

DEPARTMENT OF CIVIL SERVICE
Employee Benefits Division
PO Box 30002, Lansing, Michigan 48909
EMPLOYEE BENEFITS BULLETIN

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Benefits Bulletins are issued to employees and others to communicate general benefits information.

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Employee Benefits Division

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Subject:

**New Benefit Changes During Fiscal Year 2004/2005
For Members of the State Police Enlisted Unit**

This is a summary of benefit changes that will come about as the result of collective bargaining for members of the State Police Enlisted Unit.

- **Effective October 1, 2004**, the State Health Plan will become a Preferred Provider Organization (PPO). Blue Cross-Blue Shield of Michigan (BCBSM) will administer this program. A PPO provides health benefits using providers and facilities that are "in-network", meaning the providers and facilities have agreed to accept a discounted fee from BCBSM in order to be "in-network". Individuals will be able to seek services from either "in-network" or "out-of-network" providers; however, the amount of applicable out-of-pocket expenses will be much lower for services from an "in-network" provider. Attached is a comparison sheet showing benefits under the PPO (in and out-of-network).

Please note: Effective January 1, 2005, the deductibles under this program will be \$200/\$400 for in-network services and \$500/\$1,000 for out-of-network services. You may wish to contact your provider to find out whether he/she is an in-network BCBSM PPO provider.

- **Effective October 1, 2004**, BCBSM is entering into an arrangement for the State of Michigan active and retired Troopers for a program to provide Durable Medical Equipment, Prosthetics, Orthotics, and medical Supplies (DME/P&O).

This program follows the same medical policy guidelines as Medicare and Blue Cross Blue Shield of Michigan. Also, there is no change to benefits currently covered under the State Health Plan. State of Michigan active and retired Troopers that use the network have no co-pays or deductibles. Members (including Medicare) must use a network provider or there is an out-of-pocket expense.

If you are currently receiving services, you will be contacted prior to October 1, 2004, to confirm that the services you are receiving are being provided by a network provider. If your current provider is not a network provider, you and your provider will be contacted and arrangements will be made to either pay your services in-network for the duration of need or to arrange to transition you to a network provider in order to avoid any out-of-pocket cost.

Information regarding the vendor for this program will be communicated at a later date. Additionally, you will receive detailed information regarding all the specifics of this program.

- **Effective October 1, 2004**, BlueHealthConnection (BHC) will replace Coordinated Care Management (CCM) for State Health Plan active and retired Troopers. BHC, which was named a best-in-class program this year by Deloitte Consulting, is BCBSM's integrated personal health care management program that combines the services you may need into a single program. With BHC, you will have access to a 24-hour nurse help line and programs to help you get better, stay healthy or live with a chronic illness. No matter what your condition or question, registered nurses can provide the information and guidance you will need to make the best possible health care choices.

BHC uses a single point of contact to bring together the strengths of Blues programs such as a 24-hour health coach hotline, [Blue HealthLine](#), and [PersonalPath](#), BCBSM's interactive health information website.

Detailed information regarding the various aspects of this program will be mailed to you in September.

- **Effective October 1, 2004**, for persons enrolled in the State Health Plan PPO, the co-pay for retail prescription drugs will be \$5 per prescription for generic drugs and \$15 per prescription for brand name drugs. By utilizing the mail order program, you can receive a 3-month supply for the same co-pay as above.
- **Effective October 1, 2004**, the annual dental maximum will increase from \$1,000 to \$1,500. The lifetime orthodontic maximum remains the same at \$1,500.

This is a brief overview of group insurance changes. Plans are being made to provide a PPO Booklet to you in the near future.