



**2024 OPEN ENROLLMENT**  
**July 1, 2024 – June 30, 2025**

# AGENDA

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Medical – BCBSM/BCN

Dental – Delta Dental

Vision – Guardian **NEW!**

Life / Voluntary Life / STD – Guardian

Health Savings Account - HealthEquity

Flexible Spending Account – TASC

Accident/Critical Illness/Hospital – Colonial  
Life



# WHAT IS OPEN ENROLLMENT?

- Open Enrollment happens once per year.
- It is your opportunity to make changes to your current benefit election or elect benefits for the new plan year if you waived last year.
- Changes outside Open Enrollment are only permitted for Qualifying Life Events such as marriage, divorce, birth of a child, adoption or change in employment status. **Changes must be reported within 30 days of the event.**
- All changes made during this open enrollment period will take effect on **July 1<sup>st</sup>** and continue through **June 30<sup>th</sup>**





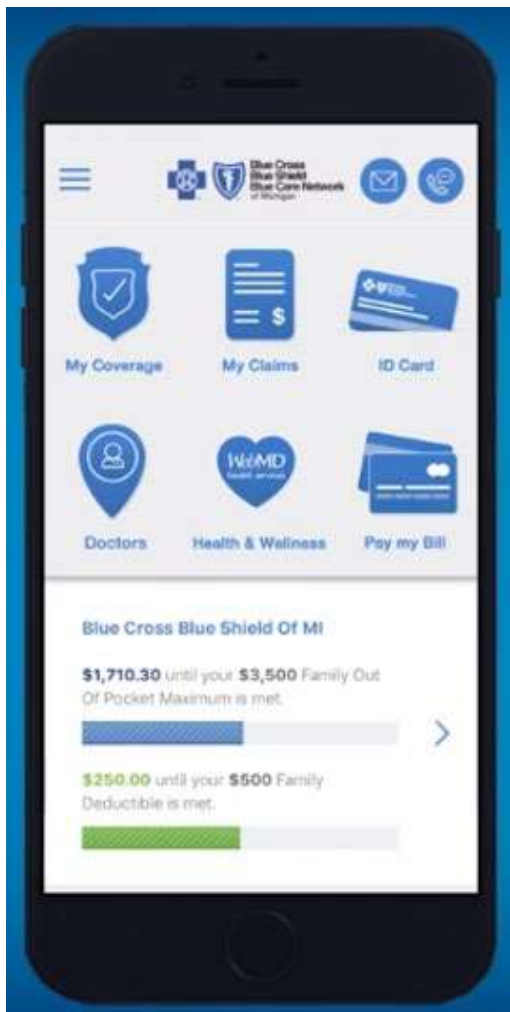
# Medical



**Blue Cross  
Blue Shield  
Blue Care Network**  
of Michigan

1 HMO Plan Offering  
3 PPO Plan Offerings

# MOBILE APP



## Tap in to your health care plan — anytime, anywhere

The **Blue Cross mobile app** helps you understand your health care plan and how it works. From deductible to claims to out-of-pocket costs, you'll have the information you need to manage your plan and get the most from your coverage, wherever you go.



View your claims and explanation of benefits statements to understand what providers charged and why. Sign up for email and push notifications.



See what your plan covers, before you make an appointment to receive care.



Know your deductible and how much you've paid toward your out-of-pocket balance.



Find care in your network and compare the cost<sup>2</sup>. Check doctor and hospital quality.



Show your health plan ID card to your doctor's office staff so they have the information they need to look up your coverage.

# BLUE 365

## Membership has its benefits

Blue Cross Blue Shield of Michigan and Blue Care Network members can score big savings on a variety of health-related products and services from businesses in Michigan and across the United States.

We've got plenty of deals to keep you and your family healthy.

