

## 2023 - 2024 Academic Calendar

Use this to keep track of sick leave, personal leave, and class coverages.

AUGUST						SEPTEMBER						OCTOBER					
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL
	1	2	3	4						1		2	3	4	5	6	
7	8	9	10	11		4	5	6	7	8		9	10	11	12	13	
14	15	16	17	18		11	12	13	14	15		16	17	18	19	20	
21	22	23	24	25		18	19	20	21	22		23	24	25	26	27	
28	29	30	31			25	26	27	28	29		30	31				

  

NOVEMBER						DECEMBER						JANUARY					
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL
		1	2	3						1		1	2	3	4	5	
6	7	8	9	10		4	5	6	7	8		8	9	10	11	12	
13	14	15	16	17		11	12	13	14	15		15	16	17	18	19	
20	21	22	23	24		18	19	20	21	22		22	23	24	25	26	
27	28	29	30			25	26	27	28	29		29	30	31			

  

FEBRUARY						MARCH						APRIL					
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL
			1	2						1		1	2	3	4	5	
5	6	7	8	9		4	5	6	7	8		8	9	10	11	12	
12	13	14	15	16		11	12	13	14	15		15	16	17	18	19	
19	20	21	22	23		18	19	20	21	22		22	23	24	25	26	
26	27	28	29			25	26	27	28	29		29	30				

  

MAY						JUNE					
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL
		1	2	3		3	4	5	6	7	
6	7	8	9	10		10	11	12	13	14	
13	14	15	16	17		17	18	19	20	21	
20	21	22	23	24		24	25	26	27	28	
27	28	29	30	31							

# CHTU



**AFT AFL-CIO OFT**

## 2023 - 2024 Survival Guide

Cleveland Heights Teachers Union  
 CHTU 795  
 Coventry Peace Campus  
 2843 Washington Blvd., Cleveland Heights, OH 44118  
 Tel: 216.321.0020 Fax: 216.321.0786

[www.chtu.org](http://www.chtu.org)

Office Manager, Ari Klein, office@chtu.org

Key	
Pay dates in <b>BOLD</b> (1st pay 8/25)	Shaded - schools closed
☆ Independent Work Day (8/22 is a half day)	◁ ▷ First/Last day for students
◻ No students <b>whole district</b>	♡ IPA day

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## Where to go

Insurance Forms	www.chtu.org
Questions about Licensure and Renewal - Local Professional Development Committee (LPDC)	Vickie Larkins-Forte, Tina Reynolds, George Gee, Tamar Gray
Teacher Assessment Programs - Appraisal Review Committee (ARC)	Karen Rego, Tiffany Underhile, Jen Bennett, and Lisa Stewart
Insurance/Benefits Problems	Tiffany Underhile 321-0020 or tunderhile@chtu.org
Work Related Injury	Karen Rego 321-0020 or krego@chtu.org
Leaves of Absence/Evaluation Problems/Work Related Legal Issues (criminal/civil)	Karen Rego or Tiffany Underhile
Master Teacher Committee	Sarah Parker, Marian Stephens, Yolanda Harris
Retirement Assistance	Karen Rego
Payroll/Benefits	Arlene Mohammadpour <a href="mailto:a_mohammadpour@chuh.org">a_mohammadpour@chuh.org</a> Lindsay Smith <a href="mailto:lin_smith@chuh.org">lin_smith@chuh.org</a>
Medical Mutual Customer Service	1-800-521-6492
Impact - Employee Assistance Program	1-800-227-6007

## Website/Social Media Information



[www.chtu.org](http://www.chtu.org)



[www.facebook.com/chtu795](https://www.facebook.com/chtu795)

## Executive Board Meeting Dates

8/24	9/21
10/19	11/16
12/21	1/18
2/15	3/21
4/18	5/16

[2023-2024 Executive Board](#)

### Committee on Political Education - COPE

One of the ways we can influence elections is through voluntary contributions to COPE. Currently about half of our members elect to have a specified amount taken out of 24 pays. We usually work in concert with other locals in the Ohio Federation of Teachers to determine how best to spend this money. From candidates who support our positions to issues that are important to us, COPE contributions make a difference. Email [office@chtu.org](mailto:office@chtu.org) or call 321-0020 for a sign up form.

