What’s Inside

Open Enrollment Checklist .................................................................1
Benefits That Support Your Evolving Needs ........................................3
Community Blue PPO Medical Plan .................................................. 4
Prescription Drugs ............................................................................6
Pretax Payroll Deduction Amounts ....................................................7
Flexible Spending Accounts ...............................................................8
Contacts .............................................................................................9
There’s an App for That .................................................................10
Notices ...............................................................................................11
Open Enrollment Checklist

- Review your current benefits elections, and think about how your needs may be different next year.
  - Review your current benefit elections by logging into GOWMU, choose Employee Self-Service, then Benefits Details.
  - To find your 2021 plan information and forms, visit wmich.edu/hr/openenrollment, and select your Employee Group.
- Read this Benefits Enrollment Guide to learn what's new and changing for 2021.
- Visit the 2020 Benefits-Wellness Virtual Expo online, Nov. 2-20, at wmich.edu/hr/benefits-expo. Catch live events Monday, Nov. 2–Friday, Nov. 6.
- Complete a Health Insurance Enrollment and Change Form to add or drop coverage for yourself or your dependents. To add an eligible dependent 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.
- Enroll in a health care FSA and/or dependent care FSA for 2021 by completing and submitting a BASIC Flex Enrollment Form.
- Update your address on Employee Self Service > Benefits Details at GOWMU. Update your 403(b) plan beneficiaries at TIAA.
- Complete and submit enrollment and change forms—along with any required supporting documentation—to Human Resources by mail, fax or email by Friday, Nov. 20.

For additional information contact Human Resources.

If you don’t enroll

- You won't be able to contribute pretax dollars to a health care or dependent care flexible spending account (FSA).
- You and your covered dependents will have the same medical benefits you had in 2020.
- If you waived coverage in 2020, you will not have coverage in 2021.
- Unless you experience a qualifying life event (marriage, divorce, adding to your family, etc.), you will need to wait until the next Open Enrollment period to make changes to your benefits that take effect January 2022.
Open Enrollment is Nov. 2-20

Despite so much changing around us, there’s one constant you and your family can depend on: your WMU benefits.

Open Enrollment is your once-a-year opportunity to make changes to your benefits. Outside of experiencing a qualifying life event, like getting married or expanding your family, it’s the only time you can add or drop coverage for yourself or a dependent.

Please verify that the address we have for you is current on Employee Self Service at GOWMU. Visit TIAA to update your 403(b) beneficiaries.

If you make no changes to your current benefit elections, they’ll carry over to 2021, with one exception: To make pretax contributions to a health care flexible spending account (FSA) or a dependent care FSA in 2021, you must enroll.

Your elections take effect Jan. 1, 2021.

What’s new for 2021

Your plan options and coverage will not change for 2021, but please note the following:

• Payroll contributions will be adjusted. View your 2021 health plan payroll contributions on page 7.

• The Benefits-Wellness Expo has gone virtual this year, with webinars, videos and chat rooms. Visit the Expo online, Nov. 2-20, at wmich.edu/hr/benefits-expo. Don’t miss the live events Monday, Nov. 2–Friday, Nov. 6.

• If you have a health care flexible spending account:
  – You can roll over up to $550 of your unused 2020 health care FSA balance to use in 2021; you’ll forfeit anything over that amount.
  – BASIC’s new reimbursement bank card, website and mobile app make it easier than ever to manage your FSA. Learn more on page 8.
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 a tax-free way to save on out-of-pocket health and dependent care expenses.

Western Wellness

Your well-being matters—to you, your family and to WMU! That’s why we created Western Wellness, a consortium of services and resources to help you maintain and improve your health. And if better health isn’t reward enough, when you participate in the Western Wellness program, you’re eligible for the wellness incentive—a reduction in your health plan contributions ($240 for 2021). Here’s how it works:

To be eligible for the wellness incentive, you need to complete an annual health risk assessment, a biometric screening and a coaching session. If you complete the wellness incentive by the end of 2020, you’ll receive the wellness incentive in 2021. To retain the incentive year after year, you’ll need to complete the program requirements every calendar year.

For details, visit [wmich.edu/wellness](http://wmich.edu/wellness).
Community Blue PPO Medical Plan

The Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO plan includes prescription drug coverage and preventive care at no additional cost to you. The plan uses a specific network of providers and facilities to offer the highest-quality care at the lowest rates.

The plan 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 80% of expenses, and you’ll pay 20% coinsurance—up to an annual cap. If you contribute pretax dollars to a health care flexible spending account (FSA), you can use this money to cover eligible out-of-pocket health expenses.

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.

