



## Medical Benefit Overview



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# Agenda

- ❖ Health Care Reform
- ❖ Employee Benefit Plans
- ❖ Health Savings Accounts (HSA's)
- ❖ Open Enrollment

# Health Care Reform

Offer coverage to full-time employees

Imposed taxes / fees on benefit plans offered by employers

All individuals are required to have health insurance

# Key Points

- ❖ Full-time employees are eligible
- ❖ Offered by Blue Cross Blue Shield of Michigan (BCBSM) and OnStaff
- ❖ BCBSM offers additional benefits to members
- ❖ Benefit plan is compatible with a Health Savings Account (HSA)

# Definitions

**Deductible:** the amount of eligible expenses a member must pay each year before the health plan will make payment for eligible benefits. Note: The full family deductible must be met under a two-person or family contract before benefits are paid for any person on the contract.

**Coinsurance:** a fixed percentage amount that a member is responsible to pay. Coinsurance applies after your annual deductible has been met.

**Out-of-Pocket Maximum (OOPM):** the maximum amount a member pays in a calendar year. The OOPM includes deductibles and coinsurance.

# Benefit Plan

Coverage	In-Network	Out-of-Network
Deductible (Single / Family)	\$6,350 / \$12,700	\$12,700 / \$25,400
Coinsurance	100%	80%
Out-of-Pocket Maximum (Single / Family) Includes deductible and coinsurance	\$6,350 / \$12,700	\$15,000 / \$30,000

# Benefit Plan

Coverage	In-Network	Out-of-Network
Preventive Care	100%	Not covered
Office Visit	100% after deductible	80% after deductible
Urgent Care	100% after deductible	80% after deductible
Emergency Room	100% after deductible	100% after network deductible
Prescription	100% after deductible	80% after deductible
Hospital	100% after deductible	80% after deductible

# BCBSM Network

❖ Search the BCBSM PPO Network online at **www.bcbsm.com**

(Note: For employees who reside outside of Michigan, search the BCBS national network at [www.bcbs.com](http://www.bcbs.com))

❖ Contact BCBSM's customer service

❖ Ask the biller at your doctor's office



Nonprofit corporations and independent licensees of the Blue Cross and Blue Shield Association

## What do you want to do?

**- I want to find doctors or hospitals**

Step 1: Search within  miles of

- ZIP Code
- Street Address or City, State
- County

Step 2: Please select your plan [Help Me Choose](#)

Enter prefix

Step 3: What are you looking for?

or

**+ I want to find a Primary Care Physician**

**+ Advanced Search**

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# BCBSM Value Adds

- ❖ BCBSM.com allows members to:
  - ❖ View benefit coverage
  - ❖ Review claims
  - ❖ App for your mobile device
  - ❖ Order ID cards

Note: For those who live outside of Michigan, you will still access your member benefits through BCBSM.com

- ❖ Nurse available 24/7
- ❖ Healthy Blue Xtras

# Health Savings Account

- ❖ Plan being offered is qualified high deductible health plan (HDHP)
- ❖ Health Savings Accounts (HSA's) are tax-advantaged savings accounts that can accompany a HDHP
- ❖ Allows you to save money to cover health expenses
- ❖ Account grows through tax-deferred investment earnings
- ❖ Funds remain in the account from year to year, just like an IRA

# Health Savings Account

- ❖ Maximum contribution amounts for 2015
  - ❖ Single - \$3,350
  - ❖ Family - \$6,650
  
- ❖ HSA Vendors
  - ❖ Lake Michigan Credit Union – (800) 242.9790
  - ❖ HSA Authority – (888) 472.8697
  - ❖ Check your local bank for HSA options

Note: In order to contribute to an HSA, you cannot be covered by another type of insurance (unless it's a dental or vision plan, or another qualified HDHP).

# Employee Contributions

Contract	Monthly
Single	\$101.29
Two-Person	\$558.12
Family	\$753.91

# Open Enrollment Forms Completion Deadline

- ❖ Complete enrollment form if electing benefit plan
- ❖ Complete waiver form if declining coverage
- ❖ Your form must be completed and turned in to Human Resources **during the orientation period**