



Know Your Benefits: 2021 Health Care Benefits Guide





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Your WMU Health Benefits

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.

You can find additional benefits information on the Human Resources webpage at wmich.edu/hr. Select your **Employee Group**, then select **Benefit details**.

Eligibility and Enrollment

As a full-time employee, you and your family are eligible for the health benefits described in this guide. You have the opportunity to enroll in benefits (or make changes to existing coverage if you have it):

- As a new employee
- During the annual Open Enrollment period (typically in the fall)
- When you experience a qualifying life event
- As a newly benefits-eligible employee

Your benefit elections take effect the day you begin work; unless you make changes, they'll roll over from year to year, with one exception: To make pretax contributions to a health care flexible spending account (FSA) or a dependent care FSA, you must make an election each year during annual Open Enrollment.

Enrolling as a new or newly benefits-eligible employee

You have 30 days from your start date to elect—or waive—health benefits for the current calendar year. Your elections will remain in effect through December 31, unless you experience a qualifying life event and make changes to your coverage.

You'll find additional information on the Human Resources webpage at wmich.edu/hr. Select your **Employee Group**, then select **Benefits enrollment information for new employees**.

When you're ready to enroll, visit wmich.edu/hr/forms, and select **Benefit Enrollment and Changes**. Complete the appropriate form(s), then **submit them to Human Resources within 30 days**.

Qualifying Life Events

Outside of annual open enrollment, you can make changes to your current benefit elections only if you experience a qualifying life event. These include losing other coverage, getting married or divorced, and having a baby or adopting a child. A change in childcare arrangements is also considered a qualifying life event and allows you to make changes to your Dependent Care FSA.

To make mid-year enrollment changes after a qualifying life event, visit wmich.edu/hr/forms, and select **Benefit Enrollment and Changes**. Complete the appropriate form(s), then **submit them to Human Resources within 31 days of the event**.



New Hire Checklist

- Read this Health Care Benefits Guide to learn about the health care benefits available to you. Choose the ones that are the best fit for you (and your family).
 - » To find additional plan information and forms, visit the Human Resources webpage at wmich.edu/hr. Select your **Employee Group**, then select **Benefit details**.
- Complete a [Health Insurance Enrollment and Change Form](#) to enroll in a health plan, and, if relevant, review the dependent eligibility criteria. To add a designated eligible individual to the health plan, also complete the [designated eligible individual enrollment form](#). Gather the supporting documentation you'll need to submit with the applicable forms.
- Enroll in a health care FSA and/or dependent care FSA for 2021 by completing and submitting a [BASIC Flex Enrollment Form](#).
- Complete and submit [enrollment forms](#)—along with any required supporting documentation—to [Human Resources](#) by mail, fax or email within 30 days of your start date.

If you don't enroll

- You and your dependents will not have WMU health benefits in 2021.
- Unless you experience a qualifying life event (loss of coverage, 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.

For additional information contact [Human Resources](#).



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.
- Upon completion of these steps, you’ll receive the premium reduction on each paycheck for 2021, beginning the next quarter.
- If you complete the wellness incentive by the end of 2021, you’ll receive the wellness incentive in 2022.
- To retain the incentive year after year, you’ll need to complete the program requirements every calendar year.

For details, visit 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 VisitsSM.
- Sincuse Health Center is in-network, including preferred pricing at Sincuse 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](#).

	Community Blue PPO	
	In-Network	Out-of-Network
Deductible	\$1,000 individual \$2,000 family	\$2,000 individual \$4,000 family
Coinsurance	20% after deductible (50% for select services)	40% after deductible (50% for select services)
Out-of-Pocket Maximum	\$3,500 individual \$7,000 family	\$5,000 individual \$10,000 family

	Community Blue PPO (In-Network)
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 (X-ray, labs, etc.)	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 additional information on the Human Resources website at 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)

	30-Day Retail	90-Day Mail Order	90-Day Retail
Tier 1 (generic)	\$10 copay*	\$20 copay*	\$25 copay*
Tier 2 (preferred brand)	\$40 copay	\$80 copay	\$100 copay
Tier 3 (non-preferred brand)	\$80 copay	\$160 copay	\$200 copay
Tier 4 (preferred specialty)**	15% coinsurance, up to a maximum of \$150		
Tier 5 (non-preferred specialty)**	25% coinsurance, up to a maximum of \$300		

* 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

	30-Day Fill	90-Day Fill
Tier 1 (generic)	\$10 copay*	\$22.50 copay*
Tier 2 (preferred brand)	\$30 copay	\$67.50 copay
Tier 3 (non-preferred brand)	\$60 copay	\$135 copay
Tier 4 (preferred specialty)**	15% coinsurance, up to a maximum of \$120	
Tier 5 (non-preferred specialty)**	25% coinsurance, up to a maximum of \$240	

* 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.

	Individual	2-Person	Family
26 Pay Periods			
Community Blue PPO Plan	\$47.33	\$148.86	\$214.48
With Wellness Incentive	\$38.10	\$139.63	\$205.25
24 Pay Periods			
Community Blue PPO Plan	\$51.27	\$161.27	\$232.35
With Wellness Incentive	\$41.27	\$151.27	\$222.35
18 Pay Periods			
Community Blue PPO Plan	\$68.37	\$215.03	\$309.80
With Wellness Incentive	\$55.04	\$201.70	\$296.47



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

Employee Assistance Program

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).



WESTERN MICHIGAN UNIVERSITY
Human Resources

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.



BASIC Benefits App

[App Store](#)

[Google Play](#)



BCBSM Online Visits

[App Store](#)

[Google Play](#)



Blue Cross Blue Shield of Michigan

[App Store](#)

[Google Play](#)



Express Scripts

[App Store](#)

[Google Play](#)



Notices

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



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