

# msu **human resources** **Source**

*2008 Benefits Open Enrollment Edition*

[www.hr.msu.edu](http://www.hr.msu.edu)

## Open Enrollment April 21 through May 12, 2008

The annual MSU Benefits Open Enrollment will be held from Monday, April 21 through Monday, May 12, 2008. This is the time of year when all eligible employees can re-evaluate their benefits needs and make changes to benefits selections. There will be three Benefits Fairs where faculty and staff can learn about benefits options and ask questions of benefits plan vendor representatives and Human Resources staff members:

- **Tuesday, April 29, 2008** from 8 a.m. until 4 p.m. at the International Center, Spartan Rooms B & C.
- **Wednesday, April 30, 2008** from 8 a.m. until 4 p.m. at the MSU Union, Parlors B & C.
- **Thursday, May 1, 2008** from 8 a.m. to 4 p.m. at the Nisbet Building, First Floor.

This annual Open Enrollment edition of *Source* contains information about the benefits options available for eligible employees in the 2008-2009 plan year. If you have questions about Open Enrollment that aren't addressed in this *Source*, e-mail your questions to [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu) or call 517-353-4434. For long-distance call toll-free 1-800-353-4434. ♿

## Smoking Cessation Pilot Accepting Enrollees

Want to quit smoking but not sure you can? MSU can help!

The Michigan State University CHANTIX Pilot Project continues to seek MSU faculty and academic staff, support staff and benefits-eligible dependents to participate in an evidence-based tobacco cessation pilot program. The pilot combines the prescription drug CHANTIX with behavioral support sessions and medical monitoring. The pilot has three enrollment cycles, the first of which began in February. A limited number of spaces are still available in the two remaining enrollment cycles. To get more information or to register to attend an information session on May 21 or September 8, 2008 call the Health4U Program at 517-353-2596 or e-mail [Health4U@msu.edu](mailto:Health4U@msu.edu). Enrollment size is limited. The pilot program is the result of a collaboration between Human Resources, Olin Health Center and the Office of the University Physician-Health4U Program. There is a \$200 cost to pilot program participants, with sponsoring organizations covering the remaining costs of the program in order to allow participants to access services and supplies at a greatly reduced cost. You can read more about the pilot program on the Web at [www.health4u.msu.edu/msuchantix.htm](http://www.health4u.msu.edu/msuchantix.htm). ♿

*Advancing Knowledge. Transforming Lives.*



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Help You  
Quit!**

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## AVP Notes . . .



**Chris Hanna**  
*Interim Assistant Vice President  
for Human Resources*

We are pleased to present you with the annual Open Enrollment Edition of *Source*. The following pages are packed with important information about the benefits options available to eligible MSU faculty and staff during the 2008-09 plan year, which runs from July 1, 2008 to June 30, 2009.

The annual Open Enrollment is your chance to re-evaluate and review the coverage options available to you through Michigan State University.

We hope you will take advantage of this opportunity to optimize your benefits selections for yourself and your eligible dependents.

*Chris Hanna*



## Prudential is New Administrator for Life and AD&D Insurance Plans

MSU Human Resources has selected Prudential as the new plan administrator for both basic (employer-paid) life insurance and all optional employee-paid insurance options, including life insurance and accidental death and dismemberment insurance.

After a formal bid process and careful review of several potential carriers, Prudential was selected as the carrier able to provide the best levels of coverage at competitive pricing. This Source provides you with information to help you understand your benefits options with the new carrier. The information provided is a summary of benefits available, not a full description, contract or schedule of benefits. Additional information also is being mailed directly to eligible employees at their home addresses by Prudential. A Prudential representative will be available at MSU Human Resources in the Nisbet Building throughout the entire Open Enrollment period to answer questions. Information also will be posted on the Human Resources Web site at [www.hr.msu.edu](http://www.hr.msu.edu).

### **Basic Employer-Paid Life Insurance**

The transition to Prudential will not change the amount of coverage you have for basic employer-paid life insurance. All regular, 50% time or more faculty and academic staff and all regular full-time support staff and flexible appointees are automatically enrolled in basic employer-paid life insurance benefits upon the date of hire for an amount equal to the employee's base annual earnings or \$50,000, whichever is less. For example, an eligible employee with base annual earnings of \$34,000 will be insured for \$34,000. An eligible employee with base annual earnings of \$65,000 will be insured for \$50,000, since \$50,000 is the maximum level of insurance available under the basic employer-paid life insurance.

