Know Your Benefits
COBRA Participants – Aviation Associates and R3 Research Associates

2020 Open Enrollment | Oct 28 – Nov 15

Submitting Completed Forms

If you do not wish to make any changes to your current coverage:
No action is needed. Your current COBRA elections will carry over into 2020. However, please note that the new medical plan rates listed inside will take effect January 1, 2020.

If you want to change health plans or need to add, drop, or change dependent or other information:
Complete a Health Insurance Enrollment and Change form.
Note: If you elect the HMO medical plan option, you must designate a Primary Care Provider (PCP) on this form.

All forms must be submitted to HR by 5 p.m. on Friday, November 15, 2019.

Forms are available in the HR office or at wmnch.edu/hr/forms.

Contact Information

Medical, Prescription Drug
877-671-2583 (BCBSM)
bcbsm.com

Mail order prescription drugs
800-282-2881
express-scripts.com

Blue Cross Online Visits
844-606-1608
bcbsmonlinevisits.com

Medical, Pharmacy, Sports Medicine, Physical Therapy
269-387-3287
wmnch.edu/healthcenter

Specialty Clinics
269-387-7000
wmnch.edu/unifiedclinics
1000 Oakland Drive
Kalamazoo, MI 49008-5361

Employee Assistance Program
800-969-6162
helpneteap.com

WMU Human Resources
269-387-3620
Fax: 269-387-3441
wmich.edu/hr
hr-ben@wmich.edu

Mailing:
1903 W Michigan Ave,
Kalamazoo, MI 49008-5217
Location:
1270 Seibert Administration Building

Get the app:

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: wmnch.edu/hr and select your employee group.

This guide is available at wmnch.edu/hr/openenrollment.
Medical / Rx | Blue Cross Blue Shield of Michigan (BCBSM)

Community Blue PPO Health Plan Summary

<table>
<thead>
<tr>
<th></th>
<th>In-Network</th>
<th>Family</th>
<th>Out-of-Network</th>
<th>Individual</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,000*</td>
<td>$2,000*</td>
<td>$2,000</td>
<td>$4,000</td>
<td></td>
</tr>
<tr>
<td><strong>Coinsurance</strong></td>
<td>20% after deductible (50% for select services)</td>
<td>60% after deductible (50% for select services)</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Out-of-Pocket Maximum</strong></td>
<td>$3,500</td>
<td>$7,000</td>
<td>$5,000</td>
<td>$10,000</td>
<td></td>
</tr>
</tbody>
</table>

You Pay...

- **Preventive care**: $0
- **Primary care provider**: $35 copay
- **Blue Cross Online Visits** (for health care): $0
- **Specialist**: $35 copay
- **Chiropractor**: $0 (limited to a combined 24-visit maximum per member, per year)
- **Urgent care**: $35 copay
- **Emergency room**: $150 copay (waived if you are admitted or for accidental injury)
- **Hospital services** (surgery, delivery/nursery, etc.): Deductible, then 20% coinsurance
- **Diagnostic testing** (x-ray, labs, etc.): Deductible, then 20% coinsurance
- **Advanced imaging** (MRI, CT/PET Scan, etc.)*: Deductible, then 20% coinsurance
- **Outpatient physical, speech, or occupational therapy** (provided for rehabilitation): Deductible, then 20% coinsurance (limited to a combined 60-visit maximum per member, per year)
- **Outpatient mental health care**: Deductible, then 20% coinsurance ($35 copay for Online Visits)

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

### Prescription Drug Information

**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](http://BCBSM.com/pharmacy).

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](http://Walgreen’s Specialty Pharmacy).

**Mail order from the Express Scripts Pharmacy** is a convenient way to fill your maintenance medications. 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).
What You Need to Know

- 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.

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

- Copays and coinsurance will apply at Sindecuse, just like any other provider.

Blue Cross Online Visits

Everyone covered on your health care plan, including your spouse and child(ren), 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 at an affordable cost:

**Medical Health Care** | $0 copay
**Behavioral Health Care** | $35 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
- Bronchitis
- Vomiting
- Diarrhea
- Fever
- Cold
- Flu
- Pink eye
- Headache
- Depression
- Anxiety
- Grief
- Insomnia

Create an account with Blue Cross Online Visits℠

**Mobile** | BCBSM Online Visits℠ app
**Web** | bcbsmonlinevisits.com
**Call** | 844-606-1608

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.
Important Notice from Western Michigan University About
Your Prescription Drug Coverage and Medicare

Please read this notice carefully and keep it where you can find it. This notice has information about your current prescription drug coverage with Western Michigan University and about your options under Medicare’s prescription drug coverage. This information can help you decide whether or not you want to join a Medicare drug plan. If you are considering joining, you should compare your current coverage, including which drugs are covered at what cost, with the coverage and costs of the plans offering Medicare prescription drug coverage in your area. Information about where you can get help to make decisions about your prescription drug coverage is at the end of this notice.