### Class Coverages

For the 2023-2024 school year, when a member assumes the duties of a teacher, the member covering for the absent teacher shall be paid at a rate of \$47 per hour, or \$170 per day. This hourly rate includes lunch coverages and detention supervision.

### Employee Access Center

Archived pay stubs, W-2 forms, and sick and personal leave totals can be found on the Employee Access Center. If you have a change of status you may make these changes in the access center as well and notify our office of these changes. If you believe there are errors in your pay or withholding it is best to try to fix them immediately. Email payroll and consider copying Karen Rego or Tiffany Underhile if you want us to be aware of the issue so we can help resolve the issue.

### Income Disability & Life Insurance

After 30 consecutive days of absence due to illness or injury, members are eligible for payment from our income disability policy. At \$450 per month this benefit is designed to assist with the extra expenses that people have when they are ill. This policy does not cover pregnancies (unless there is a medical complication), although some members have personal policies to cover it.

In addition, our income disability plan includes a life insurance waiver of premium provision so your \$64,000 life insurance policy benefit remains in force throughout the period of disability at no cost to the member. **If you need to change your life insurance beneficiary (marriage, divorce, new children, death of your named beneficiary, etc.) contact our office and a new form will be emailed to you.**

Members who retire under STRS or SERS disability continue to get these benefits semi-annually until age 65. Members who might be eligible should call or email our office. For people returning to work we will work with you to submit a claim upon your return.

### AFLAC

Supplemental benefits from AFLAC are now available. If you are interested in signing up for coverage, contact Derrick Fellows at [derrick\\_fellows@us.aflac.com](mailto:derrick_fellows@us.aflac.com). You can also use our [district link](#) for more information. AFLAC is deducted post-tax and is deducted biweekly over 26 checks.

## CHTU VISION STATEMENT

As a vibrant group of professionals, the Cleveland Heights Teachers Union, AFT Local 795 will create, enhance, and sustain optimal teaching and learning conditions through collaboration, political action, community engagement, and the active involvement of our members.

### **Purpose:**

- Promote the welfare of children and ensure that they receive a quality public education.
- To advance our teaching profession by securing optimal teaching/learning environments for the work our members do.

### **Core Values:**

- We recognize the value of each child.
- We recognize the inherent value of public education.
- We advocate respect for teaching professionals and support staff.
- We value high quality and sustained professional development.
- We promote social justice and democracy, and we champion fairness as core values that guide our union activities.

### CHTU Officers 2023-2024

President - Karen Rego (Monticello)  
1st Vice President - Tiffany Underhile (TVA)  
Treasurer - Jen Bennett (District)  
2nd Vice President - Tamar Gray (Fairfax, Boulevard)  
3rd Vice President - Carolyn Pavel (High School)  
4th Vice President - Wendy Ward Woodard (Roxboro Middle)  
5th Vice President - Tina Reynolds (Boulevard)  
6th Vice President - Darrell Lausche (Gearity)  
Secretary - Nadine Davis (Canterbury)  
Financial Secretary - Josephine Shelton-Townes (Roxboro Middle)

## Pay

We receive twenty-six biweekly pays per year. Twice this year, December and May, there will be a third pay during the month for which there will be no withholding for the credit union, union dues, medical insurance and the like.

When you get your first pay stub, be sure to check to see that income taxes are being withheld for the correct city (or cities) where you work (for example, if you work in Cleveland Heights, then Cleveland Heights should be having income tax withheld, etc.).

If you think that federal income tax is being under or over withheld, you will need to complete a new W-4 form in the Employee Access Center.

## Personal Days

Your pay stub will show how many personal days and sick days you have in hours. To convert the hours to days, divide by 7.5. We earn 3 personal days per year that are shown on our first pay. We can accumulate at most 5 days. Earned personal days in excess of 5 convert to sick days at the beginning of the school year.

Personal days are intended for use in emergencies or for business that cannot be performed at any other time. They are personal and you are not required to describe the nature or your business to an administrator. Personal days can be entered into AESOP **unless you need one just before or after a holiday (ex. Labor Day, Thanksgiving break, etc.)**. In those cases, approval must be given through an email to HR. Check out our Sick and [Personal Leave FAQ](#) on our website.

## Sick Days

We earn 15 sick days per year at the rate of 1.25 per month. These days get credited to you on the second pay of each month.