### **Optional Employee-Paid Insurances**

In addition to the basic insurance described above, MSU offers all regular, 50% time or more faculty/academic staff and support staff the opportunity to purchase supplemental insurances through Prudential at competitive group rates. These optional insurances are paid for entirely by employees and include life insurance and accidental death and dismemberment insurance. Coverage also is available for eligible spouses and dependents.

If you are currently enrolled in optional employee-paid insurance options through MSU, your coverage will automatically be transitioned to Prudential on July 1. Pages 13 through 15 provide additional information about how that transition will work and other information intended to help you assess the insurance options for you and your eligible family members during the upcoming Open Enrollment. *(Continued on Page 13)*

## Online Enrollment Steps

To participate in Open Enrollment, take the following steps between April 21 and May 12, 2008:

1. Go to [www.hr.msu.edu](http://www.hr.msu.edu) on the Web
2. Click on the “eHR” link
3. Enter your MSU NetID and Password
4. Click on “Benefits Enrollment & Information”
5. Click on “Benefits Enrollment/Changes”
6. Click on “2008 Benefits Open Enrollment” and follow the on-screen instructions

### About MSU NetIDs

If you do not have an MSU NetID, please visit <https://netid.msu.edu> on the Web or call the Academic Technology Services Help Desk at 517-432-6200. You can also access helpful information at <http://www.help.msu.edu>.

### A Note to Mac Users

Due to vendor software limitations, our online Open Enrollment system is not compatible with Mac computers. If you need access to a PC to complete your Open Enrollment, visit MSU HR Benefits at 140 Nisbet Building or visit one of the open computer labs on campus.

We apologize for any inconvenience this creates for Mac users in the MSU community.

## Open Enrollment Notes

### Should You Participate?

If you are an MSU employee and ANY of the following statements are true, then you DO need to participate in Open Enrollment between April 21 and May 12, 2008:

- You currently cover a spouse under your health benefits (who is NOT an MSU employee or retiree) *and you want to continue to cover your spouse during the 2008-09 benefits year.*
- You want to add an eligible dependent to your health, dental or life insurance benefits (or you want to remove someone from your benefits).
- You want to switch health or dental plans for yourself (or yourself and your eligible dependents.)
- You want to change life insurance options for yourself and/or your eligible dependents.



### PHP is Lowest Cost Plan in 2008-09

The lowest cost plan for faculty and staff for the 2008-09 plan year will again be Physicians Health Plan (PHP). *Support staff* who select a plan other than the lowest cost plan will pay the difference between the two plans on a pre-tax basis (see premium rates on page 11). *Faculty, academic staff and executive management* pay 14 percent of their premiums on a pre-tax basis. In addition, they also pay the difference between PHP and Community Blue PPO if they select the Community Blue PPO.

### Change in Premium Threshold for Spousal Coverage

Please note that spouses of MSU employees who have access to coverage through their own employers must purchase the coverage their own employer offers if the annual employee premium cost toward single-person coverage is \$800 or less. This is a change from the 2007-08 year when the threshold was \$750.

### Catch the “Blues Cruiser” at the Nisbet Building on May 1

Don't miss the opportunity to climb aboard The Blues Cruiser<sup>SM</sup> from Blue Cross Blue Shield of Michigan (BCBSM). The Cruiser will be located in the Nisbet Building parking lot on May 1 from 8 a.m. to 4 p.m. In addition to providing information on insurance options and free chair massages, *during 11 a.m. to 3 p.m. free health screenings will be offered*, including tests for Body Mass Index (BMI), glucose, cholesterol and blood pressure. For additional information on The Blues Cruiser, visit [www.bcbsm.com/bluescruiser](http://www.bcbsm.com/bluescruiser).

[www.bcbsm.com/bluescruiser](http://www.bcbsm.com/bluescruiser). 