**Member discounts with Blue365** offers exclusive deals on things like:

- **Fitness and wellness:** Health magazines, fitness gear and gym memberships
- **Healthy eating:** Cookbooks, cooking classes and weight-loss programs
- **Lifestyle:** Travel and recreation
- **Personal care:** Lasik and eye care services, dental care and hearing aids

## Cash in on discounts

Start saving today! Show your Blue Cross or Blue Care Network ID card at participating local retailers or use an offer code online to take advantage of these savings. For a full list of discount offers, log in or register at **bcbsm.com** and click *Member Discounts with Blue365*® on your home page. You can also conveniently access discounts on the go with the Blue Cross mobile app. Search **BCBSM** in Google Play™ or the App Store® to download our mobile app.



**Blue365**  
Because health is a big deal™

# VIRTUAL CARE



## Virtual Care that's always there

Virtual Care by Teladoc Health® is for you and everyone on your plan. It includes:

**Virtual 24/7 care:** For minor illnesses and injuries, talk with U.S. board-certified doctors 24/7. You don't need an appointment.

**Virtual mental health:** To meet your mental health needs, choose from licensed therapists and U.S. board-certified psychiatrists. Available by appointment, including nights and weekends.

**SIGN UP TODAY**

Visit [bcbsm.com/virtualcare](https://bcbsm.com/virtualcare) for a link to download the Teladoc Health app.

# PREVENTIVE HEALTH

## Preventive Health covered at 100%



- Annual Physicals
- Well baby check up
- Adult and childhood preventive services
- Immunizations as recommended by PPACA
- Mammogram - Pap - PSA Tests
- Colonoscopy (when applicable)

**HSA PLAN ALSO COVERS PREVENTIVE HEALTH AT 100%**



# ANNUAL OUT OF POCKET MAXIMUM



# MEDICAL PLAN COMPARISON

Medical Plans	Blue Care Network	Blue Cross Blue Shield		
In-Network	HMO \$1,500	PPO \$2,500	PPO \$3,000	PPO HSA \$3,200
Deductible Year	July 1—June 30 (Embedded)			
Network Name	BCN HMO	BCBSM PPO	BCBSM PPO	BCBSM PPO
Deductible	\$1,500/\$3,000	\$2,500/\$5,000	\$3,000/\$6,000	\$3,200/\$6,400
Coinsurance	20%	20%	20%	20%
Coinsurance Maximum	\$2,500/\$5,000	\$2,500/\$5,000	\$2,500/\$5,000	N/A
Out-of-Pocket Max	\$8,150/\$16,300	\$8,150/\$16,300	\$8,150/\$16,300	\$6,900/\$13,800
Office Visit	\$20 copay	\$30 copay	\$30 copay	20% after deductible
Virtual Visit	\$20 copay	\$30 copay	\$30 copay	20% after deductible
Specialist Visit	\$40 copay (when referred)	\$50 copay	\$50 copay	20% after deductible
Preventive Visits	Covered at 100%	Covered at 100%	Covered at 100%	Covered at 100%
Chiropractic Visits	\$40 copay (30 visits) (when referred)	\$30 copay (12 visits)	\$30 copay (12 visits)	20% after deductible (12 visits)
Urgent Care	\$50 copay	\$60 copay	\$60 copay	20% after deductible
Emergency Room	\$250 after deductible	\$250	\$250	20% after deductible
Inpatient/Outpatient Services	20% after deductible	20% after deductible	20% after deductible	20% after deductible
PCP Required	Yes	No	No	No
HSA Compatible	No	No	No	Yes

# MEDICAL PRESCRIPTION COMPARISON

## Prescription Drug Coverage

Plan	HMO \$1,500	PPO \$2,500	PPO \$3,000	PPO <u>HSA</u> \$3,200
Drug List	Custom	Custom	Custom	Custom
Generic (Preferred/Non-preferred)	\$4 copay / \$15 copay	\$10 copay	\$20 copay	\$20 copay after deductible
Brand (Preferred/Non-preferred)	\$40 copay / \$80 copay	\$40 copay / \$80 copay	\$60 copay / 50% (\$80-\$100)	\$60 copay / 50% (\$80-\$100) after deductible
Specialty (Preferred/Non-preferred)	20%-\$200 / 20%-\$300	\$40 copay / \$80 copay	20%-\$200 / 25%-\$300	20%-\$200 / 25%-\$300 after deductible



**\*Prescriptions covered after deductible on the HSA Plan**

# COST SAVINGS OPTIONS

The GoodRx logo is displayed in black text on a yellow rectangular background.

