



## 2023 Benefits Guide





## What's Inside

Eligibility and Enrollment.....	1
Benefits Enrollment Checklist.....	2
Medical Plan Overview.....	3
Prescription Drugs .....	6
Benefits That Support Your Evolving Needs.....	8
Pretax Payroll Deduction Amounts.....	9
Flexible Spending Accounts.....	10
Contacts.....	11
There's an App for That .....	12
Notices.....	13



## Eligibility and Enrollment

As a benefits-eligible WMU employee, you and your family are eligible for the health benefits described in this guide. You have the opportunity to enroll in benefits (or make changes to existing coverage if you have it):

- As a new employee or newly benefits-eligible employee
- When you experience a qualifying life event
- During the annual Open Enrollment period which is Oct. 31 - Nov. 18, 2022, for calendar year 2023

### Enrolling as a new or newly benefits-eligible employee

Your benefit elections take effect the day you begin work. If you don't enroll within 30 days, you and your covered dependents will not have medical, dental and vision benefits in 2023, and you won't be able to contribute pretax dollars to a health care or dependent care flexible spending account (FSA).

### Qualifying life events

Outside of annual Open Enrollment, you can make changes to your current benefit elections only if you experience a qualifying life event. These include losing other coverage, getting married or divorced, and having a baby or adopting a child. A change in child care arrangements is also considered a qualifying life event and allows you to make changes to your dependent care FSA.

To make midyear enrollment changes after a qualifying life event, visit [wmich.edu/hr/forms](https://wmich.edu/hr/forms), and select **Benefit Enrollment and Changes**. Complete the appropriate form(s), then **submit them to Human Resources within 31 days of the event**.

### Open Enrollment is Oct. 31 - Nov. 18, 2022

Open Enrollment is your once-a-year opportunity to make changes to your benefits. Outside of experiencing a qualifying life event, it's the only time you can add or drop coverage for yourself or a dependent, or change health plans.

It's also an ideal time to take a second look at your current benefit elections and review all the options available to you for 2023. If you've experienced significant changes in the past year, a different plan could be a better fit for you going forward.

If you make no changes to your current benefit elections, they'll carry over to 2023, with one exception: To make pretax contributions to a health care flexible spending account (FSA) or a dependent care FSA in 2023, you must enroll. Your elections take effect Jan. 1, 2023.



## Benefits Enrollment Checklist

- Review this Benefits Guide to learn about the health care benefits available to you. Choose the ones that are the best fit for you (and your family).
  - To find additional plan information and forms, visit the Human Resources webpage at [wmich.edu/hr](https://wmich.edu/hr). Select your **Employee Group**, and then select **Benefit Details**.
  
- Complete a [Health Insurance Enrollment and Change Form](#) to enroll in a health plan and review the dependent eligibility criteria, if relevant. To add a designated eligible individual to the health plan, complete the [designated eligible individual enrollment form](#). Gather the supporting documentation you'll need to submit with it, as noted on the form.
  
- Enroll in a health care FSA and/or dependent care FSA for 2023 by completing and submitting an [HSA Bank FSA enrollment form](#).
  
- Complete and submit [enrollment forms](#)—along with any required supporting documentation—to [Human Resources](#) by mail or fax:
  - **New hires:** within 30 days of your start date
  - **Qualifying life event:** within 31 days of the qualifying life event
  - **Open Enrollment:** by Friday, Nov. 18

For additional information, contact [Human Resources](#).



## Medical Plan Overview

The Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO plan includes prescription drug coverage and preventive care at no additional cost to you. The plan uses a specific network of providers and facilities to offer the highest-quality care at the lowest rates.

### Plan highlights

#### Community Blue PPO

- Provider choice—stay in-network or use an out-of-network provider or facility. And you don't need a referral to see a specialist.
- You'll pay more out of pocket if you use an out-of-network provider, and some services may not be covered.
- Includes 24/7/365 virtual care through Blue Cross Online Visits<sup>SM</sup>.
- Sindecuse Health Center is in-network. Deductibles, coinsurance and copays apply.
- WMU Unified Clinics provide services to you and your family. Plan coverage and costs vary by service.
- Nationwide coverage through BCBS PPO networks.



## Community Blue PPO

The PPO offers set copays for some services, like doctor's visits and prescriptions. For other services, such as diagnostic tests and hospital stays, you must first meet your annual deductible. Then, the plan will pay 90% of expenses, and you'll pay 10% coinsurance—up to an annual cap. If you contribute pretax dollars to a health care flexible spending account (FSA), you can use this money to cover eligible out-of-pocket health expenses.

To locate a provider, visit [bcbsm.com](https://bcbsm.com) and select **Find a Doctor**. For your plan, select **Community Blue PPO**.

