

2019-2020 Retiree Benefits Bulletin

Civil Service Commission
State of Michigan

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CONTACT: ORS Customer Service www.mi.gov/orsmiaccount	TELEPHONE NUMBER: 800-381-5111 Toll-Free

Benefit Enhancements & Insurance Rates

The Employee Benefits Division is pleased to announce important changes to retiree benefits taking effect in October 2019 and January 2020. Please review this document carefully to see how these changes may affect you.

The 2019-2020 fiscal year will include October 1, 2019 enhancements to the eyeglass frame allowance and a reduction in the telemedicine copay. Effective January 1, 2020 the State Health Plan PPO will convert from the current Medicare supplemental plan to a Medicare Advantage (MA) plan for most Medicare eligible retirees. Current benefits, copays, coinsurance, and deductibles continue under the new MA plan. There are also plan enhancements. See page 2 for further information.

Please review the rates as some premiums have changed. Premiums will be reflected in October 2019 pension checks and can be found beginning on page 9 of this bulletin and on the [Insurance Rates](http://www.mi.gov/employeebenefits) section of the EBD website, www.mi.gov/employeebenefits.

Watch your mailbox and email inbox for important updates from insurance third party administrators. Blue Cross Blue Shield of Michigan (BCBSM) will be sending new ID cards to all members, and MA-eligible members will receive a pre-enrollment packet in the mail with important information about the MA plan. OptumRx will send formulary, pharmacy, and Explanation of Coverage documents electronically. Members may request a hard copy of the documents by contacting OptumRx customer service.

Basic information about retiree insurance and eligibility is available on the Office of Retirement Services (ORS) website, www.mi.gov/ors, by selecting *State Employees Retirement System* from the navigation on the left. To view Defined Benefit (DB) post-retirement insurance information, select the DB retirement plan, *After Retirement*, then *Your Insurance Benefits*. To view Defined Contribution post-retirement insurance information, select the DC retirement plan then *Forms and Publications*. Links to insurance carrier webpages can be found at www.mi.gov/employeebenefits.

Benefit Enhancements

Effective October 1, 2019

State Vision Plan: Increased Frame Allowance¹

Effective October 1, 2019 under the State Vision Plan, eyeglass frames allowance will increase from \$100 to \$150 when eyeglasses are purchased from an in-network provider. The member is responsible for any cost exceeding this allowance minus the \$7.50 copayment (one copayment applies to both frame and lenses).

New Behavioral Health and Substance Abuse Administrator

Effective October 1, 2019, BCBSM will replace Magellan Health as the State Health Plan (SHP) PPO Behavioral Health/Substance Abuse carrier. Current SHP PPO enrollees will be automatically transitioned with no gap or changes in coverage. New SHP PPO membership ID cards will be mailed to all members in late September. BCBSM will partner with New Directions for services to non-Medicare and Medicare eligible retirees who remain in the SHP PPO.

Telemedicine Copay Reduced from \$20 to \$10¹

Effective October 1, 2019 non-Medicare eligible retirees and dependents will have access to Telemedicine benefits at a reduced copay of \$10. This reduction will apply to MA members in the Blue Care Network, Health Alliance Plan, and Priority Health plans, effective January 1, 2020. Telemedicine visits allow you to meet with a doctor using a video-chat tool to help treat minor illnesses such as colds, sinus or respiratory infections, sprains, or rashes. The online doctors can even send prescriptions directly to your pharmacy. Telemedicine and online healthcare do not replace your relationship with your primary care physician.

New Medicare Advantage Plan for Medicare Eligible Retirees

Effective January 1, 2020

The State Health Plan PPO is moving to a Medicare Advantage (MA) plan¹ from the current Medicare Supplemental plan. The name of the plan as well as the name on the new ID card will change from SHP PPO supplemental plan to Medicare Plus Blue GroupSM PPO. BCBSM continues to administer the benefits. Current copays, coinsurance, deductibles, and out-of-pocket maximums continue.

Under the Medicare Plus Blue GroupSM PPO, members will have one comprehensive Medicare health plan, one Medicare Plus Blue GroupSM PPO ID card, and one Explanation of Benefits. In addition to the same benefits and wide network currently covered under the SHP PPO supplemental plan, enhanced benefits covered by the State of Michigan include a telemedicine benefit with a \$10 copay, care management, and Silver-Sneakers, a program providing membership in a network of health clubs and exercise classes with 15,000 participating U.S. locations.

