

2025 - 2026 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		1	2	3	4	5				1	2	3	
4	5	6	7	8		8	9	10	11	12		6	7	8	9	10	
11	12	13	14	15		15	16	17	18	19		13	14	15	16	17	
18	19	20	21	22		22	23	24	25	26		20	21	22	23	24	
25	26	27	28	29		29	30					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
3	4	5	6	7		1	2	3	4	5					1	2	
10	11	12	13	14		8	9	10	11	12		5	6	7	8	9	
17	18	19	20	21		15	16	17	18	19		12	13	14	15	16	
24	25	26	27	28		22	23	24	25	26		19	20	21	22	23	
						29	30	31				26	27	28	29	30	
FEBRUARY						MARCH						APRIL					
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL
2	3	4	5	6		2	3	4	5	6				1	2	3	
9	10	11	12	★		9	10	11	12	13		6	7	8	9	10	
16	17	18	19	20		16	17	18	19	20		13	14	15	16	17	
23	24	25	26	27		23	24	25	26	27		20	21	22	23	24	
						30	31					27	28	29	30		
MAY						JUNE											
M	T	W	T	F	TOTAL	M	T	W	T	F	TOTAL						
				1		1	2	3	4	5							
4	5	6	7	8		8	9	10	11	12							
11	12	13	14	15		15	16	17	18	19							
18	19	20	21	22		22	23	24	25	26							
25	26	27	28	29		29	30										

Pay dates in **BOLD** (1st pay 8/22)

★ Independent Work Day (2/13)

⬡ No students **whole district**

Key

Shaded - schools closed

⬡ ⬡ First/Last day for students

♥ IPA day



2025 - 2026
Survival Guide

Cleveland Heights Teachers Union
CHTU 795
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www.chtu.org
Office Manager, Ari Klein, office@chtu.org

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 2025-2026

President - Karen Rego (Monticello)
1st Vice President - Tiffany Underhile (Roxboro Middle)
Treasurer - Quinci Teer (Roxboro Middle)
2nd Vice President - Tamar Gray (Fairfax, Boulevard)
3rd Vice President - Mark Mrazek (High School)
4th Vice President - Wendy Ward Woodard (Roxboro Middle)
5th Vice President - Darrell Lausche (Gearity)
6th Vice President - Nadine Davis (Canterbury)
Secretary - Josephine Shelton-Townes (Roxboro Middle)
Financial Secretary - Quata Tucker (High School)

Other Language Changes (continued)	Elementary Student Day: <ul style="list-style-type: none">• 6 hours and 40 minutes (up from 6 hours and 30 minutes to match the other levels) Mediation Services: <ul style="list-style-type: none">• Allows for mediation options outside of FMCS in the event that FMCS is no longer provided by the federal government. End of Work Day: <ul style="list-style-type: none">• No student supervision during the last 5 minutes of the normal work day (used to be 10 minutes) Retirement Enhancement: <ul style="list-style-type: none">• Adjusted language to say “first 5 years of retirement eligibility” to account for retirement age changes by STRS. Instructional Specialist: <ul style="list-style-type: none">• Renamed “Learning Coaches”• Can attend BLT during normal work day 200-day employees: <ul style="list-style-type: none">• Will work three days before the start of the 192 start date and end 5 days after the end of the 192 end date (not necessarily starting on a Monday). Housekeeping: <p>Change all pronouns to “the member” Change “Aides” to “Paraprofessionals” Change “Guidance Counselor” to “School Counselor”</p>
Supplementals	New Supplementals: <ul style="list-style-type: none">• CTSO (Career Tech)- Category D• Majorettes - Category G• Spanish Club - Category E (middle and high)• PBIS - Category H• Flag Football - Category D• Middle School Swimming - Category D• Theater Design - Category G• Middle School Academic Challenge - Category I• Music Orchestra Director (two weekends) - Category D• Mentor Facilitator (two mentees) - Category C• Mentor Facilitator (one mentee) - Category E• Rugby - Category C Changes: <ul style="list-style-type: none">• Instrumental Elementary Concerts - ½ Category I (per person)• Marching Band - Category A (10 performances plus playoffs)• Senior Advisor - Category D (up from Category E)• Middle School Faculty Manager - Category A + \$500

