



State of Michigan
Civil Service Commission
RETIREE BENEFITS BULLETIN

DATE: September 2013	NUMBER: GIS 01-2013R
CONTACT: ORS Customer Contact Center	TELEPHONE NUMBER: (517) 322-5103 Lansing Area (800) 381-5111 Toll-Free 711 Michigan Relay (hearing impaired)

**IMPORTANT INSURANCE INFORMATION
FOR DEFINED BENEFIT RETIREES**

OCTOBER 2013 BENEFIT AND INSURANCE RATES

There are currently no benefit or premium changes to the State Health Plan PPO administered by Blue Cross Blue Shield of Michigan (BCBSM) for the 2013-2014 fiscal year (premium rates charts attached).

If you are currently enrolled in an HMO, please review the rates as most of the HMO premiums have increased. When reviewing an HMO plan, be sure to also review the HMO Postal Code List available at <http://www.mi.gov/employeebenefits> or call the Office of Retirement Services at the number provided above. Dental and vision rates will remain the same for the 2013-2014 fiscal year. Premiums shown on the attached charts will be reflected in October pension checks.

For members retiring under the State Police Retirement Act, retiree rates for the State Health Plan PPO and HMOs are available by going to <http://www.mi.gov/employeebenefits>, selecting "Insurance Rates", then "State Police Retiree" from the 2013-2014 Retiree Rates.

VISION CONTRACT UPDATE

Beginning October 1, 2013, BCBSM will partner with Vision Service Plan (VSP) to continue servicing the State of Michigan as the Vision Plan Administrator. This change is the result of a competitive bid process for the administration of the State Vision Plan. VSP participates with approximately 29,000 providers nationwide, including more than 1,100 in Michigan.

BCBSM will issue new ID cards for the vision coverage only. Your new ID card will be mailed to you prior to October 1, 2013. Once you have received your new card, please discard your previous vision card as it will no longer be applicable. Do not discard other benefit cards.

For customer service questions concerning Vision insurance, please call VSP at (855) 356-4362 or go to www.bcbsm.com/som and select *Find a Doctor*, and then *VSP*.

MEDICARE ELIGIBILITY AND STATE RETIREE HEALTH CARE COVERAGE

Once you become Medicare-eligible, your State retiree health care coverage becomes your secondary insurance. You are automatically enrolled in Medicare Part A and Part B once eligible. If you initially declined Part B at the time you became eligible, you can sign up at your local Social Security office or by calling (800) 772-1213.

If you neglect to remain enrolled in Medicare Part B upon becoming eligible, your State Health Plan coverage will be treated as if Medicare coverage was in place. The State Health Plan will not reimburse that portion of an expense normally covered by Medicare Part B.

If you become eligible for Medicare prior to age 65, be sure to enroll in Medicare Part A and Part B and enter the Medicare information online by logging into miAccount at www.mi.gov/orsmiaccount or send the *Insurance Enrollment/Change Request* to the Office of Retirement Services (ORS) to enroll.



HMO MEMBERS

Medicare Advantage

When you or your dependent become eligible for Medicare, you will need to submit an application for your HMO's Medicare Advantage plan if you wish to remain enrolled in your HMO. If your HMO does not offer a Medicare Advantage plan or if a Medicare Advantage plan is not available in your area, you must select the State Health Plan PPO.

STATE HEALTH PLAN PPO MEMBERS

SUPPORT Program (800) 321-8074

Through the SUPPORT program, you can obtain durable medical equipment, prosthetics and orthotic devices, and medical supplies with no co-pays or deductibles when they are obtained within the SUPPORT network. This program is only available in Michigan. If you have questions regarding this program, you can contact SUPPORT at (800) 321-8074.

Blue Health Connection (800) 775-2583

This disease management program provides health educational materials, online health resources, a smoking cessation program, and a 24-hour Nurse Help Line.

INSURANCE PLAN INFORMATION

To view the benefit booklets for the Retiree State Health Plan PPO Medicare, non-Medicare, HMOs and Prescription Drugs go to <http://www.mi.gov/employeebenefits>, select *Benefit Plan Information*, and view the *State Health Plan PPO* section. If you are considering an HMO plan, be sure to use the [Eligible Insurance Carriers by Zip Code](#) link to verify which HMOs provide coverage in your area.

Basic information about retiree insurance and eligibility is available on the Office of Retirement Services website. To view post-retirement insurance information, select your retirement plan, *After Retirement*, and then *Your Insurance Benefits*.