The MA plan will not affect prescription drug, dental, or vision coverage. These will continue to be administered separately by OptumRx, Delta Dental of Michigan, and EyeMed, respectively. Behavioral Health/Substance Abuse benefits will be administered by BCBSM.

It is important to note that individuals may only be enrolled in one MA plan. If you have coverage in another plan such as through a spouse's employer you must choose which plan you want to keep. All Medicare Eligible SHP PPO members will automatically be enrolled in the State's MA plan unless you opt out. Information on how to opt out will be included in the pre-enrollment packet you will receive in the mail from BCBSM. If you opt out of the State's MA plan, you may remain in the current supplemental plan provided you remain enrolled in another MA plan and continue to pay your Medicare Part B premium.

Informational meetings will be held throughout the state for all Medicare-eligible retirees to explain the MA plan. See page 7 for meeting date information. Additional resources can be found at www.mi.gov/employeebenefits by selecting *Retiree Information* from the Quick Links menu on the right.

Watch your mail for additional information from BCBSM regarding the new MA plan.

¹These changes do not apply to persons retiring from the State Police enlisted unit on or after October 1, 1987.

Medicare Eligibility and Enrollment

Medicare eligibility impacts your State of Michigan coverage whether or not you are enrolled. As a retiree, once you or your dependent becomes Medicare eligible (generally at age 65), your State retiree health care coverage becomes your secondary insurance. You must enroll in Medicare Part A (hospital) and Part B (medical) upon becoming eligible. Your enrollment in Part D (prescription) will be automatic. Be sure to provide your Medicare number to ORS as soon as possible to help ensure coordination of benefits. Refer to the [ORS website](#) for details on the different ways to provide your Medicare number to ORS.

If you began receiving Social Security benefits before you become Medicare eligible, you may automatically be enrolled in Medicare Part A and Part B. If you are not receiving Social Security benefits before you become Medicare eligible, you must take action to enroll. You can enroll or confirm enrollment in Medicare Part A and Part B in the following ways:

- Online at www.socialsecurity.gov
- Call Social Security at 1-800-772-1213 (TTY users 1-800-325-0778), Monday–Friday, 7:00 a.m.–7:00 p.m.
- In person at your local Social Security office

Enrolling and Making Changes If Medicare Eligible at Age 65. If you are *already enrolled* in state-sponsored retiree health and prescription-drug insurance and you, your spouse, or your dependent becomes eligible for Medicare at age 65:

- Be sure to enroll in both Medicare Parts A and B three months before turning 65. You will be contacted if your insurance carrier needs additional information.
- Tell ORS your Medicare number and Part A and B effective date. Doing this more than one month before the month you turn 65 will ensure no gap in coverage as you change to a Medicare compatible plan. Refer to the [ORS website](#) for details on the different ways you can get this information to ORS.

If you are *enrolling* in state-sponsored retiree health and prescription drug insurance and you, your spouse, or your dependent is also eligible for Medicare at the time of enrollment:

- Be sure to enroll in both Medicare Parts A and B three months before enrolling in retiree insurance.
- Submit your completed online insurance enrollment at www.mi.gov/orsmiaccount (or submit an [Insurance Enrollment/Change Request](#) form by mail or fax to ORS). Coverage will begin the first day of the second month after ORS receives your request and all required proofs².

Note: Plan changes for Medicare-eligible enrollees are always effective the first day of the second month after a request and all required proofs have been received.

Enrolling and Making Changes If Medicare Eligible Before Age 65. If you are *already enrolled* in state-sponsored retiree health and prescription-drug insurance and you, your spouse, or your dependent becomes eligible for Medicare before age 65:

- Be sure to enroll in both Medicare Parts A and B.
- Tell ORS your Medicare number and Part A and B effective date. Doing this will change your coverage to a Medicare-compatible plan that will take effect on the first day of the second month after ORS receives your Medicare information. Refer to the [ORS website](#) for details on the different ways you can get this information to ORS.

²Explanation of proofs can be found on Page 3 of the [Insurance Enrollment/Change Request](#) form.