Plan highlights

- 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.
- You’ll pay more out of pocket if you use an out-of-network provider, and some services may not be covered.
- Includes 24/7/365 virtual care through Blue Cross Online Visits™.
- Sindecuse Health Center is in-network, including preferred pricing at Sindecuse Pharmacy.
- WMU Unified Clinics provide services to you and your family. Plan coverage and costs vary by service.
- Nationwide coverage through BCBS PPO networks.

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 no copay for a medical visit; for behavioral care, you’ll pay a $35 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.
What you pay for medical care

To understand the basics, start with this **overview**.

<table>
<thead>
<tr>
<th></th>
<th>Community Blue PPO (In-Network)</th>
<th>Community Blue PPO</th>
<th>Out-of-Network</th>
</tr>
</thead>
<tbody>
<tr>
<td>Deductible</td>
<td>$1,000 individual</td>
<td>$2,000 family</td>
<td>$2,000 individual</td>
</tr>
<tr>
<td></td>
<td>$2,000 family</td>
<td></td>
<td>$4,000 family</td>
</tr>
<tr>
<td>Coinsurance</td>
<td>20% after deductible (50% for select services)</td>
<td>40% after deductible (50% for select services)</td>
<td></td>
</tr>
<tr>
<td>Out-of-Pocket Maximum</td>
<td>$3,500 individual</td>
<td>$7,000 family</td>
<td>$5,000 individual</td>
</tr>
</tbody>
</table>

| Preventive care        | $0                        |                    |                |
| Primary care provider  | $35 copay                |                    |                |
| Blue Cross Online Visits | $0 copay (medical) | $35 copay (behavioral care) | |
| Specialist             | $35 copay                |                    |                |
| Chiropractor           | $0, no deductible/coinsurance (limited to combined 24-visit maximum per member, per year) | | |
| Urgent care            | $35 copay                |                    |                |
| Emergency room         | $150 copay (waived if admitted to the hospital or for accidental injury) | | |
| Hospital services      | 20% coinsurance after deductible | | |
| Diagnostic testing     | 20% coinsurance after deductible | | |
| Advanced imaging* (MRI, CT/PET Scan, etc.) | 20% coinsurance after deductible | | |
| Outpatient physical therapy, speech therapy, occupational therapy (for rehab) | 20% coinsurance after deductible (combined 60-visit maximum per member per calendar year) | | |
| Outpatient mental health care | 20% coinsurance after deductible ($35 copay for Blue Cross Online Visits) | | |

* Prior authorization required

For coverage details, review the Community Blue PPO plan Benefits at a Glance. You’ll find it on the HR website at [wmich.edu/hr](http://wmich.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 the medication type, fill quantity and where you fill the prescription. In addition to retail and mail-order pharmacy options, you can also fill your prescriptions at Sindecuse Pharmacy with preferred pricing.

What you pay
(In-network pharmacy)

<table>
<thead>
<tr>
<th>Tier (type)</th>
<th>30-Day Retail</th>
<th>90-Day Mail Order</th>
<th>90-Day Retail</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (generic)</td>
<td>$10 copay*</td>
<td>$20 copay*</td>
<td>$25 copay*</td>
</tr>
<tr>
<td>Tier 2 (preferred brand)</td>
<td>$40 copay</td>
<td>$80 copay</td>
<td>$100 copay</td>
</tr>
<tr>
<td>Tier 3 (non-preferred brand)</td>
<td>$80 copay</td>
<td>$160 copay</td>
<td>$200 copay</td>
</tr>
<tr>
<td>Tier 4 (preferred specialty)**</td>
<td>15% coinsurance, up to a maximum of $150</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Tier 5 (non-preferred specialty)**</td>
<td>25% coinsurance, up to a maximum of $300</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* 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.

Sindecuse Pharmacy Preferred Pricing

<table>
<thead>
<tr>
<th>Tier (type)</th>
<th>30-Day Fill</th>
<th>90-Day Fill</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier 1 (generic)</td>
<td>$10 copay*</td>
<td>$22.50 copay*</td>
</tr>
<tr>
<td>Tier 2 (preferred brand)</td>
<td>$30 copay</td>
<td>$67.50 copay</td>
</tr>
<tr>
<td>Tier 3 (non-preferred brand)</td>
<td>$60 copay</td>
<td>$135 copay</td>
</tr>
<tr>
<td>Tier 4 (preferred specialty)**</td>
<td>15% coinsurance, up to a maximum of $120</td>
<td></td>
</tr>
<tr>
<td>Tier 5 (non-preferred specialty)**</td>
<td>25% coinsurance, up to a maximum of $240</td>
<td></td>
</tr>
</tbody>
</table>

* 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 Express Scripts 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 Express Scripts.