PD Changes (continued)	<ul style="list-style-type: none">If you attend a PD that is not building based (meaning multiple buildings are present), the duty-free lunch will still be one hour and 15 minutes. PD Notification: <ul style="list-style-type: none">PD dates will be published during the first four weeks of the school year.
Other Language Changes	Records Days: <ul style="list-style-type: none">There will now be 3 half-day records days for all levels. Paid Parental Leave: <ul style="list-style-type: none">Up to 5 paid leave days (gestational and non-gestational)Up to 5 paid leave days for adoption leaveNon-gestational parents may now use an additional 25 sick leave days (up from 20) for a total of 30 total leave days. Salary Procedures: <ul style="list-style-type: none">26 pays for the next three years with no gap in pay Ancillaries: <ul style="list-style-type: none">The LOU for ancillary subbing/student supervision is now contract language.Elementary Media Ancillaries will have a library class assignment.All elementary Ancillaries will have a 60 minute duty-free lunch (instead of a 30 minute duty-free lunch and two 15-minute breaks). Nurses: <ul style="list-style-type: none">The Board may hire one or more additional nurses above the 6 school nurses the district is required to maintain.The Board may reduce (RIF) these additional nurses from year-to-year based on need).The head nurse will make a recommendation for the number of nurses for the following school year. Summer Secondary Classroom Takedown/Setup: <ul style="list-style-type: none">8 hours at \$25 per hour (up from \$0) Preschool: <ul style="list-style-type: none">If a full-day Professional Development day is scheduled on a Friday, all preschool teachers shall have ½ of the day designated as uninterrupted planning time. Elementary Planning: <ul style="list-style-type: none">A minimum of 235 minutes (up from 205) per week of planning.A minimum of 205 minutes for the first two weeks of school and last two weeks of school due to media center opening and closing.Teachers may leave the library for 30 minutes when their students are in the Media Center with the Media Ancillary.

Where to go

Insurance Forms	www.chtu.org
Questions about Licensure and Renewal - Local Professional Development Committee (LPDC)	Vickie Larkins-Forte, Nancy MacDonald, George Gee, Tamar Gray, Becky McDonald
Teacher Assessment Programs - Appraisal Review Committee (ARC)	Karen Rego, Tiffany Underhile, Mark Mrazek, and Jessica Tayse
Insurance/Benefits Problems	Tiffany Underhile 321-0020 or tunderhile@chtu.org
Work Related Injury or Retirement Assistance	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, Jazmine Monroe, Leslie Garrett
Union Concerns	1st - Building Steward, 2nd - Divisional Vice President
Payroll/Benefits	Arlene Mohammadpour a_mohammadpour@chuh.org Lindsay Smith lin_smith@chuh.org
Medical Mutual Customer Service	1-800-521-6492
Employee Assistance Program (EAP)	https://www.theeap.com/educators-eap 1-800-252-4555

Website/Social Media Information



www.chtu.org



www.facebook.com/chtu795

Executive Board Meeting Dates

8/21	9/18
10/16	11/20
12/18	1/15
2/19	3/12
4/16	5/14

2025-2026 Executive Board

Pay

We receive twenty-six biweekly pays per year. Twice this year, October 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.

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.

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.

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.

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 of 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.

Duties/ Supervision (continued)	<ul style="list-style-type: none">Teachers who accept this flexible schedule shall be assigned for the entire school year.The schedule assignments shall be determined no later than May 15th for the ensuing school year.This year’s schedule will be made before the first student day.Supervision does not include the weapons detection system or searching student belongings. <p><u>High:</u></p> <ul style="list-style-type: none">Duties will be approved by TAP by consensus. If consensus is not reached, proposals will be sent to Summit for consideration.Individual planning or collaborative planning can be scheduled during a teacher’s duty period.All eligible teachers shall be assigned the equivalent of 4 duty periods for every 10 school days (formerly 5 for every 10 days for teachers with smaller caseloads)Duties shall be compiled, published, and distributed no later than the 4th week of any quarter.Duties shall not be assigned to Intervention Specialists and any member who has more than 3 preps.
Assault Leave	The new language states: “Pursuant to O.R.C. §3319.143, an employee who is unable to work because of a physical disability, or for a psychological condition allowed in the corresponding worker’s compensation claim, received in, or arising out of employment, whether during or outside of school hours and whether on or off school property, resulting from an assault or physical altercation between or among individuals , shall receive full scheduled compensation for the period of total disability, up to a maximum of one year less any amount received by the employee under the income continuity policy which is fully paid by the Board and less any compensation received by the employee under the Worker’s Compensation Act of Ohio.”
PD Changes	<p>Beginning of the year:</p> <ul style="list-style-type: none">First teacher day is no longer virtualEliminate the ½ day independent work day after ConvocationSchedule (not agendas) will be published in May before the ensuing school year. <p>Staff Meetings:</p> <ul style="list-style-type: none">6 of 10 staff meetings may be used for PD without TAP approval. <p>PD days lunch:</p> <ul style="list-style-type: none">If you attend a PD in your building that is building based, you will now have 1 hour of duty-free lunch (no travel time needed).

