



# Michigan Department of Civil Service

## RETIREE BENEFITS BULLETIN

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| <b>DATE:</b> August 2004  | <b>NUMBER:</b> GIS 02-2004R  |
| <b>CONTACT:</b><br>EMPLOYEE BENEFITS DIVISION   | <b>TELEPHONE NO.:</b><br>(517) 373-7977 (Lansing area)<br>1-800-505-5011 (Toll Free) |
| <b>SUBJECT:</b><br><b>IMPORTANT</b><br><b>SPECIAL OPEN ENROLLMENT INFORMATION FOR RETIREES</b><br><b>CURRENTLY ENROLLED IN AN HMO</b> |  |

### OCTOBER 2004 HMO RATE INCREASES

Rates for most HMOs will increase substantially over current year rates, effective October 1, 2004. Enclosed for your information are rate charts covering information for the State Health Plan PPO and HMO rates so that you can compare health care options available to you.

### SPECIAL OPEN ENROLLMENT FOR RETIREES IN HMOs BEGINS AUGUST 11 AND ENDS AUGUST 27, 2004

Due to the large rate increases, we are offering a special Open Enrollment available only to retirees currently enrolled in an HMO. This special Open Enrollment will be held from August 11 through August 27, 2004. Because of this unique circumstance, the six-month waiting period usually required when retirees request a change in insurance coverage will be waived.

Enclosed is a health insurance Open Enrollment form for your use should you wish to move to another HMO or elect enrollment in the State Health Plan PPO administered by Blue Cross Blue Shield of Michigan (BCBSM). To enroll in a different HMO, you must live in the HMO's service area to be covered. Please review the attached list to make sure your zip code is within your chosen HMO service area. If you change from your current HMO to another HMO or to the State Health Plan PPO, your new coverage will be effective October 1, 2004.

### ADDITIONAL INFORMATION REGARDING HEALTH CARE PLANS

Additional information about the health care plans is available on the Internet. To view the Benefit Guide for the State of Michigan Retirees State Health Plan PPO, go to [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click on Employee Benefits, Employee Benefit Booklets, Health, Retirees State Health Plan. To view information about an HMO, go to [www.michigan.gov/mdcs](http://www.michigan.gov/mdcs). Click on Employee Benefits, Employee Benefit Booklets, Health, Health Maintenance Organizations Plan, and then choose an HMO site to view.

If you wish to receive a copy of the State Health Plan PPO Benefit Guide, please contact the State of Michigan BCBS Customer Service Center at (800) 843-4876.

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***If you wish to continue coverage through your current HMO, no further action on your part is necessary.*** However, if you want to change your health care coverage to another HMO or to the State Health Plan PPO, please complete the enrollment form and return it to:

Michigan Department of Civil Service  
Employee Benefits Division  
P. O. Box 30002  
Lansing, MI 48909

Please Note: Your envelope must be postmarked **no later than August 27, 2004.**