Western Michigan University
Human Resources

2023 Benefits Guide

COBRA Participants:
- Dining Services, Facilities Management and Other (AFSCME) Staff
- Faculty (AAUP)
- Police Officers (POA)
- Power Plant (MSEA) Staff
- Non-Bargaining Exempt Staff
- Non-Bargaining Nonexempt Staff
What’s Inside

Benefits Enrollment Checklist.................................................................1
Medical Plans Overview........................................................................2
Prescription Drugs.................................................................................6
Dental Plan.............................................................................................8
Vision Plan ............................................................................................8
Benefits That Support Your Evolving Needs.......................................9
COBRA Monthly Rates..........................................................................10
Contacts................................................................................................11
There’s an App for That.................................................................12
Notices.................................................................................................13
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. Select your Employee Group, and then select Benefit Details.

- Complete a Health Insurance Enrollment and Change Form to change health plans or to add, drop or change coverage for dependents. 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.

- Complete and submit enrollment forms—along with any required supporting documentation—to Human Resources by mail or fax:
  - New COBRA enrollees: within 60 days
  - Open Enrollment: by Friday, Nov. 18

For additional information, contact Human Resources. If you don’t enroll, you and your covered dependents will have the same medical, dental and vision benefits you had in 2022.
Medical Plans Overview

When you elect either the Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO plan or the Blue Care Network (BCN) Healthy Blue Living HMO plan, you’ll automatically be enrolled in the dental and vision plans. Both medical plans include prescription drug coverage and preventive care at no additional cost to you. And each plan uses a specific network of providers and facilities to offer the highest-quality care at the lowest rates.

<table>
<thead>
<tr>
<th>How the plans compare</th>
<th>Community Blue PPO</th>
<th>Healthy Blue Living HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>• 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.</td>
<td>• Wellness-focused plan that rewards members with lower out-of-pocket costs when they commit to work toward and maintain specific wellness requirements.</td>
</tr>
<tr>
<td></td>
<td>• You’ll pay more out of pocket if you use an out-of-network provider, and some services may not be covered.</td>
<td>• In-network coverage only, through the Blue Care Network (BCN) for Michigan providers.</td>
</tr>
<tr>
<td></td>
<td>• Higher monthly rates.</td>
<td>• You must designate a primary care provider (PCP) to coordinate your care and have a visit with your PCP within 90 days of your coverage start date.</td>
</tr>
<tr>
<td></td>
<td>• Includes 24/7/365 virtual care through Blue Cross Online Visits™.</td>
<td>• Lower monthly rates.</td>
</tr>
</tbody>
</table>
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.

To locate a provider, visit bcbsm.com and select Find a Doctor. For your plan, select Community Blue PPO.

Learn more about the Community Blue PPO plan.

PPO health plan changes for 2023

There are some benefit changes in the Community Blue PPO plan.

AFSCME, AAUP, POA and non-bargaining staff

- Primary care physician benefits will now have a $25 copay, down from $30 in 2022.
- Online visits (telemedicine) will now have a $25 copay, down from $30 in 2022.

Power Plant (MSEA) Staff

- Primary care physician benefits will now have a $25 copay, down from $30 in 2022.
- Online visits (telemedicine) will now have a $25 copay, down from $30 in 2022.
- Urgent care visits will now have a $40 copay, down from $50 in 2022.
- The in-network deductible is now $900 individual/$1,800 family (increase from $600 individual/$1,200 family in 2022).
- The out-of-pocket maximum is now $2,000 individual/$4,000 family (increase from $1,500 individual/$3,000 family in 2022).

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 $25 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, add the app to your smartphone or tablet, or call (844) 606-1608.
Healthy Blue Living HMO

The Healthy Blue Living HMO is a wellness-focused plan that rewards members with lower out-of-pocket costs when they commit to work toward and maintain specific wellness requirements. The plan offers two benefit levels: enhanced and standard. Your out-of-pocket costs will be lower at the enhanced benefit level. You’re automatically enrolled at the enhanced level, but you’ll need to meet Healthy Blue Living HMO wellness requirements within 90 days to continue to qualify for enhanced benefits.

If you’re a current participant, you’ll begin the next calendar year at your previous benefit level. Example: You end 2022 at the standard level, so you’ll start 2023 with standard-level coverage. If you meet the enhanced-level qualifications within 90 days, your move to enhanced-benefit-level benefits will be retroactive to Jan. 1.

