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, 2020. 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.

2020 Benefit Elections
The elections made during this Open Enrollment period will be effective on January 1, 2020 and remain in effect through December 31, 2020. Payroll deduction changes begin with the first paycheck issued in January 2020. See page 4 for 2020 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.

Actions to Take During Open Enrollment

If you want to change health plans or if you 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 for the first time, you must designate a Primary Care Provider (PCP) on this form.

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 new $2,700 Health Care Account maximum when planning how much to contribute for 2020.

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 2020.

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 wmich.edu/hr/forms.
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 $400 deductible instead of $800.

» 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>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>In-Network Coverage</td>
<td>Enhanced Benefit Level</td>
<td>Standard Benefit Level</td>
</tr>
<tr>
<td></td>
<td>Green text indicates the 2019 amount</td>
<td>If HBL wellness requirements are met</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
</tr>
<tr>
<td>In-Network Deductible</td>
<td>$800 ($700)</td>
<td>$1,600 ($1,400)</td>
<td>$400</td>
</tr>
<tr>
<td>In-Network Coinsurance</td>
<td>10% after deductible</td>
<td>0% after deductible</td>
<td>30% after deductible</td>
</tr>
<tr>
<td></td>
<td>(50% for select services)</td>
<td>(50% for select services)</td>
<td>(50% for select services)</td>
</tr>
<tr>
<td>In-Network Out-of-Pocket Maximum</td>
<td>$1,700 ($1,600)</td>
<td>$3,400 ($3,200)</td>
<td>$1,400</td>
</tr>
</tbody>
</table>

|                      | You Pay... | You Pay... | You Pay... |
| Preventive care      | $0         | $0         | $0         |
| Primary care provider | $30 copay | $20 copay | $30 copay |
| Blue Cross Online Visits™ (for health care) | $0 | N/A | N/A |
| Specialist           | $40 copay  | $30 copay  | Deductible, then $40 copay |
| Chiropractor         | $0, no deductible / coinsurance | $30 copay | $40 copay |
|                      | 12 visits per calendar year | 30 visits per calendar year | 30 visits per calendar year |
| Urgent care          | $50 copay  | $35 copay  | $50 copay  |
| Emergency room       | $150 copay | Deductible, then $150 copay | Deductible, then $150 copay |
|                      | (waived if you are admitted to the hospital) |          |          |
| Hospital services    | Deductible, then 10% coinsurance | Deductible, then $0 | Deductible, then 30% coinsurance |
| Diagnostic testing (x-ray, labs, etc.) | Deductible, then 10% coinsurance | Deductible, then $0 | Deductible, then 30% coinsurance |
| Advanced imaging* (MRI, CT, PET Scan, etc.) | Deductible, then 10% coinsurance | Deductible, then $0 | Deductible, then 30% coinsurance |
| Outpatient physical, speech, or occupational therapy (provided for rehabilitation) | Deductible, then 10% coinsurance | Deductible, then $30 copay | Deductible, then $40 copay |
|                      | 60 visits combined per calendar year | Within 60 consecutive days per calendar year | Within 60 consecutive days per calendar year |
| Outpatient mental health care | Deductible, then 10% coinsurance ($30 copay for Online Visits) | $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>$1,600 ($1,400)</td>
<td>$3,200 ($2,800)</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>30% after deductible</td>
<td>(50% for select services)</td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,400 ($3,200)</td>
<td>$6,800 ($6,400)</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](http://bcbsm.com/importantinfo).

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-staff](http://wmich.edu/hr/health-staff) for more details.
Prescription Drug Summary Comparison

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

| Sincdecuse Pharmacy - Preferred Pricing | 30 day retail | 90 day Retail (2.25x) |
| 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 | |
| Copay for a Tier 5 (non-preferred specialty) Rx** | 25% to a max of $240 | |

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

Prior Authorization (PA) / Step Therapy (ST)
PA/ST requires BCBSM/BCN approval before select prescription drugs are covered. This helps to ensure that members receive the most appropriate and cost-effective therapy.

Dental Plan Highlights
BCBSM/BCN uses the dental network found at mibluedentist.com.

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

You Pay...

| Class I – Preventive                               | $0, no deductible |
| Oral exam, cleanings, x-rays, etc.                 |                      |
| Class II – Basic                                   | Deductible, then 10% |
| Fillings, extractions, etc.                        |                      |
| Class III – Major                                  | Deductible, then 50% |
| Crowns, bridges, dentures, etc.                    |                      |
| Class IV – Orthodontia                              | 40%, no deductible  |
| Braces, appliances, etc.                           |                      |

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... You Pay...

| Exam                                              | $10 copay |
| Lenses, Frames and Contact Lenses (or any combination thereof) | $0 copay, $400 total allowance |

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-staff.
2020 Health Plan Pretax Payroll Deduction Amounts

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

### 24 Pay Periods

<table>
<thead>
<tr>
<th>Plan</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
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<tbody>
<tr>
<td>Community Blue PPO Plan</td>
<td>$57.38</td>
<td>$177.89</td>
<td>$263.48</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$47.38</td>
<td>$167.89</td>
<td>$253.48</td>
</tr>
<tr>
<td>Healthy Blue Living HMO Plan</td>
<td>$38.70</td>
<td>$119.14</td>
<td>$178.83</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$28.70</td>
<td>$109.14</td>
<td>$168.83</td>
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### 18 Pay Periods

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<td>$63.17</td>
<td>$223.86</td>
<td>$337.98</td>
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<td>$38.27</td>
<td>$145.52</td>
<td>$225.11</td>
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</table>

### Within 90 Days:

#### Step 1: See your primary care physician (PCP) in time for the doctor to submit your BCN Qualification Form.*

#### Step 2: Take an interactive health assessment by logging in as a member at bcbsm.com.

#### If you don’t meet the target for tobacco use or weight:

#### Within 120 Days:

#### Step 3: If a tobacco user, enroll in the BCN tobacco-cessation program. Program participation is required until you stop using tobacco.