# News You Can Use . . .

## **Breslin Award Winners Announced for 2008**

The following MSU employees have been selected to receive the 2008 Jack Breslin Distinguished Staff Award:

- Kay Backus, Education Program Coordinator, Family Medicine, College of Human Medicine
- Jackie Dunham-Baker, Information Technologist, University Undergraduate Division
- Mary Beth LaForgia, Planner/Inspector/Analyst, Telecommunications, Physical Plant
- Mario R. Mandujano, Research Assistant, Plant Pathology
- Randy Skinner, Grounds Equipment Mechanic, Hidden Lakes Gardens, Land Management
- Barb Stinnett, Administrative Assistant, Center for Integrated Plant Systems, Entomology

## **WACFPO Seeks New Committee Members**

The Women's Advisory Committee to the Vice President for Finance, Personnel & Operations (WACFPO) is a committee made up of support staff from all bargaining units on campus that functions as an advisor to the Vice President. The committee's role is to provide Vice President Fred Poston with a wide range of views on issues of concern to MSU's support staff women. Serving

on WACFPO is an excellent opportunity to network with employees from various units across campus and to help shape and build the MSU community for present and future workers. WACFPO is seeking a support staff member at MSU who is:

- A self-starter, motivated to seek solutions
- Interested in modeling quality leadership
- Committed to MSU and its support staff
- Has the ability and desire to participate in monthly meetings
- Willing to promote and practice cultural diversity

If you are interested, contact Molly Dean at deanm@msu.edu or by phone at 517-353-5099.

## **Coming Soon: Healthwise**

It's easy to find health information on the internet. What's not easy is sorting through thousands of sites and trying to determine which ones are actually offering safe, accurate and medically sound information.

Wouldn't it be great to have a Web resource you could turn to for health information on the Web where you could easily find what you need and have confidence that the information you found would be correct?

The Office of the University Physician-Health4U program will soon be introducing Healthwise - a Web site MSU faculty, staff and retirees will be able to log into

for accurate, user-friendly and understandable health information that has been reviewed by medical professionals for accuracy.

MSU employees will be able to log-into the site with an MSU Net ID and password. The service is expected to become available this spring.

Additional information about Healthwise will be posted at health4u.msu.edu and published in future Source newsletters as it becomes available.


## **Outstanding Supervisor Award Nominations Due June 2**

Members of the MSU community are invited to nominate supervisors or administrators who consistently support the work/life (professional/personal) needs of their employees/staff through positive leadership and managerial practices.

Nomination materials are available on the Family Resource Center Web site at www.frc.msu.edu and the nomination deadline is June 2, 2008. Give some well-deserved recognition to a great supervisor you know!

## **News from Olin Health Center Dental Clinic**

The Olin Health Center Dental Clinic is open to MSU faculty, staff and students. Plenty of parking is available in the Grand River parking ramp. Call 517-353-9232 for an appointment.

Also, Olin Health Center summer hours begin Monday, May 5. Clinic hours are Monday through Friday, 8 a.m. to 5 p.m. The Pharmacy is open Monday through Friday 7:30 a.m. to 5 p.m. 

## Dental Plan Summary of Benefits

DENTAL SERVICE	AETNA DMO	DELTA DENTAL
<b>DIAGNOSTIC AND PREVENTIVE</b>		
Exams	No co-pay	50% co-pay
Cleanings	No co-pay	50% co-pay
X-rays	No co-pay	50% co-pay
Flouride	No co-pay (1 per year under age 16)	50% co-pay
Sealants (to prevent decay of permanent molars for dependents)	\$10 co-pay per tooth	Not covered
Space maintainers	\$80 co-pay (fixed and removable)	50% co-pay (less than age 19)
<b>MINOR RESTORATIVE</b>		
Amalgam (silver) fillings	No co-pay	50% co-pay
Composite (resin) fillings (anterior teeth)	No co-pay	50% co-pay
<b>PROSTHETICS</b>		
Crowns (semi-precious)	\$315 co-pay	50% co-pay
Bridges (per unit)	\$315 co-pay	50% co-pay
Denture (each)	\$320 co-pay	50% co-pay
Partial (each)	\$320 co-pay	50% co-pay
<b>ORAL SURGERY</b>		
Simple extraction	No co-pay	50% co-pay
Extraction - erupted tooth	No co-pay	50% co-pay
Extraction - soft tissue impaction	\$60 co-pay	50% co-pay
Extraction - partial bony impaction	\$80 co-pay	50% co-pay
Extraction - complete bony impaction	\$120 co-pay	50% co-pay
<b>ENDODONTICS</b>		
Root canal - anterior	\$120 co-pay	50% co-pay
Root canal - bicuspid	\$180 co-pay	50% co-pay
Root canal - molar	\$300 co-pay	50% co-pay
Apicoectomy	\$170 co-pay	50% co-pay
<b>PERIODONTICS</b>		
Gingivectomy (per quadrant)	\$125 co-pay	50% co-pay
Osseous surgery (per quadrant)	\$375 co-pay	50% co-pay
Root scaling (per quadrant)	\$60 co-pay	50% co-pay
<b>ORTHODONTICS</b>		
Child (under age 19)	\$1,500 co-pay *	50% co-pay
Adult (age 19 or older)	\$1,500 co-pay *	Not covered
* includes screening exam, diagnostic records, orthodontic treatment and orthodontic retention.		
<b>DENTAL PLAN MAXIMUMS</b>		
Annual	No maximum	\$600 maximum
Lifetime Orthodontics	No maximum	\$600 maximum
The plan summary on this page is intended to help you compare your options. It is not intended to be a full description of coverages.		

