



# Insurance Open Enrollment

August 4, through August 29, 2014

CHANGES ARE COMING...

Insurance changes<sup>1</sup> will occur this year for many employees. Make sure to review your options, and then login to [www.mi.gov/selfserv](http://www.mi.gov/selfserv) during Insurance Open Enrollment to review or change your elections.

<b>Hired PRIOR to 4/1/2010</b>	<b>Hired ON or AFTER 4/1/2010</b>	<p><b>Effective October 12, 2014, benefit plans will no longer be separated by hire date.</b></p> <p><b>You are still able to choose from the State Health Plan PPO (BCBSM), or an HMO (depending on your zip code region).</b> However, some <a href="#">plan benefits</a> will change; review the following for general details:</p>
--------------------------------	-----------------------------------	--

Deductibles		Co-Pay		Coinsurance		Out-of-Pocket Max	
The amount you pay for expenses before the insurance plan will cover the remaining costs outside of co-pays.		A fixed amount you pay for a covered health care service, usually when you get the service. The amount will vary by the service provided.		(PPO Only) A percentage that you pay after the deductible is met. Once out-of-pocket max is reached coinsurance no longer applies.		The maximum dollar amount you could be required to pay for covered medical services during the plan year. Once this maximum amount is reached you will no longer pay any out-of-pocket costs for coinsurance, deductibles for covered services or co-pays <sup>2</sup> .	
State Health Plan PPO (BCBSM)	HMOs (BCN, HAP, Health Plus, McLaren, PHP, Priority)	State Health Plan PPO (BCBSM)	HMOs (BCN, HAP, Health Plus, McLaren, PHP, Priority)	State Health Plan PPO (BCBSM)	HMOs (BCN, HAP, Health Plus, McLaren, PHP, Priority)	State Health Plan PPO (BCBSM)	HMOs (BCN, HAP, Health Plus, McLaren, PHP, Priority)
Per Member \$400	Per Member \$125	Office Visit \$20	Office Visit \$20	10%	N/A	Per Member \$2,000	Per Member \$2,000
Per Family \$800	Per Family \$250	Chiropractic \$20	Chiropractic varies by plan			Per Family \$4,000	Per Family \$4,000
		ER not admitted \$200	ER not admitted \$200				
		Rx Generic \$10	Rx Generic \$10				
		Rx Brand \$30	Rx Brand \$30				
		Rx Brand Non-Formulary \$60	Rx Brand Non-Formulary \$60				

**Note:** Preventive services continue to be covered at 100% in-network, with no co-pays, deductibles or coinsurance.

**Plan Improvements:**

<p>Autism benefits will be covered by the State Health Plan PPO subject to the plan deductible and coinsurance. Coverage is already provided by HMOs as required by law.</p>	<p>All employees eligible for health benefits may choose from any HMO listed within their <a href="#">zip code region</a>.</p>	<p>MSEA - Other Eligible Adult Individuals (OEAI) coverage is now available for MSEA represented employees</p>	<p>Dental implants will be a covered benefit under Prosthodontics</p>	<p>Long Term Disability (LTD) premium rates will decrease, with the benefit plan remaining the same. Use the <a href="#">LTD Insurance Estimator</a> to review the new rates.</p>
--	--	--	---	---

This is only a summary, for additional details review the [Summary of Health Benefits Changes](#).

<sup>1</sup> Does not apply to MSP Troopers and Sergeants.  
<sup>2</sup> Prescription drug co-pays for HMOs apply toward the annual out-of-pocket maximum (OOPM) effective October 12, 2014. The State Health Plan PPO (BCBSM) prescription drug co-pays apply towards the annual OOPM beginning October 2015.

For further information call  
**MI HR Service Center**  
 Monday through Friday 8 a.m. to 5 p.m.  
 Toll Free: (877) 766-6447  
 Lansing Area: 517-335-0529  
 711 for Individuals with hearing loss