GoodRx is a website and mobile app that tracks prescription drug prices and offers drug coupons in the United States. GoodRx checks more than 75,000 pharmacies in the United States. The website gets about four million visitors a month.

1



## Compare prices

GoodRx collects prices & discounts from over 60,000 U.S. pharmacies

2



## Print free coupons

Or send coupons to your phone by email or text message

3



## Save up to 80%

Show the coupon to your pharmacist for massive savings on your meds

**NOTE:** This does not coordinate with your medical plans. Suggested use is potential coupon savings



# HEALTH SAVINGS ACCOUNT FLEXIBLE SPENDING ACCOUNT / DEPENDENT CARE ACCOUNT

HealthEquity®



# HSA - HEALTH SAVINGS ACCOUNT



*Now* available on-the-go



The HealthEquity mobile app<sup>1</sup> provides easy, on-the-go access to all of your health accounts. The free app provides comprehensive tools to help you manage transactions and maximize your health savings.

## CONVENIENT, POWERFUL TOOLS:

**> On-the-go access**

You can access all account types wherever you go

# HSA - HEALTH SAVINGS ACCOUNT

- If you are enrolled in the PPO \$3,200 HSA plan, you are eligible to open a Health Savings Account. This allows you to contribute pre-tax dollars to pay for qualified medical expenses. TRIPLE TAX ADVANTAGE!
- Unused funds in the HSA account roll over year after year. YOU OWN IT!
- You are able to use your HSA funds for qualified medical, dental, and vision expenses.

## **2024 Tax Year**

Single - \$4,150

Family - \$8,300

Catch up (age 55 or older) - \$1000\*

\*Note: Catch up contributions can be made anytime during the year in which the H.S.A participant turns 55



# HSA INVESTMENTS

## INVEST IN OUR LINEUP OF 24 LOW-COST VANGUARD FUNDS

Vanguard is the largest provider of mutual funds in the world and has more than 6 trillion dollars in assets under management.<sup>7</sup> Each of the funds we offer carries a comparatively low expense ratio (an expense ratio expresses the percentage of assets deducted each fiscal year for fund expenses). In addition, most of the funds we offer are rated 4- and 5-star by Morningstar,<sup>8</sup> an industry-leading research and advisory firm. Be confident that no matter your selection, you'll be investing in high-quality funds.

Vanguard fund	Symbol	Morningstar (Mstar) category	Mstar rating	Expense ratio
<b>Bonds</b>				
Short Term Idx Adm	VBIRX	Intermediate - Term Bond	★★★	0.07
Total Bond Market Idx InstPls	VBMPX	Intermediate - Term Bond	★★★	0.03
Total Intl Bond Idx Adm	VTABX	World Bond	★★★	0.11
Inflation-Protected Secs I	VIPIX	TIPS	★★★★	0.07
Short-Term Infl-Prot Sec Idx Adm	VTAPX	TIPS	★★	0.06
<b>Stocks</b>				
Growth Index I	VIGIX	Large Growth	★★★★	0.04
Institutional Index Instl P1	VIIIX	Large Growth	★★★★★	0.02
Value Idx Adm	VVIAX	Large Blend	★★★★	0.05



# HSA – MEDICARE ELIGIBILITY



- Enrollment in Medicare will disqualify a participant from making contributions to an H.S.A account
- Employees do not have to enroll in Medicare
- You can only use H.S.A funds for dependents you claim on your tax return

# FSA – FLEXIBLE SPENDING ACCOUNTS

- Contribute pre-tax dollars to pay for qualified health care expenses.
- Total annual election is available immediately in your health care account
- Debit card available for easy access to funds
- Deductions taken throughout the year (Plan Year is 7/1 to 6/30)

## Healthcare FSA - \$3,200 Annual Max

- Run Out – 90 Days
- No Carryover
- Grace Period 2 Months, 15 days
- All eligible health care expenses – from medical and prescription drug to dental and vision – can be reimbursed from your FSA account.

