surgery	50% after deductible
Weight Reduction Procedures (Limited to one procedure per lifetime)	50% after deductible

Benefits Selected - C120%,D500,VACR50,ER75,CO20,2500PM,1550DC,MOPD2C,UR35

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Mental Health Care and Substance Abuse Treatment

Inpatient Mental Health Care	80% after deductible
Inpatient Substance Abuse Care	80% after deductible
Outpatient Mental Health Care	\$20 Copay after deductible
Outpatient Substance Abuse	\$20 Copay after deductible

Autism Spectrum Disorders, Diagnoses and Treatment

Applied behavioral analyses (ABA) treatment - Limited to 25 hours per week for line therapy for children through age 18	\$20 Copay after deductible
Outpatient physical therapy, speech therapy, occupational therapy, nutritional counseling for autism spectrum disorder through age 18	\$20 Copay after deductible
Other covered services, including mental health services, for Autism Spectrum Disorder	See your outpatient mental health benefit and medical office visit benefit

Other Services

Allergy Testing and Therapy	50% after deductible
Allergy Injections	\$5 copay
Chiropractic Spinal Manipulation - when referred	\$20 Copay after deductible (up to 30 visits per calendar year)
Outpatient Physical, Speech and Occupational Therapy	\$20 Copay after deductible One period of treatment for any combination of therapies within 60 consecutive days per calendar year
Infertility Counseling and Treatment (Excludes In-vitro fertilization)	50% after deductible
Durable Medical Equipment	50%
Prosthetic and Orthotic Appliances	50%
Diabetic Supplies	50%
Prescription Drugs	Tier 1 - \$15 copay, Tier 2 - \$50 copay; with contraceptives; 30 day supply Sexual Dysfunction Drugs - 50% coinsurance Women's Contraceptives - Tier 1 - 100%, Tier 2 - Tier 2 Copayment/Coinsurance above applies
Mail Order Prescription Drugs	Two times the applicable copay up to a 90 day supply
Prescription Drug Deductible	None
Hearing Aid	Not Covered

Benefits Selected - C120%,D500,VACR50,ER75,CO20,2500PM,1550DC,MOPD2C,UR35

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Benefits Selected - C120%,D500,VACR50,ER75,CO20,2500PM,1550DC,MOPD2C,UR35

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