INSURANCE ENROLLMENTS & CHANGE REQUESTS



MAKE CHANGES

If you wish to make changes to your State health, dental, or vision insurance plans, log into miAccount at www.michigan.gov/orsmiaccount or use the *Insurance Enrollment/Change Request* available on the ORS website at <http://www.mi.gov/ors>. Simply select your retirement system and go to the Forms and Publications page. Then send your completed form and required proof to ORS.

ENROLLING

To enroll in an HMO, request the enrollment form directly from the HMO. HMO contact information is included with this mailing. Send your completed form to ORS along with the *Insurance Enrollment/Change Request* and all required proof.

ENROLLMENT WAITING PERIOD

As a pension recipient, you are not restricted to an open enrollment window to enroll in or make changes to your health insurance plan. New enrollments or changes are normally subject to a **six-month waiting period** from the date ORS receives your enrollment form(s) and all required proof.

The normal six-month waiting period is **not applied** 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). If ORS receives your *Insurance Enrollment/Change Request* and HMO enrollment form, if needed, along with proof of your loss of coverage within 30 days of the event, there will be no gap in your coverage.

If you are currently enrolled in an HMO, you must remain in that HMO for six months before switching to the State Health Plan PPO, unless the coverage is no longer available because you've moved out of the coverage area. If coverage is no longer available, you must complete and submit the *Insurance Enrollment/Change Request* form and required proofs to ORS.

To switch from one HMO to another HMO, or to change from the State Health Plan PPO to an HMO, there is no six month waiting period. To process the change, request an application from the HMO and return it to ORS along with the *Insurance Enrollment/Change Request* and all necessary proofs.

Questions regarding the information in this bulletin may be directed to the Office of Retirement Services Customer Contact Center toll-free at (800) 381-5111, at (517) 322-5103 in the Lansing area or 711 for Michigan Relay (hearing impaired).

State-Sponsored Group Insurance Plan
Benefit Administrators

<p>STATE HEALTH PLAN PPO BCBSM State of Michigan Service Center (800) 843-4876 www.bcbsm.com/som Open enrollment information www.bcbs.com/som/emp/open-enrollment.shtml</p>	<p>STATE CATASTROPHIC HEALTH PLAN BCBSM State of Michigan Service Center (800) 843-4876 www.bcbsm.com/som</p>
<p>MANAGED PHARMACY/ PRESCRIPTION DRUG PROGRAM Active Employees and Non-Medicare Retirees, MedImpact (877) 403-6034 www.mp.medimpact.com/som Medicare Eligible Retirees, Medicare Generation Rx (877) 633-7943 www.medicaregerationrx.com/som</p>	<p>STATE VISION PLAN BCBSM State of Michigan Service Center (800) 843-4876 www.bcbsm.com/som</p>
<p>MENTAL HEALTH/ SUBSTANCE ABUSE SERVICES Magellan Behavioral of Michigan (866) 503-3158 www.magellanassist.com</p>	<p>STATE DENTAL PLAN and PREVENTIVE DENTAL PLAN Delta Dental Plan of Michigan (800) 524-0150 www.deltadentalmi.com</p>
<p>STATE LONG TERM DISABILITY (LTD) PLAN CMI, a York Risk Services Company (800) 324-9901</p>	<p>DENTAL MAINTENANCE ORGANIZATION (DMO) Midwestern Dental Plans, Inc. (800) 544-6374 www.midwesterndental.com</p>

Provider Information

Health Maintenance Organizations
(HMOs)

<p>Blue Care Network, East Blue Care Network, Great Lakes West Blue Care Network, Mid-Michigan Blue Care Network, Southeast (800) 662-6667 www.bcbsm.com/som Open enrollment information www.bcbs.com/som/emp/open-enrollment.shtml</p>	<p>McLaren Health Plan (888) 327-0671 www.mclarenhealthplan.org</p>
<p>Grand Valley Health Plan (800) 335-1977 (616) 949-2410 www.gvhp.com</p>	<p>Physicians Health Plan (Lansing) (517) 364-8500 or (800) 832-9186 www.phpstateofmichigan.com</p>
<p>Health Alliance Plan (800) 422-4641 www.hap.org</p>	<p>Priority Health, West Priority Health, East Priority Health, South (800) 446-5674 www.priority-health.com</p>
<p>HealthPlus of Michigan (Flint) (800) 332-9161 (Saginaw) (800) 942-8816 www.healthplus.com</p>	<p>Total Health Care (313) 871-2000 or (800) 826-2862 www.totalhealthcareonline.com</p>