#### Step 4: With a body mass index of 30 or more, join a BCN weight-management program**. Program participation is required until your body mass index falls below 30***.

*Qualification forms from office visits that occurred up to 180 days before the plan year begins are accepted.
**Consult with your BCN PCP before starting a regular exercise or weight-management program.
***If you wish to switch weight-management programs within the 120 day timeframe, call BCN customer service to initiate a change.

Keep Track Online
Log in to your member account at bcbsm.com to learn more about the Healthy Blue Living program requirements and to keep track of your steps.

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, Sincedusce Health Center, or your primary care provider.

If you complete the program requirements by the end of 2019, you will receive the wellness incentive during calendar year 2020. To maintain your participation status, you must complete program requirements every calendar year.

wmich.edu/wellness

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**Healthy Blue Living HMO Wellness Requirements**

**Healthy Blue Living** rewards members with lower out-of-pocket costs for committing to work toward certain health targets. The Healthy Blue Living plan has two levels: enhanced and standard.

**Enhanced level**

You automatically have the enhanced level for 90 days when you first enroll. To continue at the enhanced level, you must complete steps 1 and 2 within the first 90 days and steps 3 and 4 (if applicable) within the first 120 days of the calendar year.

**Current participants:** you will begin the calendar year with the same status that you have as of December 31, 2019. If you end 2019 in the standard level and meet the requirements within 90 days, you will be moved to the enhanced level retroactively to January 1st.

**Standard level**

If you don’t meet the requirements, everyone covered on your plan will move to the standard level 91 days after the start of your plan year. You’ll have the standard level through the rest of the calendar year.

**Within 90 Days:**

**Step 1:**

See your primary care physician (PCP) in time for the doctor to submit your BCN Qualification Form.*

**Step 2:**

Take an interactive health assessment by logging in as a member at bcbsm.com.

**If you don’t meet the target for tobacco use or weight:**

**Within 120 Days:**

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**2020 Health Plan Pretax Payroll Deduction Amounts**

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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 Blue 365. This program offers access to health and wellness deals exclusive to BCBSM members. Get discounts on fitness devices and equipment, medication management app, gym memberships, hearing aids, travel online personal training, nutrition and meal delivery services, and personal care. From bcbsm.com, log in or register, then click Member Discount with Blue365 at the bottom of your home page. From the Blue Cross app, log in or register, then select Discounts from the drop-down menu.

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** | $0 copay
**Behavioral Health Care** | $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** | download the BCBSM Online Visits™ app
**Web** | bcbsmonlinevisits.com
**Call** | 844-606-1608

Additional BCBSM tools are a click away; just log in to bcbsm.com and choose the Health and Well-Being tab

» My Health Assistant
» Symptom Checker
» My Pregnancy Checker
» The Daily Victory™ and Weigh Today apps
» Recipes
» Personal Health Record
» Health Trackers
» Medical Encyclopedia
» Message Board Exchanges

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 **$2,700 for the 2020 calendar year**. The full amount you elect is available for use as of January 1, 2020. You may carry over up to $500 of unused funds into the 2021 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 2020 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 2020 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

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

Notices
Please visit wmic.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: wmic.edu/hr and select your employee group (Staff Compensation System – Exempt Staff).
Get the App

Blue Cross Blue Shield Blul Care Network of Michigan
877-671-2583 (BCSM) - PPO
800-662-6667 (BCN) - HMO
bcbsm.com

Express Scripts
800-282-2881
express-scripts.com

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

Blue Cross Online Visits - PPO
877-671-2683
mibluedentist.com
800-877-7195
vsp.com

Sindecise Health Center
269-387-3287
wmich.edu/healthcenter

Western Wellness
269-387-3762
wmich.edu/wellness

Holtyn Associates
269-377-0198
holtynhpc.com

Student Recreation Center
269-387-4732
wmich.edu/rec
Location: Student Recreation Center

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

West Hills Athletic Club
269-387-0410
westhillsathletic.com
2001 South 11th Street
Kalamazoo, MI 49009-5448

HelpNet
800-969-6162
helpneteap.com

BASIC
800-444-1922 ext. 1
basiconline.com

Employee Assistance Program
800-969-6162
helpneteap.com

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

Life and Disability Insurance
888-937-4783
standard.com

Retirement Savings, Tax-Deferred Savings
800-842-2776
tiaa.org/wmich

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

This guide is available at wmich.edu/hr/openenrollment.

Design by Acrisire Benefits Group - 2019