



# MICHIGAN OFFICE OF RETIREMENT SERVICES

*Big Plans. Small Steps.*

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## 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 (BCBSM)**

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 Medicare Advantage Plan PPO.

Medicare eligible retirees or dependents that have other primary coverage through another Group plan may be enrolled in the State Medicare Supplemental Plan. 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 Medicare Advantage Plan 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 **BCBSM** at **800-843-4876**, or go to [www.bcbsm.com/som](http://www.bcbsm.com/som) (non-Medicare retiree) or [www.bcbsm.com/statemedicare](http://www.bcbsm.com/statemedicare) (Medicare retiree).

**BCBSM, in partnership with New Directions**, administers the behavioral health/substance abuse benefits for enrollees in the State Health Plan PPO. For inquiries regarding Benefits, Claims or ID Cards, contact BCBSM at **800-843-4876**, or go to [www.bcbsm.com](http://www.bcbsm.com). For Authorization or Referral information, contact New Directions at 800-503-3158.

**OptumRx** administers prescription drug benefits for enrollees in the State Health Plan PPO and the State Medicare Advantage Plan PPO. For benefit information, contact **OptumRx** at 866-633-6433 (non-Medicare retiree) or 866-635-5941 (Medicare retiree), or go to [www.optumrx.com/som](http://www.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 insurance and prescription drug programs. If you, your spouse, or your dependents don't enroll in Medicare Part B when first eligible, the 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 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 or 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 Medicare number, ORS will enroll you in the Medicare Advantage plan of your current State health plan 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 group insurance plan. The prescription drug plan included with your State Health Plan or State HMO 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.

## 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	<a href="http://www.bcbsm.com/som">www.bcbsm.com/som</a>
Health Alliance Plan	800-422-4641	<a href="http://www.hap.org/som">www.hap.org/som</a>
Physician's Health Plan	800-832-9186	<a href="http://www.phpsom.com">www.phpsom.com</a>
Priority Health	800-446-5674	<a href="http://www.priorityhealth.com/som">www.priorityhealth.com/som</a>

\*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 [www.deltadentalmi.com/som](http://www.deltadentalmi.com/som).

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](http://www.consumertoolkit.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 [www.eyemedvisioncare.com/som](http://www.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.

BCBSM will issue a State Health Plan ID card that indicates the type of coverage you have. An ID card for the State Health Plan PPO will be issued in the name of the retiree. An ID card for the State Medicare Advantage Plan 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 BCBSM, your prescription drug card will be issued to you from the prescription drug administrator.

## 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 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. Visit the Employee Benefits section of the Michigan Civil Service Commission website at [www.Michigan.gov/mdcs](http://www.Michigan.gov/mdcs) for an application and rates or contact the MI HR Service Center at **877-766-6447**. For information, contact Minnesota Life at **877-867-5781**.

## Other Life/Accidental Death Policies

With the exception of the Prudential 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.