Insurance Enrollments and Change Requests

Making Changes

If you are currently enrolled but wish to make changes to your state-sponsored retiree health, prescription drug, dental, or vision insurance plans, go to www.mi.gov/orsmiaccount to log in to your miAccount, or use the [Insurance Enrollment/Change Request](#) form available on the ORS website at www.mi.gov/ors. Simply select your retirement system, go to the Forms and Publications page, and print the form. Send the completed form and required proofs³ to:

Office of Retirement Services
P.O. Box 30171
Lansing, MI 48909

If you are considering changing to an HMO plan, please remember that HMO plan availability is based on location. Visit the Employee Benefits Division website at www.mi.gov/employeebenefits to access the *Resources & Tools* tab and select the [Zip Code Tool](#) link from the list.

If you change your address, be sure to update ORS. You must have a physical address (not a post office box) to be eligible for Medicare and State Health Benefits.

Enrollment Waiting Period

As a pension recipient, you are not restricted to an open enrollment window to enroll in or make changes to your insurance plans.

Changes to enrollments or new enrollments that occur later than the month you terminate employment normally take effect the first day of the sixth month after ORS receives your enrollment form and all required proofs³.

Coverage can begin sooner when you or a dependent has an involuntary loss of other group coverage or a change in your family status (e.g., marriage, death, divorce). Be sure to send ORS your completed insurance enrollment online at www.mi.gov/orsmiaccount or an [Insurance Enrollment/Change Request](#) form, along with proof of your loss of coverage within 30 days of the event. If anyone being added has Medicare, coverage will take effect the first day of the second month after ORS receives your request and all required proofs³. Otherwise, coverage will take effect the first day of the month after ORS receives your request and all required proofs.

Changing Plans. To change your insurance plan, log in to www.mi.gov/orsmiaccount and click on Insurance Coverage, or complete the [Insurance Enrollment/Change Request](#) form and return it to ORS along with all required proofs³. If you are currently enrolled in any health insurance plan with the retirement system, you can change your enrollment to another plan regardless of your Medicare status. Your change in coverage will be effective the first day of the second month after your request and required proofs are received. For example, if ORS receives your change request and any required proofs on January 10, your coverage with the new plan will begin on March 1.

³Explanation of proofs can be found on Page 3 of the [Insurance Enrollment/Change Request](#) form.

State Health Plan PPO Members

Durable Medical Equipment, Prosthetics and Orthotics, and Medical Supplies. Services for you and your dependents are administered through BCBSM. To receive services without any out-of-pocket costs for non-Medicare retirees, you must use a participating BCBSM provider. If services are received from a non-participating provider, you will be responsible for 20% of the approved amount plus the difference between the charge and the BCBSM-approved amount. To receive services without any out-of-pocket costs for Medicare retirees, you must seek services from a provider that participates with Medicare. Effective January 1, 2020 those members enrolled in the MA plan must seek services from participating providers.

Hearing Aid Discount

This benefit will allow retirees and their dependents significant savings on hearing aids through TruHearing[®]. TruHearing[®] provides exclusive savings of 30% to 50% off the retail price of deluxe hearing aids. For more information regarding these savings and national participating providers, call TruHearing[®] Customer Care at 844-207-1684. This benefit is available through the State Health Plan PPO and the Medicare Plus Blue GroupSM PPO administered by BCBSM, partnered with TruHearing[®].

Vision & Dental Plans

Effective October 1, 2019, under the State Vision Plan, administered through EyeMed, the eyeglass frames allowance will increase from \$100 to \$150 when eyeglasses are purchased from an in-network provider. The member is responsible for any cost exceeding this allowance minus the \$7.50 copayment (one copayment applies to both frame and lenses).

The frame allowance remains \$100 for **persons retiring from the State Police enlisted unit on or after October 1, 1987.**

There are no changes to the State Retiree Dental Plan, administered by Delta Dental of Michigan for the 2019–2020 fiscal year.