The HMO plan offers only in-network coverage through the BCBSM Blue Care Network. You must choose a primary care provider to coordinate your care, including referrals to specialists.

If you travel out of state, emergency room visits are covered at the in-network rate. Nonemergency care is covered at the in-network rate if you go to a BlueCard provider or facility. If you go out of state specifically to receive care, you must call your PCP beforehand to get required authorizations and arrange for coordinated care.

Qualifying for enhanced benefits with Healthy Blue Living requirements

Within 90 days:

• Visit your primary care physician (PCP) in time for the doctor to submit your health qualification form electronically.*
• Take an interactive health assessment; log in as a member at bcbsm.com.

If you don’t meet the tobacco-use or weight targets, take the following steps.

Within 120 days:

• If you’re a tobacco user, enroll in the BCN tobacco cessation program. You must continue to participate until you stop using tobacco.
• If you have a body mass index (BMI) of 30 or more, join a BCN weight management program.** You must participate until your BMI falls below 30.***

Qualifying for standard benefits

If you don’t meet the requirements for enhanced benefits, everyone on your plan will move to the standard level 91 days after the start of your plan year. You’ll stay at that level through the rest of the calendar year.

Learn more about the Healthy Blue Living HMO plan.

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* You can submit qualification forms from office visits up to 180 days before the plan year begins (i.e., office visits from July 1 to Dec. 31 of the previous year) if you are currently on the HMO plan.
** Consult with your BCN PCP before starting a regular exercise or weight management program.
*** If you want to switch weight management programs within the 120-day time frame, call BCN customer service.
What you pay for medical care

Compare your costs under the Community Blue PPO and the Healthy Blue Living HMO's two benefit levels. To understand the basics, start with this overview.

<table>
<thead>
<tr>
<th></th>
<th>Community Blue PPO</th>
<th>Healthy Blue Living HMO</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Individual</td>
<td>$900</td>
<td>$1,800</td>
</tr>
<tr>
<td>Family</td>
<td>$1,800</td>
<td>$3,600</td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>In-Network</td>
<td>10% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td>(50% for select services)</td>
<td>(50% for select services)</td>
<td>(50% for select services)</td>
</tr>
<tr>
<td>Out-of-Network</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Enhanced Benefit*</td>
<td></td>
<td>$1,800</td>
</tr>
<tr>
<td>Standard Benefit</td>
<td></td>
<td>$3,600</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$2,000</td>
<td>$4,000</td>
</tr>
<tr>
<td>Individual</td>
<td>$4,000</td>
<td>$8,000</td>
</tr>
</tbody>
</table>

For coverage details, review the Community Blue PPO plan Benefits at a Glance and the Healthy Blue Living HMO plan Benefits at a Glance. You'll find both documents on the HR website at wmnich.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)

<table>
<thead>
<tr>
<th>Tier</th>
<th>30-Day Retail</th>
<th>90-Day Mail Order</th>
<th>90-Day Sindecuse</th>
<th>90-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (generic)</td>
<td>$10 copay*</td>
<td>$20 copay*</td>
<td>$22.50</td>
<td>$25 copay*</td>
</tr>
<tr>
<td>Tier 2 (preferred brand)</td>
<td>$40 copay</td>
<td>$80 copay</td>
<td>$90.00</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Tier 3 (non-preferred brand)</td>
<td>$80 copay</td>
<td>$160 copay</td>
<td>$180.00</td>
<td>$200 copay</td>
</tr>
</tbody>
</table>

**Tier 4 (preferred specialty)**

15% coinsurance, up to a maximum of $150

**Tier 5 (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.

### Healthy Blue Living HMO
(In-network pharmacy and Sindecuse pharmacy)

<table>
<thead>
<tr>
<th>Tier</th>
<th>Enhanced Benefit*</th>
<th>Standard Benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (generic)</td>
<td>$10 copay**</td>
<td>$20 copay**</td>
</tr>
<tr>
<td>Tier 2 (preferred brand)</td>
<td>$40 copay</td>
<td>$80 copay</td>
</tr>
<tr>
<td>Tier 3 (non-preferred brand)</td>
<td>$80 copay</td>
<td>$160 copay</td>
</tr>
<tr>
<td>Tier 4 (preferred specialty)**</td>
<td>20% coinsurance, up to a maximum of $100</td>
<td>20% coinsurance, up to a maximum of $450</td>
</tr>
<tr>
<td>Tier 5 (non-preferred specialty)**</td>
<td>20% coinsurance, up to a maximum of $200</td>
<td>20% coinsurance, up to a maximum of $600</td>
</tr>
</tbody>
</table>

* If Healthy Blue Living wellness requirements are met
** 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.

