



Health, Dental, Vision, and Life Insurance Options

For State and State Police Retirees and
Defined Contribution Participants

This document outlines the insurance options available to retirees of the State Employees' and the State Police Retirement Systems and those in the State Defined Contribution plan. Read it carefully as you make decisions about your continued insurance coverage, and keep it as a reference for insurance contact information.

State Health Plan

Carriers

Blue Cross Blue Shield of Michigan (BCBSM) administers the basic (hospital) and major medical benefits of the State Health Plan. Medicare-eligible members will automatically be enrolled in the Medicare Advantage Group plan administered by BCBSM. State Police retirees who are not eligible for Medicare Parts A and B will continue coverage under the State Health Plan PPO. Your coverage is generally the same as your coverage as an active employee. For benefit information, contact **Blue Cross Blue Shield of MI** at (800) 843-4876, or go to www.bcbsm.com.

Magellan Behavioral Health administers the mental health benefits for enrollees in the State Health Plan until they are eligible for Medicare. For benefit information, call (866) 503-3158, or go to www.magellanassist.com. BCBSM administers mental health and substance abuse benefits for those enrolled in the Medicare Plus Blue Group and all State Police enrollees.

Express Scripts administers retail and mail order prescription drug benefits for enrollees in the State Health Plan. Enrollees will receive an Express Scripts card. Contact **Express Scripts** at (800) 505-2324, or go to www.express-scripts.com to obtain the mail order packet. Delta Dental and BCBSM Vision administer dental and vision benefits.

Medicare

When you become eligible for Medicare (at age 65 or after 24 months of social security disability eligibility), you *must* enroll in Medicare Part A (hospital) and B (medical). The Medicare Advantage Group plan will administer your coverage. If you do not enroll in Medicare Part B, you will remain in the State Health Plan PPO and be personally responsible for any medical expenses that would be covered by Medicare Part B. If you or your covered dependents become eligible for Medicare before the age of 65, OR you are a State Police retiree who is eligible for Medicare, apply for Medicare about three months before you're eligible. Call **Social Security** at (800) 772-1213 if you have questions or need assistance with enrolling. When you receive your Medicare card from Medicare, send ORS a completed *Insurance Enrollment/Change Request* including your Medicare numbers so you can be enrolled in the Medicare Advantage Group plan and your coverage and premiums can be adjusted. ***It is your responsibility to apply promptly. ORS cannot enroll you retroactively in the Medicare Advantage plan, nor can we make adjustments for premiums paid before your application is processed.***

Medicare D is a prescription drug program introduced by the federal government in 2006. **DO NOT SIGN UP FOR MEDICARE D.** Your State Health Plan includes prescription drug benefits as part of your health care coverage.

State Health Plan ID Cards

BCBSM will issue a State Health Plan ID card that indicates the type of coverage you have. It is issued in the name and contract number of the account owner. If you're enrolled in BCBSM, you will automatically receive an Express Scripts card for your prescription coverage. You will also receive a card from Magellan Behavioral Health for mental health benefits, if applicable.



www.michigan.gov/ors



P.O. Box 30171
Lansing, MI 48909-7671



(517) 322-5103 (Local)
(800) 381-5111

State HMO Plans

The following five Health Maintenance Organizations (HMOs), serving different areas of the state, are available.

Blue Care Network	800-662-6667	www.mibcn.com
Health Alliance Plan	800-422-4641	www.hap.org
HealthPlus	800-332-9161	www.healthplus.com
Physician's Health Plan of Mid-Michigan (Lansing)	800-832-9186	www.phpmm.org
Priority Health	800-446-5674	www.priorityhealth.com/som

To enroll in one of these HMOs, contact the HMO to request an application. Send the completed application to ORS with your retirement application or *Insurance Enrollment/Change Request* and proofs. If you do not receive your ID card within 10-14 days of your effective date or you have questions about your benefits, contact the HMO directly.

Dental Insurance

A state-sponsored dental insurance plan is available through *Delta Dental of Michigan*. The company issues ID cards. Direct your questions about receiving your dental insurance cards to **Delta Dental** at (800) 524-0150. You can find additional information at www.deltadentalmi.com. The Delta Dental Consumer Toolkit provides online access to information about your benefits, dependents covered, claims being processed or previously paid, and even allows you to print a copy of your ID card. Select Toolkits/Consumer Toolkit from the Delta Dental home page or go directly to the Consumer Toolkit at www.consumertoolkit.com.

Vision Coverage

Blue Cross Blue Shield of Michigan is the current vision insurance carrier. The company issues Vision Plan ID cards, but if you have State Health Plan coverage, you may receive a single card for both your health and vision plans. Direct your questions about receiving your vision insurance cards to **BCBSM** at (800) 843-4876.

Life Insurance

Life insurance for you and your currently covered dependents will continue to be paid by the state if you meet both age and service requirements when you leave employment. If you do not meet the age requirements at that time, you waive your right to a state-paid life insurance. Defined Contribution plan participants must contact our office *before* terminating employment to continue life insurance coverage. State and State police retirees will automatically be enrolled when they apply for retirement.

The amount of your life insurance is 25% of the amount you carried while working. Your dependent's coverage is \$1,000 regardless of the amount carried while you were employed. **Note:** Be sure to keep your beneficiary designation current by completing the *Life Insurance Beneficiary Designation Form* (R0782GHB).

Civil Service holds the only copy of this group policy. However, ORS will send you a letter stating the amount of your life insurance. Keep this letter with your important records since it serves as verification of your coverage.

Conversion Rights

You may convert the remaining 75% of your "active" life insurance to a private direct pay policy by applying for and submitting payment for the policy within 31 days after your group insurance terminates. You may also convert the amount by which the dependent policy was reduced. Rates and the application are available from your human resource office, where a portion of the conversion application will need to be completed. If assistance is needed, your HR official should contact the **Employee Benefits Division** at (517) 373-7977 or toll free at (800) 505-5011.

Other Life/Accidental Death Policies

With the exception of the Reliastar life insurance policy (available to State Police retirees), Minnesota Life is the only life insurance policy whose contract allows continuation of coverage after you terminate employment through ORS. Direct your questions regarding continuation of other life or accidental death policies to either your human resource office or the insurance carrier.