Community Blue PPO Plan Changes
Changes have been made to the Community Blue PPO Plan. Please review this guide to determine whether you want to elect coverage, change health plans, change who is covered, or enroll in a Flexible Spending Account, all effective January 1, 2019. Payroll deduction amount changes are on page 4.

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

2019 Benefit Elections
The elections made during this Open Enrollment period will be effective on January 1, 2019 and remain in effect through December 31, 2019. Payroll deduction changes begin with the first paycheck issued in January 2019. See page 4 for 2019 health plan employee contribution amounts. Open Enrollment 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. If you do not report the event within the 30 day window, you will not be able to make changes until the next Open Enrollment period.

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.
What You Need to Know About the Medical Plans

There are two health care plans to choose from; one is a (preferred provider organization) PPO plan through Blue Cross Blue Shield of Michigan (BCBSM) and the other is a wellness-based (health maintenance organization) HMO plan through Blue Care Network (BCN). Both of these plans use a specific network of physicians, hospitals and other health care professionals to give you the highest quality care. The difference between them is the way you interact with those networks.

For the Community Blue PPO plan, you should know…

» You can go to any health care professional you choose 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.

» To locate a provider, go to bcbsm.com and click on Find a Doctor. Select Community Blue PPO as your plan.

» There are BCBS PPO networks nationwide.

» Sindecuse Health Center, including the pharmacy, is in-network. See wmich.edu/healthcenter for more information.

» Sindecuse preferred pricing for prescription drugs is only available through the PPO plan.

» Copays and coinsurance will apply to most services at Sindecuse, just like any other provider.

» For certain health care services at Sindecuse, you will only be billed for up to 50 percent of the in-network plan deductible. For example, if you have not met your deductible and you get durable medical equipment at Sindecuse, you would only be billed up to a $350 deductible instead of $700.

» WMU Unified Clinics provides services to you and your family. Plan coverage and costs vary depending on the service. See wmich.edu/unifiedclinics for more information.

For the Healthy Blue Living HMO plan, you should know…

» It is a wellness-focused plan and offers two benefit levels, Enhanced and Standard. To qualify for the Enhanced benefit level, you must meet the Healthy Blue Living wellness requirements outlined on page 4.

» You must designate a Primary Care Provider (PCP) to coordinate all of your services. To locate a PCP, visit bcbsm.com and click on Find a Doctor. Schedule an appointment to meet with your PCP within 90 days of when your coverage begins.

» The HMO plan covers services performed solely by in-network BCN providers.

» In order to seek care from a specialty provider, you must have a referral from your PCP. One exception is that women don’t need a referral to see an OB/GYN in their network for routine services such as Pap tests, annual well-woman visits and obstetrical care.

   For example, if you get a skin rash, you wouldn’t go straight to a dermatologist. You would first go to your PCP, who would examine you. Your PCP may give you a referral to a trusted dermatologist in your network.

» If you go out of state:

   ▪ And require an ER visit – emergency services are covered as in-network, no matter where you are.

   ▪ And become ill – go to the nearest BlueCard provider/facility and the in-network cost share would apply.

   ▪ Specifically for care - you must call your PCP before you travel to arrange for coordinated care and required authorizations.

» You may use the Sindecuse Pharmacy (preferred pricing does not apply); however, medical services at Sindecuse Health Center are not covered under the HMO plan.
# Health Plan Summary Comparison

<table>
<thead>
<tr>
<th></th>
<th>Community Blue PPO</th>
<th>Healthy Blue Living HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td>In-Network Deductible</td>
<td>$700* ($600)</td>
<td>$1,400* ($1,200)</td>
</tr>
<tr>
<td>In-Network Coinsurance</td>
<td>10% after deductible (50% for select services)</td>
<td>0% after deductible (50% for select services)</td>
</tr>
<tr>
<td>In-Network Out-of-Pocket Maximum</td>
<td>$1,600 ($1,500)</td>
<td>$3,200 ($3,000)</td>
</tr>
</tbody>
</table>

### Preventive care
- **Community Blue PPO**
  - $0
- **Healthy Blue Living HMO**
  - $0
- **You Pay...**
  - $0

### Primary care provider
- **Community Blue PPO**
  - $30 copay
- **Healthy Blue Living HMO**
  - $20 copay
- **You Pay...**
  - $30 copay

### Blue Cross Online Visits™ (for health care)
- **Community Blue PPO**
  - $0
- **Healthy Blue Living HMO**
  - $0
- **You Pay...**
  - N/A

### Specialist
- **Community Blue PPO**
  - $40 copay
- **Healthy Blue Living HMO**
  - $30 copay
- **You Pay...**
  - The full amount until the deductible is met, then $40 copay