[Learn more about the Community Blue PPO plan.](#)

### Don't want to leave home for care?

**You don't have to.** The Community Blue PPO plan offers virtual medical and mental health visits to you and your covered dependents through **Blue Cross Online Visits**. See a certified health professional, 24/7/365—wherever you are—using your smartphone, tablet or computer. If you need medication, the doctor can send a prescription directly to your pharmacy. You'll pay a \$35 copay.

You can get help for conditions including cough, sinus infection, sore throat, bronchitis, fever, diarrhea, pink eye, cold, flu, headache, weight concerns, smoking cessation, depression, anxiety, grief and insomnia.

To get started, visit [bcbsmonlinevisits.com](https://bcbsmonlinevisits.com), add the app to your smartphone or tablet, or call **(844) 606-1608**.



## What you pay for medical care

To understand the basics, start with this [overview](#).

	Community Blue PPO	
	In-Network	Out-of-Network
<b>Deductible</b>	\$1,000 individual \$2,000 family	\$2,000 individual \$4,000 family
<b>Coinsurance</b>	20% after deductible (50% for select services)	40% after deductible (50% for select services)
<b>Out-of-Pocket Maximum</b>	\$3,500 individual \$7,000 family	\$5,000 individual \$10,000 family

	Community Blue PPO (In-Network)
<b>Preventive Care</b>	\$0
<b>Primary Care Provider</b>	\$35 copay
<b>Blue Cross Online Visits</b>	\$35 copay
<b>Specialist</b>	\$40 copay
<b>Chiropractor</b>	\$0, no deductible/coinsurance (12 visits per calendar year)
<b>Urgent Care</b>	\$40 copay
<b>Emergency Room</b>	\$150 copay (waived if admitted to the hospital)
<b>Hospital Services</b>	20% coinsurance after deductible
<b>Diagnostic Testing</b> (X-ray, labs, etc.)	20% coinsurance after deductible
<b>Advanced Imaging*</b> (MRI, CT or PET scan, etc.)	20% coinsurance after deductible
<b>Outpatient Physical Therapy, Speech Therapy, Occupational Therapy</b> (for rehab)	20% coinsurance after deductible (combined 60-visit maximum per member per calendar year)
<b>Outpatient Mental Health Care</b>	20% coinsurance after deductible

\* Prior authorization required

For coverage details, review the Community Blue PPO plan Benefits at a Glance on the HR website at [wmich.edu/hr](http://wmich.edu/hr). Choose your **Employee Group**, then select **Benefit Details**.



# Prescription Drugs

Prescription drug coverage is included with your medical plan. What you pay depends on your plan coverage, the medication type, fill quantity and where you fill the prescription. In addition to your plan’s retail and mail-order pharmacy options, you can also fill your prescriptions at the Sindecuse pharmacy.

## What you pay

### Community Blue PPO

(In-network pharmacy and Sindecuse pharmacy)

	30-Day Retail	90-Day Mail Order	90-Day Sindecuse	90-Day Retail
<b>Tier 1</b> (generic)	\$10 copay*	\$20 copay*	\$22.50	\$25 copay*
<b>Tier 2</b> (preferred brand)	\$40 copay	\$80 copay	\$90.00	\$100 copay
<b>Tier 3</b> (non-preferred brand)	\$80 copay	\$160 copay	\$180.00	\$200 copay
<b>Tier 4</b> (preferred specialty)**	15% coinsurance, up to a maximum of \$150			
<b>Tier 5</b> (non-preferred specialty)**	25% coinsurance, up to a maximum of \$300			

\* If the price of the drug is less than the copay, you'll pay the lower amount.

\*\* Specialty drugs are limited to a 15- or 30-day supply. [Learn more about special coverage and mail order through AllianceRx Walgreens Prime delivery.](#)





## Refill maintenance meds by mail, and pay less

Save time—and money—when you fill a 90-day prescription using OptumRx mail-order pharmacy. Depending on the medication, you could pay less than you would if you filled the same prescription at a retail pharmacy. To get started, visit [bcbsm.com](https://bcbsm.com).

## PillarRx copay assistance program

If you are on the WMU health plan and you or a covered family member takes a specialty or high-cost prescription drug, the PillarRx copay assistance program through BCBSM and BCN is designed to save you money, without changing the drug prescribed. This program will help you locate and take advantage of manufacturer copay assistance programs that significantly lower out-of-pocket costs for certain expensive medications. If you currently take one or more medications included in the PillarRx Drug List, you will receive introductory information in the mail and then a phone call from PillarRx to enroll you, explain how the program works and explain what to expect at the pharmacy. Once enrolled, PillarRx sends all the information needed for your discount to your pharmacy.