### What's the Difference? DMO vs Traditional Plans

In a Dental Maintenance Organization (DMO) like Aetna, enrollees select a participating primary care dentist. Their primary dental care is provided by that dentist and only at locations and by dentists that participate in the plan. Though choice of providers is more limited, a DMO tends to cover a greater range of services at lower co-pays than traditional dental plans. You can contact Aetna toll-free at 1-877-238-6200.

Traditional plans, like the Delta Dental plan, typically allow enrollees greater freedom in selecting service providers but tend to have higher co-pays and a more restricted range of coverage than DMO plans. Delta offers hundreds of participating providers and allows enrollees to seek care from both participating and non-participating providers. (If you select a non-participating provider, the dentist will bill you the full amount, and you will submit receipts for reimbursement of a portion of the bill.) You can contact Delta Dental toll-free at 1-800-482-8915.

### Employee Monthly Dental Plan Contributions

PLAN	FULL-TIME (90% - 100%)	3/4 TIME (65% - 89.9%)	1/2 TIME (50% - 64.9%)
<b>Delta Dental</b>			
Single	Paid by MSU	Paid by MSU	Paid by MSU
2 Person	Paid by MSU	Paid by MSU	\$4.22
Family	Paid by MSU	\$15.33	\$30.66
<b>Aetna</b>			
Single	Paid by MSU	Paid by MSU	Paid by MSU
2 Person	Paid by MSU	Paid by MSU	\$4.23
Family	Paid by MSU	\$14.29	\$29.62

## Health Plans Coverage Summary

Benefit	Community Blue		Physicians Health Plan		BCBSM Transition Plan <sup>(3)</sup>
	In-Network	Out-of-Network	In-Network	Out-of-Network	Mixed Medicare ONLY
<b>PREVENTIVE SERVICES</b>					
Health Maintenance Exam	Covered 100% 1 per calendar year <sup>(1)</sup>	Not covered	Co-pay: \$15	Not covered	Not covered
Annual Gynecological Exam	Covered 100% 1 per calendar year <sup>(1)</sup>	Not covered	Co-pay: \$15	Not covered	Not covered
Pap Smear Screening (lab services only)	Covered 100% 1 per calendar year <sup>(1)</sup>	Not covered	Covered 100%	Not covered	Covered 100%
Mammography Screening	Covered 100% 1 from age 35 to 40 1 per calendar year age 40 and up <sup>(2)</sup>	Covered 80% after deductible	Covered 100%	Covered 80% of eligible expenses after deductible <sup>(4)</sup>	Covered 100% 1 from age 35 to 40 1 per calendar year age 40 and up
Contraceptive Devices (IUD, Diaphragm, Norplant)	Co-pay: \$15 <sup>(2)</sup>	Covered 80% after deductible	Co-pay: \$15	Not covered	Not covered
Well-Baby and Child Care Exams	Covered 100% <sup>(2)</sup>	Not covered	Co-pay: \$15	Not covered	Not covered
Immunizations	Covered 100% Through age 16 <sup>(2)</sup>	Not covered	Covered 100%	Not covered	Not covered
Flu Shots	Covered 100% <sup>(2)</sup>	Not covered	Covered 100%	Covered 100%	Not covered
Fecal Occult Blood Screening	Covered 100% 1 per calendar year age 50 and up <sup>(1)</sup>	Not covered	Covered 100%	Not covered	Covered 100% 1 per calendar year age 50 and up
Colonoscopy	Covered 100% <sup>(2)</sup>	Covered 80% after deductible	Covered 100%	Covered 80% of eligible expenses after deductible <sup>(4)</sup>	Covered 100%
Flexible Sigmoidoscopy Exam	Covered 100% 1 per calendar year age 50 and up <sup>(1)</sup>	Not covered	Covered 100%	Not covered	Covered 100% 1 per calendar year age 50 and up
Prostate Exam	Covered 100% 1 per calendar year age 40 and up <sup>(1)</sup>	Not covered	Covered 100%	Not covered	Covered 100% 1 per calendar year age 40 and up
Prostate Specific Antigen (PSA) Screen	Covered 100% 1 per calendar year age 40 and up <sup>(1)</sup>	Not covered	Covered 100%	Not covered	Covered 100% 1 per calendar year age 40 and up