### Chiropractor
- **Community Blue PPO**
  - $0, no deductible / coinsurance
  - 12 visits per calendar year
- **Healthy Blue Living HMO**
  - $30 copay
  - 30 visits per calendar year
- **You Pay...**
  - $40 copay
  - 30 visits per calendar year

### Urgent care
- **Community Blue PPO**
  - $50 copay
- **Healthy Blue Living HMO**
  - $35 copay
- **You Pay...**
  - $50 copay

### Emergency room
- **Community Blue PPO**
  - $150 copay (waived if you are admitted to the hospital)
- **Healthy Blue Living HMO**
  - The full amount until the deductible is met, then $150 copay
- **You Pay...**
  - The full amount until the deductible is met, then $150 copay

### Hospital services
- **Community Blue PPO**
  - The full amount until the deductible is met, then 10% coinsurance
- **Healthy Blue Living HMO**
  - The full amount until the deductible is met, then 0%
  - The full amount until the deductible is met, then 30% coinsurance
- **You Pay...**
  - The full amount until the deductible is met, then 30% coinsurance

### Diagnostic testing (x-ray, labs, etc.)
- **Community Blue PPO**
  - The full amount until the deductible is met, then 10% coinsurance
- **Healthy Blue Living HMO**
  - The full amount until the deductible is met, then 0%
  - The full amount until the deductible is met, then 30% coinsurance
- **You Pay...**
  - The full amount until the deductible is met, then 30% coinsurance

### Advanced imaging * (MRI, CT/PET Scan, etc.)
- **Community Blue PPO**
  - The full amount until the deductible is met, then 10% coinsurance
- **Healthy Blue Living HMO**
  - The full amount until the deductible is met, then 0%
  - The full amount until the deductible is met, then 30% coinsurance
- **You Pay...**
  - The full amount until the deductible is met, then 30% coinsurance

### Outpatient physical, speech, or occupational therapy (provided for rehabilitation)
- **Community Blue PPO**
  - The full amount until the deductible is met, then 10% coinsurance
  - 60 visits combined per calendar year
- **Healthy Blue Living HMO**
  - The full amount until the deductible is met, then 30% coinsurance
  - 60 visits combined per calendar year
- **You Pay...**
  - The full amount until the deductible is met, then 30% coinsurance

### Outpatient mental health care
- **Community Blue PPO**
  - The full amount until the deductible is met, then 10% coinsurance
  - ($30 copay for Online Visits)
- **Healthy Blue Living HMO**
  - **You Pay...**
  - $20 copay
  - $30 copay**

### Out-of-Network Coverage

<table>
<thead>
<tr>
<th></th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,400 ($1,200)</td>
<td>$2,800 ($2,400)</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30% after deductible (50% for select services)</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,200 ($3,000)</td>
<td>$6,400 ($6,000)</td>
</tr>
</tbody>
</table>

**Community Blue PPO Sindecuse Health Center Costs**

For certain health care services at Sindecuse, you will only be billed for up to 50 percent of the in-network plan deductible. Deductible and coinsurance do not apply to physical therapy, x-rays and some lab tests.

**Prior authorization is required. A list of services that require approval before they are provided is available online at bcbsm.com/importantinfo.**

**New in 2019, outpatient mental healthcare no longer applies to the deductible on the BCN Healthy Blue Living plan.**

This is a partial overview of coverage; see BCBSM Community Blue PPO or BCN Healthy Blue Living HMO Benefits-at-a-Glance documents at wmich.edu/hr/health-police for more details.
### Prescription Drug Summary Comparison

<table>
<thead>
<tr>
<th>Prescription Drugs – In-network pharmacy</th>
<th>Community Blue PPO In-Network Coverage</th>
<th>Healthy Blue Living HMO Enhanced/Benefit Level If HBL wellness requirements are met</th>
<th>Standard/Benefit Level You Pay...</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>You Pay...</td>
<td>You Pay...</td>
<td>You Pay...</td>
</tr>
<tr>
<td></td>
<td>30 day retail</td>
<td>90 day mail order (2x)</td>
<td>30 day retail</td>
</tr>
<tr>
<td></td>
<td>90 day retail</td>
<td>90 day retail (2x)</td>
<td>90 day mail order (2x)</td>
</tr>
<tr>
<td></td>
<td>90 day retail</td>
<td>90 day retail (2x)</td>
<td>90 day retail (2x)</td>
</tr>
<tr>
<td>Copay for a Tier 1 (generic) Rx</td>
<td>$10*</td>
<td>$20*</td>
<td>$20*</td>
</tr>
<tr>
<td>Copay for a Tier 2 (preferred brand) Rx</td>
<td>$40</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td>Copay for a Tier 3 (non-preferred brand)Rx</td>
<td>$80</td>
<td>$160</td>
<td>$160</td>
</tr>
<tr>
<td>Copay for a Tier 4 (preferred specialty)Rx**</td>
<td>15% to a max of $150</td>
<td>20% to a max of $100</td>
<td>20% to a max of $450</td>
</tr>
<tr>
<td>Copay for a Tier 5 (non-preferred specialty) Rx**</td>
<td>25% to a max of $300</td>
<td>20% to a max of $200</td>
<td>20% to a max of $600</td>
</tr>
</tbody>
</table>