## Special circumstances for some drugs

To ensure you're receiving the most appropriate and cost-effective therapy, certain prescription drugs require [prior authorization](#) or step therapy before they're covered. Step therapy involves trying less expensive options before the brand-name drug will be covered. [View the step therapy overview and drug list.](#)

## AllianceRx

Some specialty drugs must use our exclusive pharmacy network administered by AllianceRx. Specialty drugs are prescription medications that require special handling, administration or monitoring. BCBSM and BCN offer mail-order service, retail specialty network pharmacies and support programs through AllianceRx Walgreens Prime, an independent company that provides specialty pharmacy services for BCBSM and BCN members. For the most up-to-date list, please see the Specialty Drug Program Rx Benefit [Member Guide on bcbsm.com](#), or call the Customer Service phone number on the back of your health plan member ID card.



## Benefits That Support Your Evolving Needs

No matter what life throws at you, your WMU benefits are designed to keep you and your family healthy and to sustain you when you're not. Take a look at the programs and incentives that support your physical, financial and emotional health, including fully covered preventive care (annual checkups, immunizations, tests and screenings).

### Livongo diabetes program with BCBSM and BCN

WMU offers a diabetes management program through BCBSM and BCN and powered by [Livongo](#). Livongo makes managing diabetes easier by removing barriers to diabetes management. Livongo offers advanced blood glucose meters, personalized coaching and support (by phone, text message or through the Livongo mobile app), unlimited free supplies, and a personalized experience. Livongo is 100% covered by WMU, and you will receive a welcome kit, onboarding information and supplies when you sign up. Enroll by calling **(800) 945-4355** or visiting [join.livongo.com/WMU](https://join.livongo.com/WMU) (registration code: BCBSM).

### 24/7 support when you need it

That's what the Employee Assistance Program is all about. HelpNet's licensed counselors offer you and members of your household no-cost, confidential, short-term counseling for a range of issues. They can help with marital and family concerns, addiction, grief and loss, relationships, stress, anxiety, legal and financial issues, and depression. They can also provide referrals to child care and adult care providers.

Just call **(800) 969-6162**, or visit the [EAP website](#) > **Work Life Login** (Username: cowboy).

### Western Wellness

Your well-being matters—to you, your family and to WMU! That's why we created Western Wellness, a consortium of services and resources to help you maintain and improve your health. Western Wellness includes free classes and challenges offered by Holtyn & Associates, free membership at the Student Recreation Center with classes and personal training, and discounted membership at West Hills Athletic Club with classes and personal training. You will pay tax on taxable income value.

If better health isn't reward enough, when you participate in the Western Wellness program, you're eligible for the wellness incentive—a reduction in your health plan contributions (\$240 for 2023).

To be eligible for the wellness incentive, you need to complete an annual health risk assessment, a biometric screening and a coaching session. Upon completion of these steps, you'll receive the premium reduction on each paycheck beginning in the next quarter. To retain the incentive year after year, you'll need to complete the program requirements every calendar year.

For details, visit [wmich.edu/wellness](https://wmich.edu/wellness).



# Pretax Payroll Deduction Amounts

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

	Individual	2-Person	Family
<b>26 Pay Periods</b>			
Community Blue PPO Plan	\$54.70	\$164.11	\$236.32
With Wellness Incentive	\$45.47	\$154.88	\$227.09
<b>24 Pay Periods</b>			
Community Blue PPO Plan	\$59.26	\$177.79	\$256.01
With Wellness Incentive	\$49.26	\$167.79	\$246.01
<b>18 Pay Periods</b>			
Community Blue PPO Plan	\$79.02	\$237.05	\$341.35
With Wellness Incentive	\$65.69	\$223.72	\$328.02



## Flexible Spending Accounts

Your paycheck goes further when you set aside pretax dollars in a health care flexible spending account (FSA) or a dependent care FSA. That's because you don't pay federal or state income taxes on your contributions. HSA Bank is the administrator for both FSAs.

When you enroll in a health care and/or dependent care FSA for the first time, you will receive a debit card from HSA Bank. An advantage of an FSA debit card is that it allows you to access FSA funds directly, when paying for eligible expenses, without paying from personal funds and submitting a claim for reimbursement. Your debit card will be automatically activated the first time you use it. You may also submit claims through the HSA Bank member website, HSA Bank mobile app, and via mail or fax.

### Health care FSA

You can contribute up to \$3,050 for 2023 and be reimbursed for IRS-approved health care expenses not covered by your medical, dental or vision plan. The full amount will be available for you to use on Jan. 1, 2023. For 2023, participants in the health care FSA will be allowed to carry over \$570 of unused funds into 2024.

### Dependent care FSA

You can contribute up to \$5,000 a year to cover eligible day care for children and qualified elders (or \$2,500 if married and filing a separate tax return), so that you and your spouse can work. Just like a bank account, you can use only what is currently available in your account. Your annual contribution is evenly divided and deposited into your FSA each pay period. You can use your debit card to pay for services, or you can submit claims to reimburse yourself for dependent care expenses that you pay out of pocket. Be sure to budget carefully; you'll forfeit any contributions you don't spend by Dec. 31. There will not be dependent care FSA carryover from 2023 into 2024.

