CATASTROPHIC HEALTH PLAN (BCBSM)

Blue Cross Blue Shield of Michigan

A nonprofit corporation and independent licensee of the Blue Cross and Blue Shield Association

The State will cover the full premium cost of this plan,* and you will receive a $50 rebate biweekly for being enrolled in the Catastrophic Health Plan. *Please refer to the FY 2015-2016 Insurance Rates Page.*

The State Catastrophic Health Plan provides benefits covering certain hospital, surgical and medical expenses that you or your enrolled family members may incur in connection with the treatment of an injury, disease or illness, only after all other benefits have been exhausted.

This is a hospitalization only plan designed to provide benefits only after all other available benefits have been paid for the effective treatment of non-occupational injuries, illness and diseases. A “non-occupational illness, injury, or disease” is an illness, disease or accidental injury to the body that is not caused by nor caused during any work for pay nor in any way results from an illness, disease or injury which does.

Benefits under this plan are payable only after you have covered those expenses equal to one month's basic salary (your deductible requirement). The maximum deductible for two or more covered persons in your family is limited to 1½ months of your base salary. If you are covered by a spouse who works for a non-State employer, that plan will generally cover those expenses not covered by this plan (for example, the expenses you incur in meeting this plan's deductible requirement, community-based services, prescriptions, etc.)

If your spouse's (non-State) employer will not cover you under their group plan because you are enrolled in any of the State-sponsored health care options, including the Catastrophic Plan, ***you can "opt out" completely and still receive the $50 biweekly cash payment*** (select "Health Waiver with Rebate"). You must be in pay status to receive this payment.

*Except for those employees in certain bargaining units who are hired on or after 1/1/00 who have a regular work schedule of 40 hours or less per bi-weekly pay period (not permanent-intermittent positions).