### Sindecuse Pharmacy - Preferred Pricing

| Copay for a Tier 1 (generic) Rx          | $10*                                   | $22.50*                             |
| Copay for a Tier 2 (preferred brand) Rx  | $30                                    | $67.50                              |
| Copay for a Tier 3 (non-preferred brand)Rx| $60                                    | $135.00                             |
| Copay for a Tier 4 (preferred specialty) Rx**| 15% to a max of $120                  | 20% to a max of $200                |
| Copay for a Tier 5 (non-preferred specialty) Rx** | 25% to a max of $240 | 20% to a max of $600 |

*Actual price is charged if less than copay. **Specialty drugs are limited to a 15 or 30 day supply.

If you use a specialty drug, go to [bcbsm.com/pharmacy](http://bcbsm.com/pharmacy), then click on What are Specialty Drugs to learn more about special coverage and mail order through Walgreen’s Specialty Pharmacy.

Mail order from the [Express Scripts Pharmacy](http://express-scripts.com) is a convenient way to fill your maintenance medications – those prescription drugs you take regularly to treat ongoing conditions. For information on home delivery, visit [express-scripts.com](http://express-scripts.com) and create an account. You can also access information from your member site at [bcbsm.com](http://bcbsm.com).

### Dental Plan Highlights

BCBSM/BCN uses the Dental Network of America (DNoA) network.

<table>
<thead>
<tr>
<th>Deductible (applies to Class II and III services)</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>$30</td>
<td>$60</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Class I – Preventive Oral exam, cleanings, x-rays, etc.</th>
<th>$0; deductible waived</th>
</tr>
</thead>
<tbody>
<tr>
<td>Class II – Basic Fillings, extractions, etc.</td>
<td>The full amount until the deductible is met, then 10%</td>
</tr>
<tr>
<td>Class III – Major Crowns, bridges, dentures, etc.</td>
<td>The full amount until the deductible is met, then 50%</td>
</tr>
<tr>
<td>Class IV – Orthodontia Braces, appliances, etc.</td>
<td>40%, no deductible</td>
</tr>
</tbody>
</table>

**Annual Maximum for Class I, II, and III services** - $2,500 per member.

**Lifetime Maximum for Class IV services** - $2,500 per member.

### Vision Plan Highlights

BCBSM/BCN uses the Vision Service Plan (VSP) network.

When you use the VSP network...

<table>
<thead>
<tr>
<th>You Pay...</th>
<th>$10 copay</th>
</tr>
</thead>
<tbody>
<tr>
<td>Exam</td>
<td></td>
</tr>
<tr>
<td>Lenses, Frames and Contact Lenses (or any combination thereof)</td>
<td>$0 copay, $400 total allowance</td>
</tr>
</tbody>
</table>

Frequency of exam and materials is limited to once every 24 months. Services received with a VSP provider are discounted 20%. Limitations and exclusions may apply.

For complete coverage information, please refer to the Benefits-at-a-Glance at [wmich.edu/hr/health-police](http://wmich.edu/hr/health-police).
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 w mich.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 2018, you will receive the wellness incentive during calendar year 2019. To maintain your participation status, you must complete program requirements every calendar year.

wmich.edu/wellness
BCBSM / BCN 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!

» Members receive great deals with Blue365. This program offers access to health and wellness deals exclusive to BCBSM members. Visit blue365deals.com for more information.

For those on the Community Blue PPO plan:

» You can get quality care anytime, anywhere through Blue Cross Online Visits™. Using your smart phone, tablet or computer, you can have a face-to-face consultation with a certified health care professional from the comfort of your home or wherever you are. Online Visits offers both medical and behavioral health care. If the doctor recommends a prescription, they’ll send it to a pharmacy near you. Avoid the wait and get care at an affordable cost:

**Medical Health Care** I $0 copay

**Behavioral Health Care** I $30 copay

See a doctor right away for non-emergency medical issues or schedule a visit to talk with a therapist or psychiatrist. Commonly treated conditions include:

- Cough
- Sinus infection
- Sore throat
- Bronchitis
- Vomiting
- Diarrhea
- Fever
- Pink eye
- Cold
- Flu
- Headache
- Weight concerns
- Smoking cessation
- Depression
- Anxiety
- Grief
- Insomnia

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 bcbsmonlinevisits.com  •  Call I 844-606-1608

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 annual maximum amount you may contribute to the health care FSA is **$2,650 for the 2019 calendar year**. The full amount you elect is available for use as of January 1, 2019. You may carry over up to $500 of unused funds into the 2020 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 2019 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 2019 calendar 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

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

Need assistance?