## Dependent Care FSA - \$5,000 Annual Max

You may only claim dependent care expenses on children age 12 and younger, unless the dependent is disabled.

- Daycare Centers
- Nursery Schools
- After-School Program

Unlike the Health Care FSA, you will only be reimbursed up to the amount that has been deducted from your paycheck for Dependent Care expenses.



# Dental

 DELTA DENTAL®

# DENTAL

Benefit Description	Tier 1 - Delta PPO Greater Savings	Tier 2 - Premier In-Network	Tier 3 - Non-Network Out of Network
Deductible (Calendar Year)	\$50/\$150		
Preventative Services	100%	100%	100%
Basic Services	100% after deductible	80% after deductible	80% after deductible
Major Services	60% after deductible	50% after deductible	50% after deductible
Orthodontics (up to age 19)	50%	50%	50%
Dental Maximum-Annual	\$1,000		
Orthodontia Maximum-Lifetime	\$1,000		

Take advantage of the Delta PPO Tier I network to receive the greatest discount on your dental services!

**Maximum Carryover** - If at least one Covered Service is paid in a calendar year and the total benefit paid does not exceed \$500 in that calendar year, \$250 will be added to the next calendar year carryover maximum. This amount will accumulate from one calendar year to the next, but will not exceed \$1,000. If no Covered Services are paid during a calendar year, all accumulated carryover amounts from previous calendar years will be forfeited.



# Vision

# VISION

Benefit Description	In-Network
Network	VSP Network
Exam Frequency	Once Every Calendar Year
Lenses Frequency	Once Every Calendar Year
Contact Lenses Frequency	Once Every Calendar Year (In lieu of lenses and/or frames)
Frames Frequency	Once Every Calendar Year
Exam Copay	\$10
Lenses Copay	\$25
Frame Allowance	\$130 + 20% off balance
Contacts Allowance	\$130
Contact Lenses Fitting Copay	Member pays up to \$60

# VISION

## PLAN HIGHLIGHTS (continued)

- Choice plans offer 20% off any additional pairs of glasses purchased within 12 months of the exam. Members also receive 20% off the amount exceeding the copay and allowance on frames purchased as well as 15% off providers' professional services for prescription contact lenses. These discounts only apply to services from an in network provider.
- With our Choice plans, members will receive significant discounts on lens options, discounts will range from 20-25% off the U&C. For example, standard progressive plastic lenses will cost the member \$55 and scratch resistant coating will cost \$17. Solid tints and dyes are covered in full.
- Members who use a VSP contracted laser center may save an average of 10% -20% off, or 5% off a promotional offer, on PRK, LASIK, Custom LASIK, Custom PRK and Bladeless LASIK.
- Your plan includes Retail Chain Providers, your employees have the convenience of over 9,000 access points with popular retail chains like Walmart, Sam's Club, Costco Optical. Benefits may vary at some retail chain provider locations.
- In network benefits can be used online at [eyeconic.com](http://eyeconic.com).
- In Network Routine Retinal Screening Covered after no more than a \$39 copay.



# Life & Disability Insurance





# BASIC LIFE INSURANCE



Summit Management Consulting provides Basic Life & AD&D insurance coverage in the amount of 1x salary up to \$50,000 for all full-time eligible employees.

**This is a company paid benefit**

Be sure to maintain update beneficiary information.

Primary Beneficiary/Contingent Beneficiary

# VOLUNTARY LIFE INSURANCE



Currently enrolled employees can increase their current amount by up to \$50,000 during the annual open enrollment, not to exceed the guaranteed issue amount.