If you are sick, you should use sick time. If you accumulate sick days from year to year, they will become a form of insurance for you should you have a long-term illness, need to be out for a pregnancy or accident recovery time. If you are sick but have run out of sick days, your pay will be docked. If you start the school year with less than 10 days, you can be advanced days to reach 10. You will not be allowed to carry a negative balance at the end of the school year.

## Retirement Severance

Teachers who have worked for at least ten years in the district are eligible for retirement severance pay. This amounts to a maximum of one fourth of the first 360 accumulated sick days plus one-eighth of the next 100 days. Teachers with less than 10 years may be eligible for up to one-fourth of up to 120 days by statute.

## Leaves of Absence

There are several different types of leaves of absence delineated in our contract; maternity, child care, professional, foreign assignment, and more. Our office will assist you in setting up an appropriate leave and help in processing paperwork in a timely fashion. For a summary of the different types of leaves you can visit the [Leaves FAQ](#) on our website, or for more information, consult our contract.

## Family Medical Leave Act - FMLA

The Family Medical Leave Act (FMLA) provides up to twelve weeks or 60 work days of unpaid leave for eligible employees if they are unable to work due to illness or to care for a family member suffering from a serious health condition. Under FMLA, insurance benefits continue without interruption or additional cost to the employee for up to twelve weeks. If you have worked in the CH-UH school district for one year and worked at least 1250 hours in the last year, you are eligible.

Sick leave and FMLA are used concurrently. For example, if you have 30 days of accumulated sick leave, and you need leave that extends to 50 days, your unpaid FMLA leave will continue for 20 days after you run out of sick leave. While covered by FMLA you will not have to pay full insurance premiums, only your employee contribution. Forms for FMLA will be sent from the Human Resources Department when you have taken 5 consecutive sick days or 8 sick days in a month to determine if you need to apply.

If you have further questions regarding FMLA, please visit the [FAQ Family Medical Leave Act](#) on our website or call our office for help.

## Retirement Incentive

If you have worked for the District for at least 10 years or more and want to retire this year through STRS/SERS (except under disability) with 30 or fewer years of service credit, you are entitled to two lump sum payments of \$12,000 each upon retirement. The payments will be made in

July of the current year and July the following year. To be eligible for these payments, you must give the Board written notice of your intent to retire on or before MARCH 1 of your retirement and create a special account through the district.

## Retirement Enhancement

If you have completed 30 years of service as indicated by your STRS/SERS Annual Statement of Account, you are eligible to receive an additional payment of \$700 during years 31, 32, 33, 34 and 35 of service. This additional compensatory payment will be paid in monthly increments during the contractual cycle.

To receive these payments, you must submit written documentation of your eligibility EACH YEAR on or before November 15. There are two documents required; your annual STRS statement that comes in October and can be printed from your STRS account, and the form letter you can find with the FAQ's on our website.

## Flexible Spending Account

IRS code 125 allows you to allocate an amount of money from your salary - pretax - and then use that money to reimburse yourself from a list of specific items relating mostly to out-of-pocket healthcare expenses or child/elder care expenses. Enrollment is during the first two weeks of December. See our website ([chtu.org](http://chtu.org)) in the Health Corner for a comprehensive article.

<b>Deadlines and important dates:</b>	
Deadlines for getting transcripts in for salary schedule adjustment	September 15 and January 15
Waiver of medical coverage	First two weeks in September (\$1,000/Family and \$500/Single paid in June)(\$3,000/\$1,500 if 12 members waive)
Deadline for paperwork for Flexible Spending Account	First two weeks in December
Notification for Retirement Incentive (30 years and fewer)	March 1
Notification of non-renewal of limited contract teachers	June 1
Resignation deadline (without BOE agreement)	July 10
<b>Deadlines for being observed/evaluated under OTES (teaching at least 50% of time at work)</b>	
Completed Self-Assessment/Growth or Improvement Plan	August/September
Deadline for complete observation cycle 1	December 15 limited contract January 15 continuing contract
Deadline for final observation cycle and completed evaluation	May 1
<a href="#">Intervention Support Program</a>	December 15 - May 1
<b>Tier 1 - for non-OTES</b> Observation 1 for limited contract teachers -1st post observation questionnaire -Evaluation conference Observation 2 including final summative assessment report	December 1 Within 2 working days of observation December 15 May 1 for limited contract June 1 for continuing contract
<b>Master Teacher</b> -Letter of intent -Portfolio/documentation due	1st Monday in December 1st Monday in May
Job Share Submissions	March 1

### **Pay for Independent Professional Activity**

Your first paycheck received in December and second in March and May will each contain an additional amount equal to one day's pay at your regular *per diem* rate. To calculate your *per diem* rate, divide your annual salary by 192 (or however many contract days you work). This info is also available in the Employee Access Center.