Call 800-969-6162 anytime.
Visit helpneteap.com and click on work life login.
Username: cowboy
Password: employee

WMU Faculty and Staff
BENEFITS / WELLNESS

EXPO
OCT 24 | 9AM – 3:30PM
BERNHARD CENTER | EAST BALLROOM

PRIZE DRAWINGS | GIVEAWAYS | FLU SHOTS | CONTINUING EDUCATION INFO | FOOD SAMPLES
RECIPIES | CHAIR MASSAGE | CONSULTATIONS | SCREENINGS

For more information, visit wmich.edu/hr/benefits-expo

Notices
Please visit wmich.edu/hr to review these notices:

» Notice of Special Enrollment Rights
» Notice of Patient Protection
» Newborns’ Act Disclosure
» Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
» Women’s Health and Cancer Rights Act (WHCRA) of 1998
» Premium Assistance under Medicaid and the Children’s Health Insurance Program (CHIP)
» 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

This guide is intended to be a summary of benefits offered and does not include complete coverage and policy details. In case of a discrepancy between the guide, the actual plan documents and policy statements, the actual plan documents and complete policy will prevail. For more information on what each benefit covers, see the individual benefit summaries, contracts or policies at: wmich.edu/hr and select your employee group (Police Officers – POA).
### Contacts

Just a call or click away...

<table>
<thead>
<tr>
<th>Number</th>
<th>Website</th>
<th>Services Offered</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>877-671-2583 (BCBSM)</strong></td>
<td>bcbsm.com</td>
<td>Medical, Prescription Drug, Dental, Vision</td>
</tr>
<tr>
<td><strong>800-662-6667 (BCN)</strong></td>
<td>express-scripts.com</td>
<td>Mail order prescription drugs</td>
</tr>
<tr>
<td><strong>800-282-2881</strong></td>
<td>bcbsonlinevisits.com</td>
<td>Blue Cross Online Visits</td>
</tr>
<tr>
<td><strong>844-606-1608</strong></td>
<td>dnoa.com</td>
<td>Dental Network</td>
</tr>
<tr>
<td><strong>630-691-1133</strong></td>
<td>vsp.com</td>
<td>Vision Network</td>
</tr>
<tr>
<td><strong>800-877-7195</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>269-387-3287</strong></td>
<td>wmich.edu/healthcenter</td>
<td>Medical, Pharmacy, Wellness Programs, Assessments</td>
</tr>
<tr>
<td><strong>269-387-3762</strong></td>
<td>wmich.edu/wellness</td>
<td>Consortium of Health &amp; Wellness Services and Resources</td>
</tr>
<tr>
<td><strong>269-377-0198</strong></td>
<td>holtynhpc.com</td>
<td>Wellness Program and Assessments</td>
</tr>
<tr>
<td><strong>269-387-4732</strong></td>
<td>wmich.edu/rec</td>
<td>University Recreation</td>
</tr>
<tr>
<td><strong>269-387-7000</strong></td>
<td>wmich.edu/unifiedclinics</td>
<td>Specialty Clinics</td>
</tr>
<tr>
<td><strong>269-387-0410</strong></td>
<td>westhillsathletic.com</td>
<td>West Hills Athletic Club</td>
</tr>
<tr>
<td><strong>800-969-6162</strong></td>
<td>helpneteap.com</td>
<td>Employee Assistance Program</td>
</tr>
<tr>
<td><strong>800-444-1922 ext. 1</strong></td>
<td>basiconline.com</td>
<td>Flexible Spending Accounts</td>
</tr>
<tr>
<td><strong>888-937-4783</strong></td>
<td>standard.com</td>
<td>Life and Disability Insurance</td>
</tr>
<tr>
<td><strong>800-842-2776</strong></td>
<td>tiaa.org/wmich</td>
<td>Retirement Savings, Tax-Deferred Savings</td>
</tr>
<tr>
<td><strong>269-387-3620</strong></td>
<td></td>
<td>WMU Human Resources</td>
</tr>
<tr>
<td>Fax: 269-387-3441</td>
<td></td>
<td></td>
</tr>
<tr>
<td>wmich.edu/hr</td>
<td></td>
<td></td>
</tr>
<tr>
<td><a href="mailto:hr-ben@wmich.edu">hr-ben@wmich.edu</a></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mailing:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1903 W Michigan Ave, Kalamazoo, MI 49008-5217</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Location:</td>
<td></td>
<td></td>
</tr>
<tr>
<td>1300 Seibert Administration Building</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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