



## 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.

**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**
- ❖ 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
  
- ❖ 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:

	2016	2017
Individual	\$3,350	\$3,400
Family	\$6,750	\$6,750

## ❖ HSA Vendors

- ❖ Lake Michigan Credit Union – (800) 242.9790
- ❖ HSA Authority – (888) 472.8697

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). You cannot contribute into an HSA if you currently utilize a Flexible Spending Account (FSA) unless it is a limited purpose FSA.

# Employee Contributions

Contract	Monthly
Single	\$106.74
Two-Person	\$486.69
Family	\$649.51

# 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**