



Check It Off!

Michigan State Police New Employee Benefits Checklist

Use this checklist as a guide, along with the [Insurance Plan Information](#) webpage, to help keep track of the selections you wish to make for your State of Michigan benefits. You will need this information when you contact the MI HR Service Center 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.

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

NOTE: You must enroll in your benefit plans within 31 days of your hire date or during the annual Insurance Open Enrollment period unless otherwise noted.

Health Care

Select one [health care](#) plan and corresponding coverage option below.

State Health Plan PPO / Blue Cross Blue Shield of Michigan (BCBSM) Employee only Employee and Spouse Emp. and Child(ren) Full Family

Health Maintenance Organization (HMO) Employee only Employee and Spouse Emp. and Child(ren) Full Family
Choose a corresponding plan below

Select an HMO plan (eligibility subject to [zip code](#) region)

Blue Care Network (BCN)

Health Alliance Plan (HAP)

Physicians Health Plan (PHP)

Priority Health Plan

McLaren Health Plan

Catastrophic Health Plan/BCBSM (\$50 rebate bi-weekly¹) Employee only Employee and Spouse Emp. and Child(ren) Full Family

COPS Trust Health Plan (for MSPTA T01 only) Employee only Employee and Spouse Emp. and Child(ren) Full Family

Select a COPS Trust plan (for MSPTA T01 only)

COPS Trust 1

COPS Trust 2

COPS Trust 3

Decline All Health Insurance (\$50 rebate bi-weekly¹)

¹ If you are covered by your spouse who is a current State employee or retiree, you will not receive the bi-weekly rebate.

Vision Care

Select one [vision care](#) plan and corresponding coverage option below.

State Vision Plan / BCBSM Employee only Employee and Spouse Emp and Child(ren) Full Family

Decline Vision Insurance

Dental Care

Select one [dental care](#) plan and corresponding coverage option below.

State Dental Plan / Delta Dental Employee only Employee and Spouse Emp. and Child(ren) Full Family

Dental Maintenance Organization (DMO) / Midwestern Dental (eligibility subject to [zip code](#) region) Employee only Employee and Spouse Emp. and Child(ren) Full Family

Preventive Dental Plan/Delta Dental (\$100 lump-sum annual rebate²) Employee only Employee and Spouse Emp. and Child(ren) Full Family

Decline All Dental Insurance (\$100 lump sum rebate*)

² If you are covered by your spouse who is a current State employee or retiree, you will not receive the lump-sum annual rebate.

Employee Life Insurance

Select one [employee life insurance](#) plan below.

- 2x life insurance** (two times your basic annual salary, rounded up to the next \$1,000, up to a maximum of \$200,000)
- 1x Reduced Life / Bi-weekly rebate** (100% of your basic annual salary, up to a maximum of \$50,000)

Dependent Life Insurance

Select one [dependent life insurance](#) plan below.

- 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**
- Child(ren) only \$10,000**
- Decline Dependent Life Coverage**
- Spouse \$50,000 and/or child(ren) \$15,000**
- Child(ren) only \$15,000**

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 cannot cover your spouse who is a State of Michigan employee or retiree as they are covered by an individual life insurance policy.

Prudential Life Insurance

Select one [Prudential Life](#) insurance plan and corresponding coverage option below.

- Supplemental Life Insurance, per \$35,000**
- Supplemental Life Insurance, per \$70,000**
- Supplemental Life Insurance, per \$100,000**
- Supplemental Life Insurance, per \$130,000**
- Employee Only
- Full Family
- Decline Plan

Note: You must be a Michigan State Police employee, working at least 30 hours per week and be able to provide proof of good health to the plan administrator.

Reliance Short Term Disability (STD)

Check here if you would like to enroll in [Reliance STD](#). All State Police employees under the age of 60 at the date of application are eligible for STD.

- Reliance Short Term Disability (STD)**
- Decline Short Term Disability (STD)**

Long Term Disability (LTD)

Select one long term disability option below.

- Long Term Disability (LTD)**
- Decline Long Term Disability coverage**

401K & 457 Plan

401(K) Plan - The State of Michigan will contribute an amount equal to 4% of your gross wages to your 401(K) for retirement, and match up to 3% of your bi-weekly contributions (contributions are subject to IRS guidelines). Additionally, if you were hired on or after 1/1/2012 you will be enrolled in a Personal Healthcare Fund deposited into your 401(K) with a bi-weekly contribution of 2%; the State of Michigan will match up to 2% of that contribution. Voya Financial Inc. will send an information packet to you, and you can make changes at any time. Additional information is available at stateofmi.voyaplans.com. **Note:** You may opt out of the Personal Healthcare Fund by contacting Voya Financial Inc.

- Voya Financial Inc. 1-800-748-6128**

457 Plan - You must contact Voya Financial Inc. to start your bi-weekly contributions. Voya Financial Inc. will send an information packet to all new employees and you may enroll at any time. Additional information is available at stateofmi.voyaplans.com.

- Voya Financial Inc. 1-800-748-6128**

Health Care Flexible Spending Account

Please review all [Health Care FSA](#) information carefully and estimate eligible health care expenses accurately, as changes are only allowed during the annual FSA Open Enrollment, or only under limited circumstances as provided by established IRS guidelines.

Health Care Flexible Spending Account

\$ _____ bi-weekly amount x _____ remaining pay periods this calendar year = \$ _____ yearly total

Dependent Care Flexible Spending Account

Please review all [Dependent Care FSA](#) information carefully and estimate eligible dependent care (e.g., day care expenses) accurately, as changes are only allowed during the annual FSA Open Enrollment, or under limited circumstances as provided by established IRS guidelines.

Dependent Care Flexible Spending Account

\$ _____ bi-weekly amount x _____ remaining pay periods this calendar year = \$ _____ yearly total

Qualified Transportation Fringe Benefits (QTFB)

You can enroll in a [QTFB](#) account 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-VALUE-95 (888-825-8395)

Benefits for Life (May only be enrolled in during annual Benefits for Life 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, and AD&D is available at any time throughout the year).

Long-Term Care Insurance (Call to enroll 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 their call center at 844-235-3344.

Supporting Documentation

Send copies of your [supporting documentation](#) to the MI HR Service Center! When you add your child(ren) and/or spouse to your State of Michigan benefits you must submit the following legal documents within 31 days of your hire date for your enrollment to be valid.

- Spouse - marriage certificate
- Dependent children - birth certificate, adoption certificate or guardianship papers
- Dependent children ages 19 to 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

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.