MICHIGAN OFFICE OF RETIREMENT SERVICES
PO Box 30171 · Lansing, MI 48909-7671
Michigan.gov/ORS
Toll Free: 800-381-5111
Fax: 517-284-4416

Insurance Option Sheet State of Michigan and State Police Retirees

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

- State of Michigan 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

Insurance Carriers

State Health Plan

Blue Cross Blue Shield of Michigan (Blue Cross) administers medical benefits of the State Health Plan PPO. Medicare-eligible members must enroll in both Part A and Part B and will automatically be enrolled in the State Health Plan Medicare Advantage PPO.

Medicare-eligible retirees that have other primary coverage through another Group plan may be enrolled in the State Health Plan PPO Medicare Supplemental. The Medicare Advantage Opt Out form and proof of other primary coverage must be submitted to ORS prior to the effective date of their transition to the State Health Plan Medicare Advantage PPO.

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 **Blue Cross** at **800-843-4876,** or go to **BCBSM.com/SOM**.

Blue Cross administers the behavioral health/substance abuse benefits for enrollees in the State Health Plan PPO and State Health Plan PPO Medicare Supplemental, contact **Blue Cross** at **866-503-3158**. For enrollees in the State Health Plan Medicare Advantage PPO contact **Blue Cross** at **888-803-4960**.

Optum Rx administers prescription drug benefits for enrollees in the State Health Plan PPO, State Health Plan PPO Medicare Supplemental, and State Health Plan Medicare Advantage PPO. For benefit information, contact **Optum Rx** at **866-633-6433** (non-Medicare retiree) or **866-635-5941** (Medicare retiree), or go to **OptumRx.com/SOM.**

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 retiree health and prescription drug insurance. If you, your spouse, or your dependents don't enroll in Medicare Part B when first eligible, the health and prescription drug insurance for that person will be canceled and there is a six month wait to re-enroll.

For most people, Medicare begins at age 65 or after 24 months of social security disability. When you enroll in Medicare you will receive your Medicare card from Social Security. As soon as you receive your card, tell ORS your Medicare Beneficiary Identification (MBI) number and effective dates for Part A and B. You can submit your Medicare enrollment information one of the following ways:

- Send a secure message on Message Board including your Medicare enrollment information.
- Update your insurance enrollment information in miAccount to include your new Medicare information and send the confirmation page
- Make a copy of your Medicare card. Write your name, address, and date of birth on the copy and mail of fax the copy of your card to ORS
- Mail or fax a completed Insurance Enrollment/Change Request (R0452G) form to ORS with your Medicare information.
- Call **ORS** at **800-381-5111** and give a representative your Medicare information.

When we receive your MBI number, ORS will enroll you in the Medicare Advantage plan of your current state-sponsored health insurance carrier. A Medicare Advantage plan is a private health plan that contracts with Medicare to provide you with all your Part A and Part B benefits. Medicare Part D (prescription drug) is a federal program that is administered by your state-sponsored group insurance plan. The prescription drug plan included with your state-sponsored health insurance plan is a Part D plan. Don't sign up for a separate Medicare Part D prescription 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.

Note: This does not apply to State Police Troopers or Sergeants retiring on or after October 1, 1987.

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	BCBSM.com/SOM
Health Alliance Plan	800-422-4641	HAP.org/SOM

*Prescription drug and behavioral health/substance abuse coverages are included in your HMO coverage.

State Dental Plan

Delta Dental of Michigan is the current dental insurance carrier for the State Dental Plan. For Inquiries regarding Benefits, Claims, or ID cards, contact **Delta Dental** at **800-524-0150.** You can find information at **DeltaDentalMi.com/SOM**.

Delta Dental's Member Portal 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 Member Portal at **MemberPortal.com**.

State Vision Plan

EyeMed is the current vision insurance carrier for the State Vision Plan. For inquiries regarding Benefits, Claims, or ID Cards, contact **EyeMed** at **833-279-4355.** You can find information at **EyeMedVisionCare.com/SOM.**

Enrollment

To enroll in retiree insurance benefits, complete your retirement application, log in to miAccount and click on Insurance Coverage, or complete *an Insurance Enrollment/Change Request (R0452GH)* and submit it to ORS along with all required proofs.

Insurance ID Cards

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

Blue Cross will issue an ID card for the State Health Plan PPO, State Health Plan PPO Medicare Advantage, and State Health Plan Medicare Advantage PPO that indicates the type of coverage you have. An ID card for the State Health Plan PPO and State Health Plan PPO Medicare Supplemental will be issued in the name of the retiree. The ID card for the State Health Plan Medicare Advantage PPO will be issued in the name of each retiree or dependent enrolled. This card can be used for your medical and behavioral health/substance abuse benefits. If you're enrolled in Blue Cross, your prescription drug card will be issued to you from Optum Rx.

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.

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 in the Forms and Publications section on our website at **Michigan.gov/ORS**.

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. For information, contact **Minnesota Life** at **877-867-5781**.

Other Life/Accidental Death Policies

With the exception of the Reliance 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.