*The Health Plans Coverage Summary provided in this Source is not a contract. It is intended as an easy-to-read summary to help you compare the various MSU health plan offerings. It describes plan features in general terms and is not a full description of coverages.*

## Health Plans Coverage Summary (Continued)

Benefit	Community Blue		Physicians Health Plan		BCBSM Transition Plan <sup>(3)</sup>
	In-Network	Out-of-Network	In-Network	Out-of-Network	Mixed Medicare ONLY
<b>PHYSICIAN OFFICE SERVICES (Medically Necessary)</b>					
Office Visits/ Consultations	Co-pay: \$15	Covered 80% after deductible	Co-pay: \$15	Covered 80% of eligible expenses <sup>(4)</sup> after deductible. Prior authorization not required for services in a physicians office.	Covered 80% of approved amount after deductible
<b>EMERGENCY MEDICAL CARE (Approved Diagnosis)</b>					
Hospital Emergency Room	Co-pay: \$100 (waived based on signs and symptoms, accident or if admitted)	Co-pay: \$100 (waived based on signs and symptoms, accident or if admitted)	Co-pay: \$100 (waived based on signs and symptoms, accident or if admitted)	Co-pay: \$100 (waived based on signs and symptoms, accident or if admitted)	Covered 100%
Emergency Room Physician's Services	Co-pay: \$20	Covered 80% after deductible	Covered 100%	Covered 100%	Covered 100%
Urgent Care Center	Co-pay: \$20	Covered 80% after deductible	Co-pay: \$20	Co-pay: \$20	Covered 100%
Ambulance Service	Covered 100% of the approved amount	Covered 100% of the approved amount	Covered 80%	Covered 80%	Covered 80% of approved amount after deductible
<b>DIAGNOSTIC SERVICES</b>					
Laboratory and Pathology Tests	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
Diagnostic Tests and X-Rays	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
Radiation Therapy	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
<b>MATERNITY SERVICES PROVIDED BY A PHYSICIAN</b>					
Pre-Natal and Post-Natal Care	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 80% of approved amount after deductible
Delivery and Nursery Care	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
<b>HOSPITAL CARE (Prior authorization may be required)</b>					
Semi-Private Room, General Nursing Care, Hospital Services and Supplies	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%

## Health Plans Coverage Summary (Continued)

Benefit	Community Blue		Physicians Health Plan		BCBSM Transition Plan <sup>(3)</sup>
	In-Network	Out-of-Network	In-Network	Out-of-Network	Mixed Medicare ONLY
Inpatient Consultations	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
Chemotherapy	Covered 100%	Covered 80% after deductible	Covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 100%
<b>SURGICAL SERVICES (Prior authorization may be required)</b>					
Surgery and Related Surgical Services	Covered 100%	Covered 80% after deductible	Covered 100%	80% of Eligible expenses <sup>(4)</sup> after deductible	Covered 100%
Voluntary Sterilization	Covered 100%	Covered 80% after deductible	Covered 100%	Not covered	Covered 100%
<b>HUMAN ORGAN TRANSPLANTS (Prior authorization may be required)</b>					
Such as: Liver, Heart, Lung, Pancreas, Heart-Lung, Kidney, Cornea, and Skin and Bone Marrow (subject to program guidelines)	Covered 100%	Covered 80% after deductible	Covered 100%	Not covered	Covered 100%
<b>NCI CLINICAL TRIALS (Prior authorization may be required)</b>					
Stage II and III Breast Cancer, Ovarian Cancer	Covered 100%	Not covered	Covered 100%	Not covered	Covered 100%
<b>ALTERNATIVES TO HOSPITAL CARE</b>					
Skilled Nursing Care (must meet medical necessity guidelines for skilled care)	Covered 100% <sup>(5)</sup> in approved facilities (up to 120 days per calendar year)		Covered 100% (up to 100 days per calendar year)	80% of eligible expenses <sup>(4)</sup> after deductible (up to 100 days per calendar year) <sup>(6)</sup>	Covered 100% <sup>(5)</sup> in approved facilities (unlimited days)
Hospice Care	Covered 100% <sup>(5)</sup> in approved facilities, limited to the lifetime dollar maximum, which is adjusted annually		Covered 80%	80% of eligible expenses <sup>(4)</sup> (maximums apply)	Covered 100% <sup>(5)</sup> in approved facilities, limited to the lifetime dollar maximum, which is adjusted annually
Home Health Care	Covered 100% <sup>(5)</sup> in approved facilities (unlimited visits)		Covered 100% (combined network and non-network benefits limited to 60 visits per calendar year)	80% of eligible expenses <sup>(4)</sup> after deductible (combined network and non-network benefits limited to 60 visits per calendar year)	Covered 100% <sup>(5)</sup> in approved facilities