For questions contact:

Office of Retirement Services (ORS)

Toll-Free 800-381-5111

www.mi.gov/orsmiaccount

State Health Plan PPO

STATE HEALTH PLAN PPO

Blue Cross Blue Shield of Michigan

800-843-4876

www.bcbsm.com/som

PRESCRIPTION DRUG PROGRAM

OptumRx

Non-Medicare Retirees: 866-633-6433

Medicare Eligible Retirees: 866-635-5941

www.optumrx.com/SOM

BEHAVIORAL HEALTH AND SUBSTANCE ABUSE SERVICES

Blue Cross Blue Shield of Michigan

Claim & Benefit Inquiries: 800-843-4876

Referrals & Clinical Assistance:

Non-Medicare & Medicare Supplemental Retirees (New Directions): 866-503-3158

Medicare Advantage Retirees: 888-803-4960

www.bcbsm.com/som

Health Maintenance Organizations (HMOs)

BLUE CARE NETWORK (BCN)

800-662-6667

www.bcbsm.com/som

HEALTH ALLIANCE PLAN (HAP)

800-422-4641

www.hap.org

PHYSICIANS HEALTH PLAN (PHP)

517-364-8500 or 800-832-9186

www.phpmichigan.com

PRIORITY HEALTH

800-446-5674

www.priority-health.com

State Vision Plan and State Dental Plan

STATE VISION PLAN

EyeMed

833-279-4355

www.eyemedvisioncare.com

STATE DENTAL PLAN

Delta Dental Plan of Michigan

800-524-0150

www.deltadentalmi.com

2019 Michigan Retiree Medicare Advantage Meeting Schedule

Date	Time	City	Address
10/14	9am-11am	Escanaba	Escanaba Highland Golf Club, 3011 US-2, Escanaba, MI
10/14	2pm-4pm (CST)	Crystal Falls	Crystal Falls Township Hall, 1384 US-2, Crystal Falls, MI (Note: Central Time Zone)
10/15	9am-11am	Houghton	Michigan Tech University, Memorial Union - Ballroom A1, 1400 Townsend Dr., Houghton, MI
10/15	2pm-4pm	Baraga	Ojibwa Senior Center, 208 Main Avenue., Baraga, MI
10/16	9am-11am & 3pm-5pm	Marquette	Marquette Township Hall, 1000 Commerce Dr., Marquette, MI
10/17	9am-11am	Munising	Holiday Inn Express Munising, E8890 M-28, Munising, MI
10/17	1pm-3pm	Newberry	Luce County Health Department, 14150 Hamilton Lake Rd., Newberry, MI
10/18	10am-12pm	Kincheloe	Kinross Township Hall, 4884 W. Curtis St., Kincheloe, MI
10/21	10am-12pm & 2pm-4pm	Lansing	Foster Community Center, 200 N Foster Ave., Lansing, MI
10/24	10am-12pm & 1pm-3pm	Royal Oak	First Presbyterian Church of Royal Oak, 529 Hendrie Blvd., Royal Oak, MI
10/25	9am-11am	Mt. Pleasant	Isabella Commission on Aging, 2200 S. Lincoln Rd., Mt. Pleasant, MI
10/28	10am-12pm, & 1pm-3pm	New Hudson	BCBSM Lyon Meadows, 53200 Grand River Ave., New Hudson, MI
10/29	9am-11am	Alpena	Alpena Community College Granum Theatre (CTR 107), 665 Johnson Street, Alpena, MI
10/29	2pm-4pm	Roscommon	RAM Conference Center, 104 Conservation Dr., Roscommon, MI
10/30	9am-11am	Traverse City	NW Michigan College University Center, Room 215-217, 2200 Dendrinos Dr., Traverse City, MI
10/30	2pm-4pm	Manistee	Days Inn Manistee, 1462 Manistee Hwy., Manistee, MI
10/31	10am-12pm,	Cadillac	Wexford-Missaukee Career Technical Center, Lake Superior Room, 9901 East 13th St., Cadillac, MI
11/01	10am-12pm & 1pm-3pm	Lansing	Michigan State Police, 1917 Conference Room, 7150 Harris Dr., Dimondale, MI
11/05	9am-11am	St. Joseph	Holiday Inn Express, 3019 S. Lakeshore Dr., St. Joseph, MI
11/05	2pm-4pm & 5pm-7pm	Portage	Portage/Kalamazoo, Homewood Suites, 500 Trade Centre Way, Portage, MI
11/07	10am-12pm & 1pm-3pm	Lansing	Foster Community Center, 200 N Foster Ave., Lansing, MI
11/08	9am-12pm & 1pm-3pm	Lansing	MDOT Aeronautics Building, 2700 Port Lansing Rd., Lansing, MI
11/12	9am-11am	Waterford	Holiday Inn Express, 4350 Pontiac Lake Rd., Waterford Twp., MI
11/12	2pm-4pm	Port Huron	Council on Aging, 600 Grand River Ave., Port Huron, MI – Cancelled Due to Weather
11/13	10am-12pm	Lapeer	Lapeer Center Building, 425 County Center St., Lapeer, MI
11/13	2pm-4pm	Grand Blanc	Price Crane Robinsons VFW Post 4642, 105 Mill St., Linden, MI
11/14	10am-12pm	Caro	Tuscola County Medical Care Community, 1285 Cleaver Rd., Caro, MI
11/14	2pm-4pm & 5pm-7pm	Saginaw	Holiday Inn Express Saginaw, 2501 Tittabawassee Rd., Saginaw, MI
11/15	10am-12pm & 2pm-4pm	Detroit	Detroit at DoubleTree by Hilton Hotel, Detroit – Dearborn, 5801 Southfield Fwy, Detroit, MI
11/18	10am-12pm & 2pm-4pm	Grand Rapids	St. Matthew Lutheran Church, 5125 Cascade Rd SE, Grand Rapids, MI
11/18	2pm-4pm	Muskegon	Annis Water Resources Institute (GVSU), Multi-Purpose Room, 740 W. Shoreline Dr., Muskegon, MI
11/19	9am-11am	Ionia	Ionia County Commission on Aging, 115 Hudson St., Ionia, MI
11/20	10am-12pm & 2pm-4pm	Detroit	Detroit at DoubleTree by Hilton Hotel, Detroit – Dearborn, 5801 Southfield Fwy, Detroit, MI
11/21	10am-12pm	Jackson	Jackson Commonwealth Commerce Center, Room 400, 209 E. Washington Ave., Jackson, MI
11/21	2pm-4pm	Saline	Saline Area Senior Center, 7190 N. Maple Rd., Saline, MI
11/22	10am-12pm	Adrian	Carlton Lodge, 1629 W. Maumee St., Adrian, MI