New Contract Information

We ratified a new contract over the summer. Changes to the contact are listed below:

Salary	<ul style="list-style-type: none">• Raises: 3.25%, 3.25%, 3.25%• Ratification Bonus: \$750 paid in last June pay of 2025.• Special Education Differential: increased to \$750 per year (now includes SLP, OT, PT, School Psychs, Social Workers)• Elementary and Middle School Counselor Differential: \$750 per year• McKinney-Vento: \$1500 per year (previously done on yellow sheet)• Rates of Pay:<ul style="list-style-type: none">○ Voluntary and Compensated PD: \$25 per hour○ PD facilitator/presenter: \$36 per hour○ PD facilitator/presenter planning: \$25 per hour○ Curriculum Writing: \$25 hour○ Substitute Duties (includes class coverage, lunch supervision, detention coverages): \$47 per hour/\$170 per day○ Authorized Additional Duties: \$25 per hour○ Summer Program: \$44 per hour○ Lunch Tutoring: \$38 per hour
Benefits	<ul style="list-style-type: none">• Years 1 and 2 all members go to 11%. Year 3 all members go to 12% (percent of the total cost of benefits, not percent of salary)• Progressive Lenses covered at \$205• Outpatient Therapy visits increased to 12 visits per year (up from 10)• GLP-1s for weight loss will no longer be covered beginning January 1, 2026. GLP-1s for medical reasons will be covered via prior authorization.
Duties/ Supervision	<p><u>Elementary:</u></p> <ul style="list-style-type: none">• Limit of 5 morning duties in a one month period and shall be assigned no earlier than 10 minutes after the start of the teacher day.• All members shall dismiss their classes according to building dismissal procedures.• Bargaining unit members who do not have classes at the end of the day will be assigned a supervision location.• UA specialists have morning duties (TBT), so they will be exempt from afternoon duties other than the dismissal of their classes. <p><u>Middle:</u></p> <ul style="list-style-type: none">• Middle schools may maintain a voluntary flexible schedule of 7:30a.m. to 3:00 p.m., which may be available to no more than 12 teachers in each middle school.

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 or call 321-0020 for a sign up form.

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. 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.

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.



Assault

According to our contract language, an employee is assaulted if “an employee who is unable to work because of a physical disability, or for a psychological condition allowed in the corresponding workers’ compensation claim, received in, or arising out of employment, whether during or outside of school hours and whether on or off school property, resulting from an assault or physical altercation between or among individuals.”

These steps must be followed if you are assaulted.

1. Reach out to your building steward.
2. Complete an [Incident Report form](#) within 10 days of the incident disclosing the nature, participants, witnesses, and location of the assault.
3. 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.
4. Make a police report with the police department that oversees your building.
5. 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.
6. 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.
- a. 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.

Union Concerns

If you have a union concern, you should seek assistance in the following order: building steward, divisional Vice President, 1st Vice President, President.

Compensatory Days

Teachers earn 2 compensatory days in exchange for working on Parent-Teacher Conference Nights. Our compensatory days are Wednesday, November 26, 2025 and Monday, April 6, 2025. In the event that a teacher is absent from Parent-Teacher Conferences, he/she will need to place a full-day absence into Frontline on one of the compensatory days.

Independent Work Day

The Friday before Presidents’ Day shall be designated as an independent work day, where those teachers work independently at their discretion at their location of choice as needed. No meetings shall be called during this day.



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

Prescription Drug Benefits	In-Network	Out-of-Network
Retail (Up to a 34-day supply)		
Generic	\$5 copay	Not covered
Single-Source Brand	\$15 copay	Not covered
Multi-Source Brand	\$50 copay	Not covered
Mail Order (up to a 90-day supply)		
Generic	\$10 copay	Not covered
Single-Source Brand	\$30 copay	Not covered
Multi-Source Brand	\$100 copay	Not covered
Vision	Dental	Hearing
Eye Exam - Up to \$70 Lenses and Frames: Single Vision up to \$180.00 Bifocals up to \$205.00 Trifocals up to \$230 Progressives up to \$205 Contacts up to \$130.00	100% Preventative (including pit and fissure sealants) 80% basic/major/restorative (to include implants)(annual limit of \$3,300) 80% orthodontia (lifetime limit of \$3,300)	Hearing exam - Up to \$70 Hearing aides - \$1,000 per ear every 24 months
As of January 1, 2026, GLP-1 receptor agonists/drugs are not covered for the treatment of obesity or weight management. Where GLP-1 receptor agonists/drugs are prescribed for FDA-approved indications (e.g., diabetes), prior authorization is required.		
Outpatient therapy is now covered for up to 12 visits per year (up from 10 visits per year). This includes physical therapy, occupational therapy, and psychotherapy.		