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.

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.

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.
**Dental Plan**

Dental coverage is included when you’re enrolled in the Community Blue PPO or Healthy Blue Living HMO Medical Plan. The Blue Dental PPO plan offers both in- and out-of-network coverage, but you’ll always pay less when you use a dentist in the BCBSM Blue Care Network.

**Tip:** Have your Blue Cross member ID card handy when you make your appointment. Use your 9-digit enrollee ID on the front of your card if you need to verify coverage.

To find a PPO network dentist in your area or to confirm whether your regular dentist is in-network, visit [mibluedentist.com](http://mibluedentist.com).

### What you pay for care

<table>
<thead>
<tr>
<th>Service Type</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$30</td>
<td>$60</td>
</tr>
<tr>
<td><strong>Class I—Preventive</strong></td>
<td>$0, no deductible</td>
<td></td>
</tr>
<tr>
<td>Oral exams, cleanings, X-rays</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Class II—Basic</strong></td>
<td>10% coinsurance after deductible</td>
<td></td>
</tr>
<tr>
<td>Fillings, extractions</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Class III—Major</strong></td>
<td>50% coinsurance after deductible</td>
<td></td>
</tr>
<tr>
<td>Crowns, bridges, dentures</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Class IV—Orthodontia</strong></td>
<td>40% coinsurance, no deductible</td>
<td></td>
</tr>
<tr>
<td>Braces, appliances</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* $2,500 annual benefit maximum per member
** $2,500 lifetime benefit maximum per member

For details, including what you’ll pay for out-of-network dental care, review Benefits at a Glance on the HR website at [wmich.edu/hr](http://wmich.edu/hr). Also, you or your provider can call the number on your ID card, **(888) 826-8152**, from 8 a.m. to 6 p.m., Monday through Friday.

**Vision Plan**

Vision coverage is included when you’re enrolled in the Community Blue PPO or Healthy Blue Living HMO medical plan. As a member of the vision plan, you receive a 20% discount on services through the Vision Service Plan (VSP) network.

When you see a VSP provider for an eye exam, you’ll pay only a $10 copay. And if you need glasses, you have a $400 allowance for prescription lenses and frames and/or contact lenses, with no copay. You can use this benefit once every 24 months. Other limitations and exclusions may apply. To choose a VSP provider, visit [vsp.com](http://vsp.com).

For details, review Benefits at a Glance on the HR website at [wmich.edu/hr](http://wmich.edu/hr).
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) and dental cleanings.

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 (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).
COBRA Monthly Rates

The rates in the following chart reflect your combined monthly cost for medical, prescription drug, dental and vision coverage.

<table>
<thead>
<tr>
<th>Plan</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Blue PPO Plan</td>
<td>$674.57</td>
<td>$1,598.22</td>
<td>$2,048.09</td>
</tr>
<tr>
<td>Healthy Blue Living HMO Plan</td>
<td>$457.22</td>
<td>$1,076.58</td>
<td>$1,396.04</td>
</tr>
</tbody>
</table>
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
Website: 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 plans
PPO (BCBSM):
(877) 671-2583
HMO (BCN):
(800) 662-6667
Website: bcbsm.com

Blue Cross Blue Shield of Michigan
Dental plan
(877) 671-2583
Website: mibluedentist.com

Blue Cross Blue Shield of Michigan
Online Visits
PPO medical plan members only
(844) 606-1608
Website: bcbsmonlinevisits.com

HelpNet
Employee Assistance Program
(800) 969-6162
Website: helpneteap.com

Livongo
Diabetes management program
(800) 945-4355
Website: join.livongo.com/WMU
Registration code: BCBSM

OptumRx
Mail-order prescription drugs—
PPO and HMO medical plans
BCBSM members:
(855) 811-2223
BCN members:
(844) 642-9087
Website: bcbsm.com
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

**Sindecuse Health Center**
PPO medical plan members: Medical, pharmacy, sports medicine, physical therapy, massage therapy, nutrition counseling
HMO plan members: Pharmacy
(269) 387-3287
Website: [wmich.edu/healthcenter](http://wmich.edu/healthcenter)

**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

**Livongo**
- App Store
- Google Play

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- Google Play

**VSP**
- App Store
- Google Play
Notices

You can review the following notices at 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, and select your employee group to see the individual benefit summaries, contracts or policies.