



## Insurance Option Sheet State and State Police Retirees

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This form outlines insurance options and carrier contact information for the following groups:

- State retirees under the Defined Benefit Plan
- Former participants of the Defined Contribution Plan who have the Premium Subsidy
- State Police retirees under the Defined Benefit Plan

### State Health Plan

#### Insurance Carriers

**Blue Cross Blue Shield of Michigan (BCBSM)** administers the basic (hospital) and major medical benefits of the State Health Plan. Medicare-eligible members will automatically be enrolled in the Medicare Supplemental State Health Plan PPO administered by BCBSM. State Police retirees who are not eligible for Medicare Parts A and B will continue coverage under the State Health Plan PPO. For benefit information, contact **BCBSM** at **800-843-4876**, or go to **[www.bcbsm.com](http://www.bcbsm.com)**.

**Magellan Behavioral Health** administers the mental health benefits for enrollees in the State Health Plan. For benefit information, call **866-503-3158**, or go to **[www.magellanassist.com](http://www.magellanassist.com)**.

**OptumRx** administers prescription drug benefits for enrollees in the State Health Plan PPO. For benefit information, contact **OptumRx** at **[www.optumrx.com](http://www.optumrx.com)** or:

**866-635-5941** Medicare.

**866-633-6433** non-Medicare.

**BCBSM partnered with VSP®** administers vision benefits. For benefit information, contact **BCBSM** at **800-843-4876**.

**Delta Dental** administers dental benefits. For benefit information, contact **Delta Dental** at **800-524-0150**.

#### State Health Plan ID Cards

BCBSM will issue a State Health Plan ID card that indicates the type of coverage you have. It is issued in the name and contract number of the account owner. If you're enrolled in BCBSM, your prescription drug card will be issued to you from the prescription drug administrator. You will also receive a card from Magellan Behavioral Health for mental health benefits, if applicable.

Your insurance cards will arrive a few weeks after your retirement effective date. If you need health services after you retire but before your cards arrive, contact the insurance carrier directly to get your policy number or to verify coverage.

#### Medicare

As soon as you or anyone else covered by your health insurance becomes eligible for Medicare, that person must enroll in both Part A (hospital) and Part B (medical). You must have Medicare Parts A and B to enroll in the retiree insurance and prescription drug programs. If you, your spouse, or your dependents don't enroll in Medicare Part B when first eligible, the insurance will be canceled for that person and there is a 6-month wait to re-enroll.

For most people, Medicare begins at age 65 or after 24 months of social security disability eligibility. If that happens before age 65, send ORS a completed *Insurance Enrollment/Change Request (R0452G/H)*.

Medicare Part D (prescription drug) is a federal program that is administered by your group insurance plan. When you enroll in a retiree prescription drug plan, we will automatically enroll you in Medicare Part D if appropriate. Don't sign up for a Medicare Part D prescription drug plan or any other supplemental prescription plan. Doing so will result in a loss of medical and prescription coverage through the retirement system's plan.

It's important to act promptly because ORS cannot enroll you retroactively in the state health plan once you're eligible for Medicare. Further, we cannot make adjustments for premiums paid before we receive your completed online insurance enrollment (in miAccount) or *Insurance Enrollment/Change Request (R0452G/H)*.

## State HMO\* Plans

The following Health Maintenance Organizations (HMOs), serving different areas of the state, are available:

HMO	Phone	Website
Blue Care Network	800-662-6667	www.bcbsm.com/som
Health Alliance Plan	800-422-4641	www.hap.org
Physician's Health Plan	800-832-9186	www.phpmichigan.org
Priority Health	800-446-5674	www.priorityhealth.com/som

\*Prescription drug coverage is included in your HMO coverage.

To enroll in one of these HMOs, complete your retirement application, log in to miAccount and click on Insurance Coverage, or complete an *Insurance Enrollment/Change Request (R0452G/H)* and submit it to ORS along with all required proofs. Your insurance cards will arrive a few weeks after your retirement effective date. If you need health services after you retire but before your cards arrive, contact the insurance carrier directly to get your policy number or to verify coverage.

## Dental Insurance

*Delta Dental of Michigan* is the current dental insurance carrier. The company issues insurance ID cards. Direct your questions about dental ID cards to **Delta Dental** at **800-524-0150**. You can find information at **www.deltadentalmi.com**. Delta Dental's Consumer Toolkit provides online access to information about your benefits, dependents covered, claims being processed or previously paid, and even allows you to print a copy of your ID card. Go directly to the Consumer Toolkit at **www.consumertoolkit.com**.

## Vision Coverage

*Blue Cross Blue Shield of Michigan* partnering with *Vision Service Plan (VSP®)* is the current vision insurance carrier. The company issues insurance ID cards, but if you have State Health Plan coverage, you may receive a single card for both your health and vision plans. Direct your questions about vision ID cards to **BCBSM** at **800-843-4876**.

## Life Insurance

Life insurance for you and your currently covered dependents will continue to be paid by the state if you meet both age and service requirements when you leave employment. If you do not meet the age requirements at that time, you waive your right to a state-paid life insurance. Defined Contribution plan participants must contact our office *before* terminating employment to continue life insurance coverage.

State and State Police retirees will automatically be enrolled when they apply for retirement. Your life insurance amount is 25% of the amount you carried while working. Your dependent's coverage is \$1,000 regardless of the amount carried while you were employed. **Note:** Be sure to keep your beneficiary designation current by completing the *Life Insurance Beneficiary Designation Form (R0782GHB)*, available on our website.

Civil Service holds the only copy of this group policy. However, ORS will send you a letter stating the amount of your life insurance. Keep this letter with your important records since it serves as verification of your coverage.

**Conversion Rights** You may convert the remaining 75% of your "active" life insurance to a private direct pay policy by applying for and submitting payment for the policy within 31 days after your group insurance terminates. You may also convert the amount by which the dependent policy was reduced. Contact your human resource office for an application and rates. For information, contact Minnesota Life at **877-867-5781**.

## Other Life/Accidental Death Policies

With the exception of the Reliastar life insurance policy (available to State Police retirees), Minnesota Life is the only life insurance policy whose contract allows continuation of coverage after you terminate employment through ORS. Direct your questions regarding continuation of other life or accidental death policies to either your human resource office or the insurance carrier.