### **Tenure**

Teachers who were initially licensed after January 1, 2011 must have held their license for seven years of experience to qualify for a continuing contract. Continuing contracts are awarded to teachers who have been employed by the District for at least three years out of the last five, who are duly licensed, have at least 30 semester hours of graduate work (masters degree not required) and who are recommended by the Superintendent. If initially licensed with a masters degree, an additional 6 hours of coursework is required. The three year period is reduced to two years if you had a continuing contract in another district in Ohio.

All coursework needs to be submitted by March 20 - there is no application process for the teacher.

If you expect to become eligible for tenure **after** the start of the year, then you should inform your principal and the HR director - an email will suffice.

### **Pay for Additional Coursework**

When you take additional coursework in order to renew your teaching licenses, it also can move you into higher pay categories. If you complete graduate studies such that the hours earned will move you up the salary schedule, you must submit transcripts to the Board no later than September 15 or January 15 in order for the increase to take effect during the current school year.

### **Voluntary and Compensated**

**You cannot be compelled to work outside of the normal work day.** All such work is both voluntary and compensated. If you are being asked to do some work and not being paid, then there is a problem. In fact, our contract also protects members against being singled out by an administrator to volunteer.

When you are asked to do anything beyond the normal work day or calendar year without compensation, you should contact your steward immediately.

There is **one exception** to our voluntary and compensated language. Given 4 months advanced notice, the Board can require members to attend specific training in the summer or a weekend that is listed as "essential" in the contract (see contract pp. 41-43 for criteria and payment information).

## Assault

If you are unable to return to work because of a total disability that resulted from an assault, you should receive full scheduled compensation for the period of total disability, up to a maximum of two (2) years.

What is an assault? We believe that if you are injured by another person at work you have been assaulted. Under Ohio law, this does not have to be an intentional act. For example, if two students are fighting, and you get hit in the process of trying to break it up, you have been assaulted. If a student is running down the hallway and runs into you then you have been assaulted.

These steps must be followed if you are assaulted.

1. Complete an [Incident Report form](#) within 10 days of the incident disclosing the nature, participants, witnesses, and location of the assault.
2. Write a referral as soon as you are able. Do not trust someone else to do this for you. Write the referral, code it as assault, and list yourself as a victim. Make sure to list any witnesses in the referral.
3. Make a police report with the police department that oversees your building.
4. Go to an urgent care or emergency room and tell them that you were injured at work. Make sure you get a Workers's Compensation number. You will have to take a drug test at this time.
5. The Board of Education will send you an Assault Leave application. You will need to take this to your physician to have it completed and signed. Do not

have this completed by a nurse practitioner or physician's assistant. It must be completed by a licensed physician.

- a. Once completed, submit this application to Human Resources.
- b. There is no time frame for approval unfortunately. You will have to use your own sick time.

If you have been assaulted, please contact our office for assistance.

## Updating Contact Information

If you have moved, changed your marital status, and/or changed your email or phone number, please contact our office so that we can update our records. Send your new information to [office@chtu.org](mailto:office@chtu.org).

## Compensatory Days

Teachers earn 2 compensatory days in exchange for working on Parent-Teacher Conference Nights. Our compensatory days are Wednesday, November 22, 2023 and Monday, April 1, 2023. In the event that a teacher is absent from Parent-Teacher Conferences, he/she will need to place a full-day absence into AESOP on one of the compensatory days.

## Independent Work Days

The second half of Convocation Day and the Friday before Presidents' Day shall be designated as independent work days where those teachers work independently at their discretion at their location of choice as needed. No meetings shall be called during these days.

## Records Days

Each school year there are two half days that are designated as "Records Days." On Records Day, teachers have the opportunity to work at school independently, and no meetings shall be called during these half days. Teachers can choose to work in teams if they wish to do so. For elementary schools the Records Days coincide with parent-teacher conferences.