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.
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 rate reduction, you must complete the Western Wellness program requirements.

<table>
<thead>
<tr>
<th></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>$47.33</td>
<td>$148.86</td>
<td>$214.48</td>
</tr>
<tr>
<td>With Wellness Incentive</td>
<td>$38.10</td>
<td>$139.63</td>
<td>$205.25</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>$51.27</td>
<td>$161.27</td>
<td>$232.35</td>
</tr>
<tr>
<td>With Wellness Incentive</td>
<td>$41.27</td>
<td>$151.27</td>
<td>$222.35</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>$68.37</td>
<td>$215.03</td>
<td>$309.80</td>
</tr>
<tr>
<td>With Wellness Incentive</td>
<td>$55.04</td>
<td>$201.70</td>
<td>$296.47</td>
</tr>
</tbody>
</table>
Flexible Spending Accounts

Your paycheck goes further when you set aside pretax dollars in a health care flexible spending account (FSA) or a dependent care FSA. That’s because you don’t pay federal or state income taxes on your contributions. BASIC is the administrator for both FSAs.

When you have an eligible expense, submit a claim for reimbursement through your BASIC account or with the BASIC mobile app. You’ll be reimbursed via your BASIC MyCash account. You can access those funds in three ways:

- Swipe your BASIC card at any merchant that accepts Mastercard.
- Make a withdrawal at an ATM (with a PIN), using your BASIC card.
- Transfer funds to a personal bank account online or with the BASIC mobile app.

Health care FSA

You can contribute up to $2,700 for 2021 and be reimbursed for IRS-approved health care expenses not covered by your medical plan. The full amount will be available for you to use on Jan. 1, 2021. Plan carefully; you may carry over up to $550 in unused funds to 2022, but you’ll forfeit any amount over that. You have until March 31, 2021, to submit 2020 expenses for reimbursement.

Dependent care FSA

You can contribute up to $5,000 a year to cover eligible day care for children and qualified elders (or $2,500 if married and filing a separate tax return), so you and your spouse can work. Just like a bank account, you can use only what is currently available in your account. Your annual contribution is divided and deposited into your FSA each pay period. You can then submit claims to reimburse yourself for dependent care expenses that you pay out of pocket. Be sure to budget carefully for 2021; you’ll forfeit any contributions you don’t spend by Dec. 31, 2021.

To contribute to an FSA in 2021, complete a **BASIC Flex FSA enrollment form**, and submit it by Nov. 20. FSA elections do not carry over from one year to the next. You can access your [FSA online](#) or through the BASIC mobile app.

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).
Call or email to schedule an appointment at the HR Service Center: Mondays, Wednesdays and Fridays, 10 a.m.-2 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

BASIC
Flexible spending accounts
(800) 372-3539
Website: cda.basiconline.com

Blue Cross and Blue Shield of Michigan
Community Blue PPO medical plan (BCBSM):
(877) 671-2583
Website: bcbsm.com

Blue Cross and Blue Shield of Michigan Online Visits
(844) 606-1608
Website: bcbsmonlinevisits.com

Express Scripts
Mail order prescription drugs—
(800) 282-2881
Website: express-scripts.com

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

Holtyn & Associates
Wellness program and assessments
(269) 377-0198
Website: holtynwellness.com

Sindecuse Health Center
Medical, pharmacy, sports medicine, physical therapy, massage therapy, nutrition counseling
(269) 387-3287
Website: wmich.edu/healthcenter
TIAA
Tax-deferred savings
(800) 842-2776
Website: tiaa.org/wmich

WMU Student Recreation Center
University Recreation
(269) 387-4732
Website: wmich.edu/rec

Unified Clinics
College of Health and Human Services
Specialty Clinics
(269) 387-7000
Website: wmich.edu/unifiedclinics
Location:
1000 Oakland Drive
Kalamazoo, MI 49008-5361

WMU Western Wellness
Health and wellness services and resources
(269) 387-3762
Website: wmich.edu/wellness

West Hills Athletic Club
(269) 387-0410
Website: westhillsathletic.com
Location:
2001 South 11th St.
Kalamazoo, MI 49009-5448

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.

Benefits by BASIC
App Store
Google Play

Blue Cross Blue Shield of Michigan
App Store
Google Play

BCBSM Online Visits
App Store
Google Play

Express Scripts
App Store
Google Play
Notices

You can review the following notices at w mich.edu/hr/benefits-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, visit w mich.edu/hr, and select your employee group to see the individual benefit summaries, contracts or policies.