Know Your Benefits
Aviation Associates and R3 Research Associates

2020 Health Care Benefits Guide

Please review this guide to learn more about your 2020 health plan and flexible spending account choices and coverages. Payroll deduction amounts are inside.

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/forms for details.

New Hire Benefit Elections
The elections made during the first 30 days of employment as a benefits-eligible employee are effective on the date of hire or first day eligible and remain in effect through December 31, 2020.

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.

Government Notices
Please visit wmich.edu/hr to review these notices:
- Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
- Women’s Health and Cancer Rights Act (WHCRA) of 1998
- Children’s Health Insurance Program Reauthorization Act of 2009 (CHIPRA)
- 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

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/health-aviation or wmich.edu/hr/health-research3.

Actions to Take for New Hires

If you want to elect or waive your health plan coverage:
Complete a Health Insurance Enrollment and Change form.

If you plan to enroll in a Flexible Spending Account (FSA) election:
Complete a BASIC Flex Enrollment form.

Note: You may roll over up to $500 of Health Care FSA funds, consider that and the $2,700 Health Care Account maximum when planning how much to contribute for 2020.

All forms must be submitted to HR within 30 days of eligibility or a qualifying life event.

Forms are available in the HR office or at wmich.edu/hr/forms.
**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></th>
<th>Out-of-Network</th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Individual</td>
<td>Family</td>
<td>Individual</td>
<td>Family</td>
</tr>
<tr>
<td><strong>Deductible</strong></td>
<td>$1,000</td>
<td>$2,000</td>
<td>$2,000</td>
<td>$4,000</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>
</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>
</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).

### In-Network Pharmacy

<table>
<thead>
<tr>
<th></th>
<th>30 day retail</th>
<th>90 day mail order</th>
<th>90 day retail</th>
<th>30 day retail</th>
<th>90 day mail order</th>
<th>90 day retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Copay for a <strong>Tier 1</strong> (generic) Rx*</td>
<td>$10</td>
<td>$20</td>
<td>$25</td>
<td>$10</td>
<td>N/A</td>
<td>$22.50</td>
</tr>
<tr>
<td>Copay for a <strong>Tier 2</strong> (preferred brand) Rx</td>
<td>$40</td>
<td>$80</td>
<td>$100</td>
<td>$30</td>
<td>N/A</td>
<td>$67.50</td>
</tr>
<tr>
<td>Copay for a <strong>Tier 3</strong> (non-preferred brand) Rx</td>
<td>$80</td>
<td>$160</td>
<td>$200</td>
<td>$60</td>
<td>N/A</td>
<td>$135.00</td>
</tr>
<tr>
<td>Copay for a <strong>Tier 4</strong> (preferred specialty) Rx**</td>
<td>15% to a max of $150</td>
<td>15% to a max of $120</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Copay for a <strong>Tier 5</strong> (non-preferred specialty) Rx**</td>
<td>25% to a max of $300</td>
<td>25% to a max of $240</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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

### 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**.

**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 VisitsSM. Using your smartphone, 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 VisitsSM

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

2020 Health Plan Pretax Payroll Deduction Amounts

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

<table>
<thead>
<tr>
<th>Pay Periods</th>
<th>Individual</th>
<th>2-Person</th>
<th>Family</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>26 Pay Periods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Blue PPO Plan</td>
<td>$45.26</td>
<td>$142.35</td>
<td>$205.09</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$36.03</td>
<td>$133.12</td>
<td>$195.86</td>
</tr>
<tr>
<td><strong>24 Pay Periods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Blue PPO Plan</td>
<td>$49.03</td>
<td>$154.21</td>
<td>$222.18</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$39.03</td>
<td>$144.21</td>
<td>$212.18</td>
</tr>
<tr>
<td><strong>18 Pay Periods</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Community Blue PPO Plan</td>
<td>$65.37</td>
<td>$205.61</td>
<td>$296.24</td>
</tr>
<tr>
<td>With wellness incentive</td>
<td>$52.04</td>
<td>$192.28</td>
<td>$282.91</td>
</tr>
</tbody>
</table>

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 or your primary care provider.