PPO Plan		
	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

[Understanding the CHUH Health Plan](#)

Records Days

Each school year there are three 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.

Grading Periods - All levels			
	Progress Window	Report Card Window	End of Quarter
Q1	9/10-9/19	10/15-10/29	10/23
Q2	11/14-11/25	12/17-1/14	1/8
Q3	2/10-2/20	3/13-4/2	3/19
Q4	4/22-5/1	5/15-5/29	5/29

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.***

High School Final Exams: Semester 1: TBD Semester 2: TBD

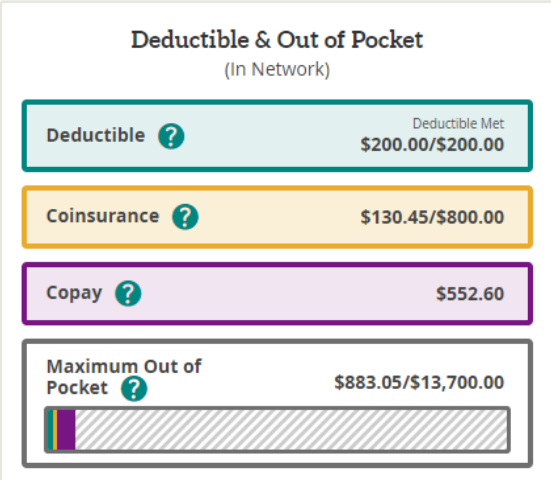
Curriculum Night, Conference Nights, Records Half Days (tentative)					
	Curriculum Night	Fall Conferences	Winter/Spring Conferences	Records/PD HALF Days	PD Days
Elementary	8/26 (5:30 - 7:30)	10/23 (1-7) 10/24 (8:30-11:45)	3/19 (1-7) 3/20 (8:30-11:45)	10/23(am), 1/9 (am), 3/19(am)	8/14, 8/15, 8/18, 8/19, 10/24(pm), 11/4, 1/9 (pm), 1/26, 3/20(pm), 6/1
Middle	8/27 (5:30 - 7:30)	11/6 (2:00 - 8:00)	3/11 (2:00 - 8:00)	10/24(pm), 1/9 (pm), 3/20 (pm)	8/14, 8/15, 8/18, 8/19, 10/24(am), 11/4, 1/9 (am), 1/26, 3/20(am), 6/1
High School	8/28 (5:30 - 7:30)	11/5 (2:00 - 8:00)	3/12 (2:00 - 8:00)		

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. 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.

Deadlines and important dates:	
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
Deadlines for being observed/evaluated under OTES (teaching at least 50% of time at work)	
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
Intervention Support Program	December 15 - May 1
Tier 1 - for non-OTES 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
<u>Master Teacher</u> -Letter of intent -Portfolio/documentation due	1st Monday in December 1st Monday in May
Job Share Submissions	March 1

Understanding Out of Pocket Expenses for Health Care



*The picture is an example

If you visit your Dashboard on the Medical Mutual website (medmutual.com), you should see a widget that shows your Deductible & Out of Pocket expenses. What do these numbers mean?

Deductible

Your deductible is \$100 for single/\$200 for family. Your deductible is the amount you will pay per year for medical bills before your healthcare plan starts sharing the cost. Once your deductible is met, your costs are determined by your plan’s coinsurance.

Coinsurance

Your coinsurance is 90/10 with an out-of-pocket limit of \$400 for single/\$800 for family. This means that you will pay 10% of your medical expenses after you reach your deductible until you reach your plan’s out-of-pocket limit.

Once you reach your deductible and coinsurance, you will only pay copays for the remainder of the year.

Copay

Copays are flat fees you pay each time you go to the doctor or fill a prescription. Copays do not count toward your deductible. If you are going to a preventative visit (annual well visit, mammogram, pap smear, etc.) there will be no copay.

Maximum Out of Pocket

The maximum out of pocket is the limit for how much you can pay per year for services covered by your plan. This is inclusive of all deductibles, coinsurances, and copays that you would accrue in one year.

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.

Paying up front:

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. **DO NOT PAY UP FRONT FOR ANY PROCEDURE!** 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.