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## Health Plans Coverage Summary (Continued)

Benefit	Community Blue		Physicians Health Plan		BCBSM Transition Plan <sup>(3)</sup>
	In-Network	Out-of-Network	In-Network	Out-of-Network	Mixed Medicare ONLY
Individual Case Management	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%
<b>MENTAL HEALTH CARE AND SUBSTANCE ABUSE TREATMENT (In approved facilities)</b>					
Inpatient Mental Health Care	Covered 100% up to 30 days combined inpatient mental health and substance abuse care	Covered 100% after deductible up to 30 days combined inpatient mental health and substance abuse care	Covered 80% (30 days per calendar year)	Not covered for inpatient mental health	Covered 100%
Inpatient Substance Abuse Care	Covered 50% up to 30 days combined inpatient mental health and substance abuse care	Covered 50% up to 30 days combined inpatient mental health and substance abuse care	Not covered Covered 100% for detoxification	Covered 80% of eligible expenses <sup>(4)</sup> after deductible (\$1,000 maximum per calendar year)	Covered 100%
Outpatient Mental Health Care	Covered 50% (in-and out-of-network services have an annual combined maximum of 25 visits)	Covered 50% after deductible (in- and out-of-network services have an annual combined maximum of 25 visits)	Co-pay: \$20 per visit (combined network and out-of-network benefits limited to 20 visits per calendar year)	80% of eligible expenses <sup>(4)</sup> after deductible (combined network and out-of-network benefits limited to 20 visits per calendar year) not subject to annual deductible	Covered 50% after deductible (up to 25 visits per year)
Outpatient Substance Abuse Care (up to the annually adjusted state-mandated dollar amount)	Covered 50%	Covered 50% after deductible	Covered 60% for intermediate care for substance abuse Co-pay: \$20 per visit	80% of eligible expenses <sup>(4)</sup> after deductible	Covered
<b>OTHER SERVICES</b>					
Allergy Testing and Therapy	Covered 100%	Covered 80% after deductible	Co-pay: \$15 Injections covered 100%	80% of eligible expenses <sup>(4)</sup> after deductible	Covered 80% of approved amount after deductible
Chiropractic Spinal Manipulation	Co-pay: \$15 (In- and out-of-network services have an annual combined maximum of 24 visits)	Covered 80% after deductible (in- and out-of-network services have an annual combined maximum of 24 visits)	Not covered	Not covered	Covered 80% after deductible up to 20 visits for the first 90 consecutive days, then 2 visits per month
Outpatient Diabetes Management (certified providers)	Co-pay: \$15	Not covered	Co-pay: \$15	Not covered	Covered 100%
Osteopathic Manipulation by a Physician (D.O.)	Co-pay: \$15	Covered 80% after deductible in approved facilities	Co-pay: \$15	Not covered	Covered 80% of approved amount after deductible