## Curriculum Night

Curriculum Night is held at the beginning of the school year, and is 2 hours in length. In the event that a teacher is absent from Curriculum Night, ***one sick leave or personal leave day will be charged against his/her balance.***

Grading Periods - All levels			
	Progress Window	Report Card Window	End of Quarter
<b>Q1</b>	9/13-9/22	10/18-11/1	<b>10/27</b>
<b>Q2</b>	11/17-12/1	12/20-1/17	<b>1/12</b>
<b>Q3</b>	2/13-2/23	3/13-4/3	<b>3/22</b>
<b>Q4</b>	4/24-5/3	5/17-5/31	<b>5/30</b>

<b>High School Final Exams:</b>
Semester 1: 12/20 - 12/22
Semester 2: 5/20-5/22 (Seniors)
5/28 - 5/30

Curriculum Night, Conference Nights, Records Half Days (tentative)					
	Curriculum Night	Fall Conferences	Winter/Spring Conferences	Records/PD HALF Days	PD Days
<b>Elementary</b>	<b>8/29</b> (5:30 - 7:30)	<b>10/26</b> (1-7) <b>10/27</b> (8:30-11:45)	<b>3/21</b> (1-7) <b>3/22</b> (8:30-11:45)	<b>10/26(am)</b> , <b>3/21(am)</b>	8/17(v), 8/18, 8/21, 8/22, 11/7, 1/16, 1/29, 5/31
<b>Middle</b>	<b>8/30</b> (5:30 - 7:30)	<b>11/9</b> (2:00 - 8:00)	<b>3/13</b> (2:00 - 8:00)	<b>10/27(pm)</b> , <b>1/16 (pm)</b>	8/17(v), 8/18, 8/21, 8/22, 11/7, 1/29, 3/22, 5/31
<b>High School</b>	<b>8/31</b> (5:30 - 7:30)	<b>11/8</b> (2:00 - 8:00)	<b>3/12</b> (2:00 - 8:00)	<b>10/27(pm)</b> , <b>1/16 (pm)</b>	

## **Frequently Asked Questions/Resources**

Our website has FAQ's that have been developed over the years that consist of the most common questions from our members. Below is the index under the Resource tab on our [CHTU website](#). There are also links to commonly used district resources.

[General](#)

[Student Code of Conduct](#)

[Health Insurance](#)

[Infinite Campus](#)

[Retirement](#)

[Employee Access Center](#)

[Deadlines](#)

[Employee Code of Conduct](#)

[Rates of Pay](#)

[OhioES](#)

[Retirement Enhancement](#)

[Licensed Non-Teaching Members](#)

[Family Medical Leave Act](#)

[Disability Income and Life Insurance](#)

[Miscellaneous](#)

[District Change of Status Form](#)

[Time](#)

[Teacher Administrative Partnership - TAP](#)

[Leaves of Absence](#)

[Loan Forgiveness Program](#)

[Workplace Injury](#)

[Guidelines for Writing Referrals](#)

[Internet Issues](#)

### **Important Links**

[2022-2025 Teacher Contract](#)

[Ohio Evaluation System for OTES 2.0](#)

[2022-2025 Monitor Contract](#)

[ODE license renewal](#)

[2022-2025 Salary Schedules](#)

[VESi](#)

[CHTU Constitution](#)

[Heights Coalition for Public Education](#)

