Community Blue PPO Plan Prescription Drug Changes
Please review this guide to see the prescription drug changes that have been made to the current Community Blue PPO plan, effective January 1, 2018.

Eligibility
The Health Insurance Enrollment and Change form defines eligibility for coverage and lists required documentation to be submitted with the enrollment form. If you are enrolling a designated eligible individual (DEI), you must also complete and submit the DEI enrollment form, along with supporting tax documentation. Visit wmich.edu/hr/openenrollment for details.

2018 Benefit Elections
The elections made during this enrollment period will be effective on January 1, 2018 and remain in effect through December 31, 2018. Payroll deduction changes begin with the first paycheck issued in January 2018. Health plan employee contribution amounts for 2018 can be found on the inside of this guide. This is also a good time to update your address and life insurance beneficiary designations.

Making Changes to Your Benefits
A qualifying life event (a change in your situation, such as getting married, having a baby, switching childcare, or job change) is the only condition that can make you eligible for a special enrollment period to elect or make changes to your benefits outside of Open Enrollment. When a qualifying life event occurs, you have 30 days from the date of the event to report the change and submit supporting documents to Human Resources.

Government Notices
Every year the government issues important notices. It is our job to make sure you receive them. Please visit wmich.edu/hr/openenrollment to review the following notices:
✓ Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
✓ Women’s Health and Cancer Rights Act (WHCRA) of 1998
✓ Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
✓ COBRA Continuation of Coverage
✓ Notice Regarding Wellness Program
✓ Summary of Benefits and Coverage for Medical and Prescription Drug
✓ Summary of Benefits and Coverage for Employee Assistance Program

The charts in this guide provide an overview of some basic services. For complete coverage details, please see official plan documents at wmich.edu/hr/openenrollment.

Actions to Take During Open Enrollment
If you do not wish to make any changes to your current benefits:
No action is needed. Your current benefit elections (except for FSA) will carry over into 2018. However, please note that the Community Blue PPO Prescription Drug changes listed inside will take effect January 1, 2018.

If you plan to enroll in or renew a Flexible Spending Account (FSA) election:
Complete a BASIC Flex Enrollment form.
Note: If you are rolling over unused funds from your Health Care FSA (up to $500), consider that and the $2,600 Health Care Account maximum when planning how much to contribute for 2018.

If you need to add, drop, or change dependent or other information:
Complete a Health Insurance Enrollment and Change form.

All forms must be submitted to HR by 5 p.m. on Thursday, November 30, 2017.
Forms are available in the HR office or at wmich.edu/hr/openenrollment.
### Medical / Rx | Blue Cross Blue Shield of Michigan (BCBSM)

#### Community Blue PPO Health Plan Summary

<table>
<thead>
<tr>
<th>Deductible</th>
<th>Individual</th>
<th>Family</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amount you pay for certain covered medical services before your plan starts to pay.</td>
<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Coinsurance</th>
<th>In-Network</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Percentage or portion you owe after you’ve paid your deductible.</td>
<td>20% after deductible (50% for select services)</td>
<td>60% after deductible (50% for select services)</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Out-of-Pocket Maximum</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Maximum dollar amount you pay for covered services in deductible, copays and coinsurance amounts for covered medical services, including prescription drug copays, during a calendar year.</td>
<td>$3,500</td>
<td>$7,000</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>You Pay…</th>
</tr>
</thead>
<tbody>
<tr>
<td>If you get preventive care</td>
</tr>
<tr>
<td>If you visit a primary care provider</td>
</tr>
<tr>
<td>If you have a Blue Cross Online Visits™</td>
</tr>
<tr>
<td>If you see a specialist</td>
</tr>
<tr>
<td>If you go to urgent care</td>
</tr>
<tr>
<td>If you go to the emergency room</td>
</tr>
<tr>
<td>If you have hospital services</td>
</tr>
<tr>
<td>If you have diagnostic testing (x-ray, lab, etc.)</td>
</tr>
<tr>
<td>If you have imaging (MRI, CT/PET Scan, etc.)</td>
</tr>
</tbody>
</table>

#### In-Network Pharmacy

<table>
<thead>
<tr>
<th>In-Network Pharmacy</th>
<th>30 day retail</th>
<th>90 day mail order</th>
<th>90 day retail</th>
<th>Sindecuse Pharmacy Preferred Pricing</th>
<th>30 day retail</th>
<th>90 day mail order</th>
<th>90 day retail</th>
</tr>
</thead>
</table>

| For a Tier 1 (generic) Rx | $10 ($15) | 2x (N/A) | 2.5x | $10 | N/A (N/A) | 2.25x (1.25x) |
| For a Tier 2 (preferred brand) Rx | $40 ($35) | 2x (N/A) | 2.5x | $30 | N/A (N/A) | 2.25x (1.25x) |
| For a Tier 3 (non-preferred brand) Rx | $80 ($60) | 2x (N/A) | 2.5x | $60 ($40) | N/A (N/A) | 2.25x (1.25x) |
| For a Tier 4 (preferred specialty) Rx* | 15% to a max of $150 (N/A) | 15% to a max of $120 (N/A) |
| For a Tier 5 (non-preferred specialty) Rx* | 25% to a max of $300 (N/A) | 25% to a max of $240 (N/A) |

*Specialty drugs are limited to a 15 or 30 day supply.