To contribute to an FSA in 2023, complete an [HSA Bank FSA enrollment form](#). FSA elections do not carry over from one year to the next. You can access your FSA account at [hsabank.com](https://hsabank.com) or through the HSA Bank mobile app.



## WESTERN MICHIGAN UNIVERSITY Human Resources

The HR Service Center hours are Monday, Tuesday, Thursday and Friday, 8 a.m. to 5 p.m. and Wednesday, 9 a.m. to 5 p.m.

(269) 387-3620

(269) 387-3441 (fax)

Email: [hr-hris@wmich.edu](mailto:hr-hris@wmich.edu)

Website: [wmich.edu/hr](http://wmich.edu/hr)

### Mailing address:

1903 W. Michigan Ave.

Kalamazoo, MI 49008-5217

### Location:

1270 Seibert Administration Building

## Contacts

### Blue Cross Blue Shield of Michigan

Medical plan

(877) 671-2583

Website: [bcbsm.com](http://bcbsm.com)

### Blue Cross Blue Shield of Michigan Online Visits

(844) 606-1608

Website: [bcbsmonlinevisits.com](http://bcbsmonlinevisits.com)

### HelpNet

Employee Assistance Program

(800) 969-6162

Website: [helpnet.eap.com](http://helpnet.eap.com)

### Holtyn & Associates

Wellness program and assessments

(269) 377-0198

Website: [holtynwellness.com](http://holtynwellness.com)

### HSA Bank

Flexible spending accounts

(800) 357-6246

Website: [hsabank.com](http://hsabank.com)

Email: [askus@hsabank.com](mailto:askus@hsabank.com)

### Livongo

Diabetes management program

(800) 945-4355

Website: [join.livongo.com/WMU](http://join.livongo.com/WMU)

Registration code: BCBSM

### OptumRx

Mail-order prescription drugs

(855) 811-2223

Website: [bcbsm.com](http://bcbsm.com)

### Sindecuse Health Center

Medical, pharmacy, sports medicine, physical therapy, massage therapy, nutrition counseling

(269) 387-3287

Website: [wmich.edu/healthcenter](http://wmich.edu/healthcenter)

### The Standard

Life and disability insurance

(888) 937-4783

Website: [standard.com](http://standard.com)



### TIAA

Retirement savings, tax-deferred savings

(800) 842-2776

Website: [tiaa.org/wmich](http://tiaa.org/wmich)

### West Hills Athletic Club

(269) 387-0410

Website: [westhillsathletic.com](http://westhillsathletic.com)

#### Location:

2001 South 11th St.

Kalamazoo, MI 49009-5448

### WMU Student Recreation Center

University Recreation

(269) 387-4732

Website: [wmich.edu/rec](http://wmich.edu/rec)

### WMU Unified Clinics

College of Health and Human Services

Specialty Clinics

(269) 387-7000

Website: [wmich.edu/unifiedclinics](http://wmich.edu/unifiedclinics)

#### Location:

1000 Oakland Drive

Kalamazoo, MI 49008-5361

### WMU Western Wellness

Health and wellness services and resources

(269) 387-3762

Website: [wmich.edu/wellness](http://wmich.edu/wellness)

## There's an App for That

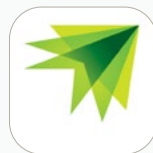
Download these mobile apps now, so you can access your benefits on your mobile device—wherever you are, whenever you need to.



**Blue Cross  
Blue Shield  
of Michigan**

[App Store](#)

[Google Play](#)



**HSA Bank**

[App Store](#)

[Google Play](#)



**OptumRx**

[App Store](#)

[Google Play](#)



**BCBSM  
Online  
Visits**

[App Store](#)

[Google Play](#)



**Livongo**

[App Store](#)

[Google Play](#)



## Notices

You can review the following notices at [wmich.edu/hr/benefits-notices](https://wmich.edu/hr/benefits-notices):

- COBRA Continuation of Coverage
- Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
- Michelle's Law
- Newborns' and Mothers' Health Protection Act
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- No Surprises Act
- Notice of Patient Protection
- Notice of Special Enrollment Rights
- Notice Regarding Wellness Program
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Protections From Disclosure of Medical Information
- Summary of Benefits and Coverage for Employee Assistance Program
- Summary of Benefits and Coverage for Medical and Prescription Drug
- Women's Health and Cancer Rights Act (WHCRA) of 1998

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, visit [wmich.edu/hr](https://wmich.edu/hr), and select your employee group to see the individual benefit summaries, contracts or policies.



***WESTERN MICHIGAN UNIVERSITY***  
Human Resources

October 2022