## Yourself

- Amounts in \$10,000 increments
- Maximum amount \$300,000
- **Initial Guarantee Issue Amount: \$100,000**

## Your Spouse

- Amounts in \$5,000 increments
- Maximum Amount is 100% of employee up to \$250,000
- **Initial Spouse Guarantee Issue Amount: \$25,000**

## Your Children (Up to age 23 or 25 if FT Student)

- Amounts in \$5,000 increments
- Maximum \$10,000
- **Initial Child Guarantee Issue Amount: \$10,000**

## Standard Features Included:

- Portability and Conversion Privilege

# SHORT TERM DISABILITY

<b>Benefit Amount</b>	<b>60% of Salary</b>
<b>Maximum Benefit Amount</b>	<b>\$750 Per Week</b>
<b>Elimination Period</b>	<b>8<sup>th</sup> day of an Accident or Illness</b>
<b>Maximum Duration</b>	<b>12 Weeks</b>

**This is a company paid benefit**



# Employee Assistance Program



# EAP – EMPLOYEE ASSISTANCE PROGRAM

Your EAP provides a wide range of work-life services to help you manage a variety of challenges.

## **Financial Help**

Get 30-days of access with a personal money coach who will work with the member toward financial wellness by identifying financial goals, assessing current financial situation, and providing a suggested detailed action plan.

## **Legal Services**

Receive one 30-minute legal consultation per each separate legal matter at no cost, 25% reduction from the normal hourly rate if member retains attorney or mediator.

## **Online Legal Forms**

Create, save, print, and revise online legal forms including wills, contracts, leases, and many more.

## **Child & Parenting Services**

Get information and support on parenting, school issues, adoption, daycare, and other important issues for parents.

## **Adult & Eldercare Services**

Get assistance in finding quality information and services including transportation, meals, activities, daytime care, housing, and more.

## **Webinars & Trainings**

Industry experts will present monthly work-life webinars on a variety of topics.

**Phone: 800.386.7055**

**Website: [worklife.uprisehealth.com](http://worklife.uprisehealth.com)**

**Access Code: worklife**



Accident / Critical Illness / Hospital Indemnity

# ACCIDENT INSURANCE

## Accident coverage advantages

Whoever you are, whatever you do, an accident could be just around the corner. With accident insurance, you can be ready.

- A set amount is payable based on the injury you suffer and the treatment you receive.
- Benefits are payable directly to you (unless you specify otherwise) and can be used as you see fit.
- Coverage is available for you, your spouse and eligible dependent children.
- You do not need to answer medical questions or have a physical exam to get basic coverage.
- Accident insurance covers injuries that happen on-the-job or off-the-job, unlike Workers' Compensation, which only covers on-the-job injuries.

# CRITICAL ILLNESS INSURANCE

## Covered critical illnesses\* may include:

- Heart attack
- Stroke
- End-stage renal (kidney) failure
- Major organ failure
- Coronary artery bypass graft surgery

## How it works

Critical illness insurance provides a lump-sum benefit you can use to help pay for:

- Missed wages, bills and recovery expenses
- Lifestyle changes that may lead to better health, such as gym memberships and smoking cessation programs
- Expenses related to additional medical procedures, such as angioplasty and pacemaker implantation
- Any other expenses you choose



# HOSPITAL INDEMNITY INSURANCE

**Based on the plan design available, you may receive benefits to help cover the costs associated with:**

- Hospital confinement
- Outpatient surgical procedures
- Diagnostic procedures
- Doctor's office visits
- Emergency room visits

# WILSHIRE EMPLOYEE BENEFITS ADVOCATE



Your dedicated Benefit Advocates can be reached  
Monday through Friday from 8:30 am – 4:00 pm.

**1.844.870.2010**

[Advocate@wilshirebenefits.com](mailto:Advocate@wilshirebenefits.com)



**Employee Benefit Advocate: Wilshire Benefits trained advocates are available to help you get the most from your insurance plans.**

**Available to assist your employees or their family members:**

- Help solving a benefit related problem
- Assistance in finding an in-network provider
- Questions about plan designs
- Assistance in understanding an Explanation of Benefits
- Claims assistance
- Need a new ID card

# OPEN ENROLLMENT DATES



**employee**  
NAVIGATOR

- **Open Enrollment Opens: May 20th**
- **Open Enrollment Closes: May 31st**

**All** employees need to login and complete their enrollment online through Employee Navigator.

Even if you waive benefits, you still need to go in an waive.



**THANK YOU!**

