



State of Michigan New Employee Benefits Checklist

Use this checklist as a guide to help keep track of the selections you wish to make for your State of Michigan benefits. You will need this information, along with your employee ID number, when you contact the MI HR Service Center¹ to enroll. If you are covering any other individuals on your benefits, be prepared to provide their Social Security number and birth date when you call. Do not wait until you have the official documentation.

Enrollment must be completed and required documentation must be provided within the first 31 days of hire by calling the MI HR Service Center at 877-766-6447. Coverage will be effective the first day of the pay-period after an eligible employee contacts the MI HR Service Center¹ and completes enrollment. Life Insurance is the only exception, as life coverage begins the first day of an eligible employee's employment.

For additional plan information, rates, and eligibility information, visit the Employee Benefits Division web site at www.mi.gov/employeebenefits. The MI HR Service Center¹ can also provide additional eligibility and rate information (contact information at end of checklist).

¹Legislative, Judicial, and Auditor General employees should contact their respective agency HR Office to enroll in their benefit selections.

Health Care

Step #1: Health Care coverage level:

Employee Only | Employee & Spouse | Employee & Children | Full Family

Step #2: Health Care coverage option:

- **State Health Plan PPO: Blue Cross Blue Shield of Michigan (BCBSM)**
- **Health Maintenance Organization (HMO): Eligibility subject to zip code region**
*Blue Care Network (BCN) | Health Alliance Plan | Physicians Health Plan (PHP)
Priority Health Plan | McLaren Health Plan | United Healthcare*
- **Catastrophic Health Plan (BCMSM)**
(\$50 bi-weekly rebate²)
- **Waive all health insurance (\$50 bi-weekly rebate²)**

²If you are currently covered as a dependent under State of Michigan health care coverage, you may waive this benefit to remain as a dependent under another employee's plan, but you will not receive a bi-weekly rebate.

Dental Care

Step #1: Dental Care coverage level:

Employee Only | Employee & Spouse | Employee & Children | Full Family

Step #2: Dental Care coverage option:

- **State Dental Plan (Delta Dental)**
- **Dental Maintenance Organization (DMO): Eligibility subject to zip code region**
Midwestern Dental
- **Preventive Dental Plan (Delta Dental)**
(\$100 annual lump-sum rebate³)
- **Waive all dental insurance (\$100 annual lump-sum rebate³)**

³If you are currently covered as a dependent under State of Michigan dental care coverage, you may waive this benefit to remain as a dependent under another employee's plan, but you will not receive an annual rebate.

Vision Care

Step #1: Select one Vision Care coverage level:

Employee Only | Employee & Spouse | Employee & Children | Full Family

Step #2: Select one Vision Care coverage option:

- **State Vision Plan (EyeMed)**
- **Waive all vision insurance (No rebate)**

Employee Life Insurance

Select one employee life insurance plan option:

- **2x Life Insurance** (2x your basic annual salary, rounded up to the next \$1k, up to a \$200k maximum)
- **1x Reduced Life Insurance** (1x your basic annual salary, up to a \$50k maximum + a bi-weekly rebate)

Dependent Life Insurance

Select one dependent care life insurance plan option:

- **Spouse \$1,500 and / or child(ren) \$1,000**
- **Spouse \$5,000 and / or child(ren) \$2,500**
- **Spouse \$10,000 and / or child(ren) \$5,000**
- **Spouse \$25,000 and / or child(ren) \$10,000**
- **Spouse \$50,000 and / or child(ren) \$15,000**
- **Child(ren) only \$10,000**
- **Child(ren) only \$15,000**
- **Waive Dependent Life Insurance**

Note: If you are married to another State of Michigan employee, only one of you may cover your child(ren) under this plan. In addition, you may not cover your spouse who is a State of Michigan employee or retiree, as they are covered by an individual employee life insurance policy.

Long Term Disability (LTD) Insurance

Select one Long Term Disability (LTD) option (Only available during your first 31 days after hire and IOE):

- **Enroll in Long Term Disability (LTD) Insurance coverage**
- **Waive Long Term Disability (LTD) Insurance coverage**

Flexible Spending Accounts (FSAs)

Please review all Health Care and Dependent Care FSA information carefully and estimate eligible expenses accurately, as changes are only allowed during the annual FSA Open Enrollment period, or under limited circumstances as provided by established IRS guidelines. State of Michigan FSAs are administered by Wageworks; visit www.wageworks.com for a list of eligible expenses and other information. Employees may enroll in either a Health Care FSA, a Dependent Care FSA, or both.

- **Health Care FSA**

\$_____ bi-weekly amount x _____ remaining pay-periods this calendar year = \$_____ **annual contribution**

- **Dependent Care FSA**

\$_____ bi-weekly amount x _____ remaining pay-periods this calendar year = \$_____ **annual contribution**

Qualified Transportation Fringe Benefits (QTFB)

You may enroll in a QTFB account at any time and change your contribution amount at any time. Enrollments must be future-dated and will always take effect the first day of the month that you choose.

- **QTFB Account**

\$_____bi-weekly amount

Benefits for Life – Voluntary Benefits

Enrollment is completed by contacting the Benefits for Life Call Center at 888-825-8395.

- **Benefits for Life (Certain plans can only be enrolled in during annual BFL Open Enrollment period)**

Optional coverage plans include: Discount Plan, Legal Plan, Auto & Home Insurance, Critical Illness, Supplemental Term Life, Universal Life, Accidental Death & Dismemberment (AD&D), and Accident Insurance. (Enrollment in Auto & Home Insurance and AD&D is available at any time throughout the year and Supplemental Term Life may be enrolled in within the first 60 days of employment.)

- **Long-Term Care Insurance (Call within 90 days of your hire date for simplified underwriting)**

Offered by LifeSecure, Long-Term Care Insurance can help with the costs associated with custodial care. Visit the Long-Term Care Insurance page for more information and enroll by contacting the LifeSecure call center at 844-235-3344.

Required Documentation

Employees have 31 days from their date of hire to provide supporting documentation for eligible dependents to the MI HR Service Center¹. Dependents will be removed from benefits if documentation is not received. Visit the Required Documentation and Contact Information page for more information and a comprehensive list of required documentation for different dependent types.

- **Spouse** – marriage certificate
- **OEAI** – CS-1833 Enrollment Application & Affidavit, proof of age, **and** joint residency documentation (see page 2 of Enrollment Application & Affidavit for examples of acceptable documentation)
- **Dependent Children** – birth certificate, adoption certificate, or guardianship papers
- **Dependent Children Age 19-25 (dental and vision coverage)** – birth certificate, school record of enrollment, and CS-1830 Student Verification of Eligibility form.

MI HR Service Center

Phone: 877-766-6447

Fax: 517-241-5892

¹Legislative, Judicial, and Auditor General employees should contact their agency HR Office to enroll in their benefit selections.

Mail: Civil Service Commission
MI HR Service Center
PO Box 30002
Lansing, MI 48909

This checklist is a summary of benefit offerings and is not intended to replace or substitute for benefit plan booklets, collective bargaining agreements, or Civil Service Rules and Regulations.