If you complete the program requirements during 2020, you will receive the wellness incentive during calendar year 2020 and 2021. To maintain your participation status, you must complete program requirements every calendar year.

wmich.edu/wellness
Flexible Spending Accounts (FSAs) | BASIC

FSA elections must be renewed each year during Open Enrollment.

What You Need to Know

» A Flexible Spending Account (FSA) is a special account that you put money into that you use to pay for certain out-of-pocket health care and dependent care costs. You don’t pay taxes on the funds set aside.

» The money that you contribute to your FSA is deducted from each paycheck before taxes are taken out, lowering your taxable income and saving you money on taxes.

» The total amount of your pledge is divided by the number of pay periods remaining in the year and deducted each pay period.

» The amount you pledge can only be increased or decreased during the calendar year if you have a qualifying life event. If a qualifying life event occurs, the increase or decrease must correlate with the event. An example would be a change in childcare arrangements, which would allow you to make changes to your Dependent Care FSA pledge.

» You should retain all receipts in case there is a claim discrepancy or in the event that you are audited. You submit claims and receipts through the BASIC member portal to get reimbursed.

There are two types of FSA’s, each with their own unique set of rules:

Health Care FSA

- You may contribute up to $2,700 for the calendar year.
- The entire FSA pledged amount is available for you to use immediately.
- You are allowed to roll over up to $500 from one calendar year to the next. The “use it or lose it” rule applies to any remaining funds over $500.
- Funds can be used to pay for a variety of health care, dental, and vision products and services for you, your spouse, and your children (as defined by the IRS). The money you pay out-of-pocket toward deductibles, copays, and coinsurance for medical, prescription drug, dental, and vision services are eligible for reimbursement.
- Refer to the FSA guide for assistance with estimating eligible expenses and other information at wmich.edu/hr/forms/enrollment.

Dependent Care FSA

- You may contribute up to $5,000 (or $2,500 if you are married and file separate taxes) for the calendar year.
- Unlike the medical care flex account, you can only use what is currently available in your account.
- 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 by the end of the calendar year.
- Funds can be used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare, if both you and your spouse are working.

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 anytime, call 800-969-6162 or visit helpneteap.com and click on work life login.
Username: cowboy
Password: employee

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<table>
<thead>
<tr>
<th>Contacts</th>
<th>Just a call or click away…</th>
</tr>
</thead>
</table>
| **Blue Cross Blue Shield of Michigan**  
877-671-2583 (BCBSM) - PPO  
800-662-6667 (BCN) -HMO  
bcbsm.com  
800-282-2881  
express-scripts.com  
844-606-1608  
bcbsmonlinevisits.com | • Medical, Prescription Drug  
• Mail order prescription drugs - PPO  
• Blue Cross Online Visits - PPO |
| **Sindecuse Health Center**  
269-387-3287  
wmi.edu/healthcenter | • Medical, Pharmacy, Sports Medicine, Physical Therapy |
| **Western Wellness**  
269-387-3762  
wmi.edu/wellness | • Consortium of Health & Wellness Services and Resources |
| **Holtyn Healthcare**  
269-377-0198  
holtnhpc.com | • Wellness Program and Assessments |
| **WMU Student Recreation Center**  
269-387-4732  
wmi.edu/rec  
Location: Student Recreation Center | • University Recreation |
| **Unified Clinics**  
269-387-7000  
wmi.edu/unifiedclinics  
1000 Oakland Drive  
Kalamazoo, MI 49008-5361 | • Specialty Clinics |
| **West Hills Athletic Club**  
269-387-0410  
westhillsathletic.com  
2001 South 11th Street  
Kalamazoo, MI 49009-5448 | • West Hills Athletic Club |
| **HelpNet**  
800-969-6162  
helpneteap.com | • Employee Assistance Program |
| **BASIC**  
800-444-1922 ext. 1  
basiconline.com | • Flexible Spending Accounts |
| **WMU Human Resources**  
269-387-3620  
Fax: 269-387-3441  
wmi.edu/hr  
hr-ben@wmi.edu | • WMU Human Resources  
This guide is available at wmi.edu/hr/benefits-aviation or wmi.edu/hr/benefits-research3. |

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