## **Acronym Glossary**

<b>AFL-CIO</b> - American Federation of Labor and Congress of Industrial Organizations	<b>MFE</b> - Multi-Factored Evaluation
<b>AFT</b> - American Federation of Teachers	<b>MMO</b> - Medical Mutual of Ohio
<b>ALICE</b> - Alert, Lockdown, Inform, Counter, Evacuate	<b>MTSS</b> - Multi-Tiered System of Support
<b>ARC</b> - Appraisal Review Committee	<b>OCES</b> - Ohio Counselor Evaluation System
<b>BCI</b> - Bureau of Criminal Investigation	<b>ODE</b> - Ohio Department of Education
<b>BLT</b> - Building Leadership Team	<b>OhioES</b> - Ohio Evaluation System
<b>BLAP</b> - Building Level Action Plan	<b>OFT</b> - Ohio Federation of Teachers
<b>COPE</b> - Committee on Political Education	<b>OIP</b> - Ohio Improvement Process
<b>DLT</b> - District Leadership Team	<b>OST</b> - Ohio State Test
<b>ECOC</b> - Employee Code of Conduct	<b>OTES</b> - Ohio Teacher Evaluation System
<b>ER&amp;D</b> - Educational Research and Dissemination	<b>PBIS</b> - Positive Behavior Interventions and Supports
<b>ESC</b> - Educational Service Center	<b>RTI</b> - Response to Intervention
<b>ETR</b> - Evaluation Team Report	<b>SAT</b> - Student Assistance Team
<b>FSA</b> - Flexible Spending Account	<b>SCOC</b> - Student Code of Conduct
<b>HQSD</b> - High Quality Student Data	<b>SERS</b> - State Employee Retirement System
<b>IB</b> - International Baccalaureate	<b>SLBL</b> - Setting Level Behavior Log
<b>IEP</b> - Individual Education Plan	<b>STRS</b> - State Teachers Retirement System
<b>IPDP</b> - Individual Professional Development Plan	<b>TAP</b> - Teacher Administrative Partnership
<b>LPDC</b> - Local Professional Development Committee	<b>TBT</b> - Teacher Based Team

<b>PPO Plan (As of February 2021)</b>		
	In-Network	Out-of-Network
Network/Non-Network Integration	Separate - Costs incurred for a non-network provider will only apply to non-network deductible, coinsurance limits, and vice versa	
Deductible (Single/Family)	\$100/\$200	\$200/\$400
Coinsurance (%)	90%	80%
Coinsurance Out-of-Pocket Maximum (Single/Family)	\$400/\$800	Unlimited
Maximum Out-of-Pocket (Single/Family)	\$6,850/\$13,700	Unlimited
Preventative Services	100%	100%
Physician Office Visit	\$15 copay	90% after deductible
Urgent Care Office Visit	\$15 copay	90% after deductible
Surgical Services	90% after deductible	80% after deductible
Diagnostic Services	90% after deductible	80% after deductible
Emergency Room (Emergency Use)	\$25 copay, then 100%	\$25 copay, then 100%
Emergency Room (Non-Emergency Use)	\$100 copay, then 100%	\$100 copay, then 100%
Durable Medical Equipment, Ambulance Services, Inpatient Semi-Private Room and Board, Inpatient Maternity.	90% after deductible	80% after deductible
<b>See pp. 69 - 76 of our contract for more coverage information.</b>		

[Understanding the CHUH Health Plan](#)

Click this [link](#) for formulary information.

<b>Prescription Drug Benefits</b>	In-Network	Out-of-Network
<b>Retail (Up to a 34-day supply)</b>		
Generic	\$5 copay	Not covered
Single-Source Brand	\$15 copay	Not covered
Multi-Source Brand	\$50 copay	Not covered
<b>Mail Order (up to a 90-day supply)</b>		
Generic	\$10 copay	Not covered
Single-Source Brand	\$30 copay	Not covered
Multi-Source Brand	\$100 copay	Not covered
<b>Vision</b>	<b>Dental</b>	<b>Hearing</b>
<b>Eye Exam</b> - Up to \$70 <b>Lenses and Frames:</b> Single Vision up to \$180.00 Bifocals up to \$205.00 Trifocals up to \$230 Progressives up to \$205 Contacts up to \$130.00	<b>100% Preventative</b> (including pit and fissure sealants) <b>80% basic/major/restorative</b> (to include implants)(annual limit of \$3,300) <b>80% orthodontia</b> (lifetime limit of \$3,300)	<b>Hearing exam</b> - Up to \$70 <b>Hearing aides</b> - \$1,000 per ear every 24 months
<b><u>Paying up front:</u></b> The No Surprises Act went into effect on January 1, 2022. This act made it mandatory for medical facilities to disclose your maximum out of pocket for all procedures prior to undergoing treatment. As a result, you may be asked to make a payment up front. <b>DO NOT pay up front for any procedure.</b> The medical facility gives you an estimate before billing insurance, which means they do not know your deductible or coinsurance maximums. Have them bill insurance and then pay the bill once it comes in the mail. If you pay too much up front you may not get a refund. It is best to wait for your Explanation of Benefits before you pay any medical bills.		