There are two important things you need to know about your current coverage and Medicare’s prescription drug coverage:

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare. You can get this coverage if you join a Medicare Prescription Drug Plan or join a Medicare Advantage Plan (like an HMO or PPO) that offers prescription drug coverage. All Medicare drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Western Michigan University has determined that the prescription drug coverage offered by the University is, on average for all plan participants, expected to pay out as much as standard Medicare prescription drug coverage pays and is therefore considered Creditable Coverage. Because your existing coverage is Creditable Coverage, you can keep this coverage and not pay a higher premium (a penalty) if you later decide to join a Medicare drug plan.

When Can You Join A Medicare Drug Plan?
You can join a Medicare drug plan when you first become eligible for Medicare and each year from October 15th to December 7th.

However, if you lose your current creditable prescription drug coverage, through no fault of your own, you will also be eligible for a two (2) month Special Enrollment Period (SEP) to join a Medicare drug plan.

What Happens To Your Current Coverage If You Decide To Join A Medicare Drug Plan?
If you decide to join a Medicare drug plan, your current Western Michigan University coverage will be affected. Medicare eligible individuals enrolled in health insurance through Western Michigan University are covered by the University’s prescription drug plan. A summary of benefits is available at www.wmich.edu/hr or by contacting Human Resources. See below for more information about what happens to your current coverage if you join a Medicare drug plan.

If you do decide to join a Medicare drug plan and drop your current Western Michigan University prescription drug coverage, be aware that you and your dependents will not be able to get this coverage back.

When Will You Pay A Higher Premium (Penalty) To Join A Medicare Drug Plan?
You should also know that if you drop or lose your current coverage with Western Michigan University and don’t join a Medicare drug plan within 63 continuous days after your current coverage ends, you may pay a higher premium (a penalty) to join a Medicare drug plan later.

If you go 63 continuous days or longer without creditable prescription drug coverage, your monthly premium may go up by at least 1% of the Medicare base beneficiary premium per month for every month that you did not have that coverage. For example, if you go nineteen months without creditable coverage, your premium may consistently be at least 19% higher than the Medicare base beneficiary premium. You may have to pay this higher premium (a penalty) as long as you have Medicare prescription drug coverage. In addition, you may have to wait until the following October to join.

For More Information about This Notice or Your Current Prescription Drug Coverage…
Contact Human Resources for further information at (269) 387-3620. NOTE: You’ll get this notice each year. You will also get it before the next period you can join a Medicare drug plan, and if this coverage through Western Michigan University changes. You also may request a copy of this notice at any time.

For More Information About Your Options under Medicare Prescription Drug Coverage…
More detailed information about Medicare plans that offer prescription drug coverage is in the “Medicare & You” handbook. You’ll get a copy of the handbook in the mail every year from Medicare. You may also be contacted directly by Medicare drug plans.

For more information about Medicare prescription drug coverage:

- Visit www.medicare.gov
- Call your State Health Insurance Assistance Program (see the inside back cover of your copy of the “Medicare & You” handbook for their telephone number) for personalized help
- Call 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048.

If you have limited income and resources, extra help paying for Medicare prescription drug coverage is available. For information about this extra help, visit Social Security on the web at www.socialsecurity.gov, or call them at 1-800-772-1213 (TTY 1-800-325-0778).

Remember: Keep this Creditable Coverage notice. If you decide to join one of the Medicare drug plans, you may be required to provide a copy of this notice when you join to show whether or not you have maintained creditable coverage and, therefore, whether or not you are required to pay a higher premium (a penalty).

Date: October 1, 2019
Name of Entity/ Sender: Western Michigan University
Contact Position/Office: Human Resources
Address: 1903 W. Michigan Avenue, Kalamazoo, MI 49008-5217
Phone Number: (269) 387-3620

CMS Form 10182-CC

Updated April 1, 2011