Note: This list has been modified from the original mailed version to accommodate additional meetings and changes.

2019 Michigan Retiree Out-of-State Medicare Advantage Meeting Schedule

Arizona Meeting Locations

Date	Time	City	Address
12/2	10am-12pm	Scottsdale	Courtyard Scottsdale Salt River, 5201 N. Pima Road, Scottsdale, AZ 85250
12/2	2pm-4pm	Scottsdale	Courtyard Scottsdale Salt River, 5201 N. Pima Road, Scottsdale, AZ 85250
12/3	10am-12pm	Tucson	Best Western Tucson Intl. Airport Hotel & Suites 6801 S. Tucson Blvd., Tucson, AZ 85756
12/3	2pm-4pm	Tucson	Best Western Tucson Intl. Airport Hotel & Suites 6801 S. Tucson Blvd., Tucson, AZ 85756

Florida Meeting Locations

Date	Time	City	Address
12/9	10am-12pm	Gainesville	Holiday Inn Gainesville-University CTR, 1250 W University Ave. Gainesville, FL 32601
12/9	2pm-4pm	Gainesville	Holiday Inn Gainesville-University CTR, 1250 W University Ave. Gainesville, FL 32601
12/10	10am-12pm	Lakeland	Hilton Garden Inn Lakeland, 3839 Don Emerson Drive, Lakeland, FL 33811
12/10	2pm-4pm	Lakeland	Hilton Garden Inn Lakeland, 3839 Don Emerson Drive, Lakeland, FL 33811
12/11	10am-12pm	Ft. Myers	Holiday Inn Ft. Myers Airport, 9931 Interstate Commerce Drive, Ft. Myers, FL 33913
12/11	2pm-4pm	Ft. Myers	Holiday Inn Ft. Myers Airport, 9931 Interstate Commerce Drive, Ft. Myers, FL 33913
12/12	10am-12pm	Hollywood	Holiday Inn Ft. Lauderdale Airport, 2905 Sheridan St., Hollywood, FL 33020
12/12	2pm-4pm	Hollywood	Holiday Inn Ft. Lauderdale Airport, 2905 Sheridan St., Hollywood, FL 33020

Note: This list has been modified from the original mailed version to accommodate additional meetings.

Insurance Rates

Premiums can be found on the [Insurance Rates](#) page of the Employee Benefits Division website, www.mi.gov/employeebenefits, or by visiting the following link:

[https://www.michigan.gov/mdcs/
employeebenefits/rates](https://www.michigan.gov/mdcs/employeebenefits/rates)