



Open Enrollment

Western Michigan University – Summary of Benefit Changes Effective January 1, 2012

The following health insurance changes pertain to AAUP faculty, POA employees, and benefits-eligible non-bargaining employees with the exception of Aviation Associates and R3 Research Staff. They also pertain to WMU Retirees, excluding those retired from the AFSCME and MSEA bargaining units.

MEDICAL	Current Benefit	Benefit as of January 1, 2012
Deductible – In-network		
Individual	\$250	\$350
Family	\$500	\$600
Deductible – Out-of-Network		
Individual	\$400	\$500
Family	\$800	\$900
Emergency Room Copay (Waived if Admitted or for an Accidental Injury)	\$100	\$150
Coinsurance – In-network	100% / 0%	No change
Coinsurance – Out-of-Network	80% / 20%	75% / 25%
PRESCRIPTION DRUG	Current Benefit	Benefit as of January 1, 2012
<i>Retail Pharmacy</i>		
Generic	\$15	\$15
Formulary Brand	\$30	\$35
Nonformulary Brand	\$50	\$55
<i>Sindecuse Pharmacy</i>		
Generic	\$10	\$10
Formulary Brand	\$25	\$30
Nonformulary Brand	\$35	\$40

This is a summary of changes only.