### 2018 Prescription Drug Changes

**Prior Authorization / Step Therapy** may apply to certain prescriptions; it requires BCBSM approval before select prescription drugs are covered. Drugs requiring PA/ST can be found at BCBSM.com/pharmacy.

**Mail Order** is now available for Rx Tiers 1, 2, and 3 and offers a 90 day supply for 2 times the amount of the 30 day retail supply. Visit wmich.edu/hr.

**Specialty drugs** are now covered at separate copays under Tiers 4 and 5. To see if your prescription drug now falls into one of these tiers, visit wmich.edu/hr.

**Erectile Dysfunctional (ED) prescription** medications are limited to 9 doses per month.

### Did you know?

If you use diabetic medication and diabetic medical supplies, Rx copays are waived with Sindecuse and other in-network pharmacy providers.
What You Need to Know

- If you are currently enrolled in the PPO plan and you don’t make any changes, your coverage will roll over into 2018; however, please review the prescription changes noted on the opposite page that will take effect January 1, 2018.
- You can go to any health care professional you want without a referral – in-network or out-of-network. If you choose to go out-of-network, you’ll have higher out-of-pocket costs, and not all services may be covered.
- In-network preventive care is covered at NO COST.
- There are BCBS PPO networks nationwide.
- Referrals may not be required.
- The Sindecuse Health Center, including pharmacy, is in-network. Sindecuse offers preferred pricing for prescription drugs.
- Copays and coinsurance will apply at Sindecuse, just like any other provider.

2018 Health Plan Pretax Payroll Deduction Amounts

Following are your pretax contributions per pay period for medical and prescription drug coverage. To earn or maintain the wellness incentive per pay premium rate reduction, you must complete the requirements of the Western Wellness program.

<table>
<thead>
<tr>
<th>Pay Periods</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>26 Pay Periods</td>
<td>Community Blue PPO Plan</td>
<td>$42.17</td>
<td>$144.02</td>
</tr>
<tr>
<td></td>
<td>With wellness incentive</td>
<td>$32.94</td>
<td>$134.79</td>
</tr>
<tr>
<td>24 Pay Periods</td>
<td>Community Blue PPO Plan</td>
<td>$45.69</td>
<td>$156.02</td>
</tr>
<tr>
<td></td>
<td>With wellness incentive</td>
<td>$35.69</td>
<td>$146.02</td>
</tr>
<tr>
<td>18 Pay Periods</td>
<td>Community Blue PPO Plan</td>
<td>$60.92</td>
<td>$208.02</td>
</tr>
<tr>
<td></td>
<td>With wellness incentive</td>
<td>$47.59</td>
<td>$194.69</td>
</tr>
</tbody>
</table>

WMU’s Western Wellness program was designed to help you take charge of your health by providing resources that you can use to assess your current health, identify risk factors and make positive lifestyle changes. Complete the annual wellness assessment and receive the wellness incentive (see charts to the right for rate structure), which is a reduction in your health plan contributions each pay period throughout the calendar year.

There are three easy steps:

1. Online health risk assessment
2. Biometric screening
3. Health coaching session

Go to wmich.edu/wellness to access your health risk assessment and schedule your session with Holtyn & Associates, Sindecuse Health Center, or your primary care provider.

If you complete the program requirements by the end of 2017, you will receive the wellness incentive during calendar year 2018. To maintain your participation status, you must complete program requirements every calendar year.

wmich.edu/wellness
Flexible Spending Accounts (FSAs) | BASIC

FSA elections must be renewed each year during Open Enrollment.

Health Care FSA
The health care FSA lets you receive reimbursement with pretax dollars for certain IRS-approved medical care expenses not covered by your insurance plan. The new annual maximum amount you may contribute to the health care FSA is $2,600 for the 2018 calendar year. The full amount you elect is available for use as of January 1, 2018. You may carry over up to $500 of unused funds into the 2019 calendar year. The “use it or lose it” rule applies to any remaining funds over $500.

Dependent Care FSA
The dependent care FSA lets you use pretax dollars toward qualified dependent care such as caring for children under the age of 13 or caring for elders so that you and your spouse can work. The annual maximum amount you may contribute to the dependent care FSA is $5,000 (or $2,500 if married and filing income taxes separately) for the 2018 calendar year. Just like a typical bank account, you can only use what is currently available in your account. The annual amount you elect is divided and deposited with each pay period. The “use it or lose it” rule applies to this account, so you will want to be sure you only contribute the amount you know you will use during the plan year.

