September 30, 2019

Dear WMU Retiree Health Plan Participant:

This fall, Western Michigan University communications about your retiree health plan will move almost exclusively to electronic formats, including your WMU email and Human Resources web pages. As part of this change, the University’s open enrollment guide will be available online only, starting this fall. The guide will not be printed and mailed to you, as has been the practice in the past.

Going forward, WMU retiree health plan information will be available through the Human Resources (HR) website at wmich.edu/hr in combination with the Blue Cross Blue Shield of Michigan and Vision Service Plan websites. These changes are being implemented as part of cost containment measures. At this time, you will continue to submit health plan changes by obtaining the Health Plan PPO enrollment and changes form on our website. Go to wmich.edu/hr/forms/enrollment to either complete the form online, then print and sign it OR print it and complete it on paper. Please continue to submit paper forms to Human Resources for processing.

The University's open enrollment period for 2020 benefits begins Monday, October 28, and concludes Friday, November 15. Enclosed is a tip sheet about 2020 Open Enrollment and where to find your benefits information.

WMU Human Resources will occasionally send a mailing to your address of record, when required by regulations. Please see the enclosed important notice regarding your prescription drug coverage and Medicare.

Please take a moment to review the enclosed flier announcing the upcoming 2019 Benefits and Wellness Expo. We hope to see you at the expo on November 7. Your Open Enrollment guide will be available on the WMU Human Resources webpages by October 28, the opening day.

You may contact HR with any questions at hr-hris@wmich.edu or (269) 387-3620.

Sincerely,

Warren Hills, Ph.D.
Associate Vice President for Human Resources

Enclosures
Know Your Benefits

It’s All Online | WMU Benefits Information

Annual Open Enrollment
Beginning October 28, 2019, you can expect to find all of the benefits open enrollment information you need online. There will be links to benefits information, government notices, forms and your 2020 Open Enrollment Guide. Follow the steps below to locate your Open Enrollment Guide.

» Go to wmich.edu/hr/openenrollment.
» Select Retirees from the employee group list
» Click on 2020 Open Enrollment Guide: Know Your Benefits.

Plan Information
Watch for messages to your WMU email address. Throughout the year, you can view benefit plan information online at any time.

» Go to wmich.edu/hr.
» Select Employee Groups from the left column.
» Select Retirees.
» Click on Benefit Details.

From there, you can click on the various links to learn more about your benefits.

2020 Open Enrollment | October 28 – November 15

Some things to consider during Open Enrollment this year:

» If you want to cancel your current health plan, or add / drop any family members.
» Elections and rates are effective January 1, 2020.

If you do not wish to make any changes to your current benefits:
No action is needed. Your current benefit elections 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.

Are You Managing Your Benefits Online?
Most carriers offer a member portal as well as a mobile app for plan information on the go. Sign up and download the apps to stay engaged in your health care.
Know Your Numbers.

Western Wellness
Eight Dimensions of Wellness

**PEOPLE TO SEE**

- Blue Cross Blue Shield of Michigan
- Holtyn & Associates – Wellness
- WMU Sindicuse Health Center
- TIAA – Retirement Savings
- Office of Retirement Services (MPSERS)
- HelpNet – EAP
- BASIC – Flexible Spending Accounts
- Ascension (Borgess) Michigan at Work
- Bronson Hospital
- Various WMU Departments

**THINGS TO DO**

- Know Your Numbers Activities
- Health Risk Screenings
- Healthy Tips and Games
- Consultations
- Flu Shots
- Chair Massages
- Prize Drawings
- Food Samples
- Give Aways
- WMU Enrollment Info

**NUMBERS TO KNOW**

Grab a Record Keeper card when you arrive – use it to record:

- Blood Pressure
- Diabetes Risk
- Stroke Risk
- Body Composition
- Alzheimer Risk
- Hearing
- Grip Strength
- Sleep
- Vision

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