Employee Assistance Program (EAP) | HelpNet
This convenient, professional, and confidential service is provided to you and your household members at no cost. Participants receive personal short-term counseling. All counselors are Master’s level, state licensed professionals with extensive experience in dealing with:

- Marital and family issues
- Addictions
- Child care
- Grief and loss
- Relationships
- Aging parents
- Legal and financial concerns
- Stress, anxiety and depression
- Life enrichment techniques

For assistance by phone, call 800-969-6162 anytime.
For online assistance, visit helpneteap.com and click on work life login. Username: cowboy, Password: employee.

Contacts | Just a call or click away...

Medical / Prescription Drug
877-671-2583
bcbsm.com

Medical / Prescription Drug / Wellness Program
Information / Health Assessments
269-387-3287
wmich.edu/healthcenter

Wellness Program Information / Health & Wellness Resources
269-387-3762
wmich.edu/wellness

Wellness Program Information / Health Assessments
269-377-0198
holtynhpc.com
mwerme@holtynhpc.com

Employee Assistance Program
800-969-6162
helpneteap.com

Flexible Spending Accounts
800-444-1922 ext. 1
basiconline.com

General Benefit Information
269-387-3620
Fax: 269-387-3441
wmich.edu/hr
hr-ben@wmich.edu

Mailing:
1903 W Michigan Ave, Kalamazoo, MI 49008-5217

Location:
1300 Seibert Administration Building

The information in this guide is presented for illustrative purposes and is based on information provided by the employer. The text contained in this guide was taken from various plan descriptions and benefit information. While every effort was taken to accurately report your benefits, discrepancies or errors are always possible. In case of discrepancy between the guide and the actual plan documents, the actual plan documents will prevail. All information is confidential, pursuant to the Health Insurance Portability and Accountability Act of 1996. If you have any questions about your guide, contact Human Resources.
Attend an Open Enrollment meeting to learn more!

Check out the 2018 Benefits Open Enrollment meetings to gain more information about new health plan coverages. See the schedule below.

<table>
<thead>
<tr>
<th>Date</th>
<th>Event</th>
<th>Time</th>
<th>Location</th>
</tr>
</thead>
<tbody>
<tr>
<td>Wednesday, November 1</td>
<td>Benefits &amp; Wellness Expo</td>
<td>9:30 AM - 1:30 PM</td>
<td>Bernhard Center Room 210</td>
</tr>
<tr>
<td>Monday, November 6</td>
<td>Open Enrollment Meeting</td>
<td>1:30 PM - 3:30 PM</td>
<td>Fetzer Center Kirsch Auditorium (live streamed)</td>
</tr>
<tr>
<td>Tuesday, November 14</td>
<td>Open Enrollment Meeting</td>
<td>8:30 AM - 10:30 AM</td>
<td>Fetzer Center Kirsch Auditorium</td>
</tr>
<tr>
<td>Thursday, November 30</td>
<td>Open Enrollment Meeting</td>
<td>9:30 AM</td>
<td>Fetzer Center Kirsch Auditorium (retiree focused)</td>
</tr>
</tbody>
</table>

The Open Enrollment Meetings on November 6 will be live streamed and a filmed version will be posted online for viewing. Access both at wmich.edu/hr/openenrollment.

**BCBSM Member Perks**

Stay healthy using BCBSM online tools. Your online account will give you unlimited access to health care resources and discounts. Register at bcbsm.com using your enrollee ID, name, and date of birth. Be sure to download the mobile app for the same great information on the go!

Save money with Blue365. This program offers access to health and wellness deals exclusive to BCBSM members. Visit blue365deals.com for more information.

**Blue365 Deals**

- Gym Memberships
- Eye Care Services
- Hearing Aids
- Weight-loss Programs
- Nutrition Resources
- & More!

**New in 2018 for those on the Community Blue PPO plan!**

You can now get quality health care anytime, anywhere through Blue Cross Online Visits℠ at no cost!

Using your smart phone, tablet, or computer you can have a face-to-face consultation with an in-network, U.S. board-certified doctor in your state from the comfort of home or wherever you are. If the doctor recommends a prescription, they’ll send it to a pharmacy near you. The best part is - you pay $0 and avoid the wait!

Online Visits are a great alternative to the ER or urgent care center for non-emergency medical issues. Commonly treated conditions include:

- Cough
- Sinus Infection
- Sore Throat
- Bronchitis
- Vomiting
- Diarrhea
- Fever
- Pinkeye
- Cold
- Flu
- Headache
- Weight Concerns
- Smoking Cessation
- Depression
- Anxiety

Everyone covered on your health care plan can use it, including your spouse and child(ren).

Create an account with Blue Cross Online Visits℠

- **Mobile** I download the BCBSM Online Visits℠ app
- **Web** I go to bcbsmonlinevisits.com
- **Call** I 844-606-1608

Look for more information on Blue Cross Online Visits℠ beginning in 2018!