## Health Plans Coverage Summary (Continued)

Benefit	Community Blue		Physicians Health Plan		BCBSM Transition Plan <sup>(3)</sup>
	In-Network	Out-of-Network	In-Network	Out-of-Network	Mixed Medicare ONLY
Outpatient Physical, Speech, and Occupational Therapy (subject to medical criteria)	Covered 100% (in- and out-of-network services have an annual combined maximum of 60 visits)	Covered 80% after deductible (in- and out-of-network services have an annual combined maximum of 60 visits)	Co-pay: \$15 (60 combined visits per calendar year)	80% of eligible expenses <sup>(4)</sup> after deductible (60 combined visits per calendar year)	Covered 100%
Durable Medical Equipment (DME) and Medical Supplies	Covered 100% <sup>(5)</sup> of the approved amount		Covered 80% (Prior authorization for DME that exceeds \$500)	80% of approved amount after deductible (Prior authorization for DME that exceeds \$500)	Covered 80% of approved amount after deductible
Private Duty Nursing	Covered 50%	Covered 50%	Not covered	Not covered	Covered 50% after deductible
Vision Exams	Not covered	Not covered	Co-pay: \$15	Not covered	Not covered
<b>DEDUCTIBLES, CO-PAYS, AND DOLLAR MAXIMUMS</b>					
Deductibles	None (international services are considered in-network)	\$250 per member/\$500 per family per calendar year (international services are considered in-network; services where no network exists are covered at the in-network level)	None	\$500 per person/\$1,000 family per calendar year	Basic coverage: None Staff: \$100/person, \$200/family per calendar year as noted in chart Faculty: \$150/person, \$300/family per calendar year as noted in chart
Fixed Dollar Co-pays	As noted in chart	As noted in chart	As noted in chart	Not applicable	Not applicable
Percent Co-pays	As noted in chart	As noted in chart	As noted in chart	As noted in chart	As noted in chart
Dollar Maximums	\$5 million combined lifetime maximum per member for covered services and as noted above for individual services		Unlimited	Unlimited	\$5 million combined lifetime maximum per member for covered services and as noted above for individual services
Transplant Maximum	\$1 million maximum per transplant		No maximum	Not covered	\$1 million maximum per transplant

1. Preventive services are covered up to \$250 per member per calendar year. American Cancer Society and U.S. Preventive Service Task Force guidelines are used.

2. Colonoscopies, mammograms, well-baby and child care exams, immunizations, flu shots, and IUD/administration of contraception injections are excluded from the \$250 annual limit.

3. BCBSM Transition Plan is available when there is a mix of Medicare (Part B) and non-Medicare enrolled family members.

4. Eligible expenses are determined in accordance with reimbursement policy guidelines. Eligible expenses are based on the amount health care providers in a certain area usually charge for certain treatments/procedures, and can include a negotiable fee for that service.

5. You may be responsible for the difference between BCBSM's approved amount and the provider's charge when services are rendered by a non-participating provider.

6. Benefit will be reduced to 50% if claims administrator is not notified.

## Employee Monthly Health Plan Contributions (Pre-Tax through Payroll Deduction)

PLAN	COVERAGE TIER	FULL-TIME FACULTY <sup>(1)</sup>	FULL-TIME STAFF	3/4 TIME (65% - 89.9%) FACULTY <sup>(1)</sup>	3/4 TIME (65% - 89.9%) STAFF	1/2 TIME (50% - 64.9%) FACULTY <sup>(1)</sup>	1/2 TIME (50% - 64.9%) STAFF
Community Blue PPO with CVS/Caremark	Single	\$54.05	\$7.64	\$159.54	\$113.13	\$265.02	\$218.61
	2 person	\$113.50	\$16.03	\$335.05	\$237.58	\$556.60	\$459.13
	Family	\$132.38	\$18.66	\$392.82	\$279.10	\$653.24	\$539.52
Physicians Health Plan (PHP) with CVS/Caremark	Single	\$46.41	Paid by MSU	\$151.90	\$105.49	\$257.38	\$210.97
	2 person	\$97.47	Paid by MSU	\$319.02	\$221.55	\$540.57	\$443.10
	Family	\$113.72	Paid by MSU	\$374.16	\$260.44	\$634.58	\$520.86
Blue Cross Blue Shield of Michigan Transition <sup>2</sup> with CVS/Caremark	2 person, 1 with Medicare	\$50.46	Paid by MSU	\$141.08	\$90.62	\$244.07	\$195.49
	Family, 1 with Medicare	\$68.37	Paid by MSU	\$147.00	\$78.63	\$307.84	\$239.47
	Family, 2 with Medicare	\$66.73	Paid by MSU	\$192.56	\$125.83	\$388.90	\$322.17

## Employee Monthly Health Plan Contributions for Part-Time Employees When Hardship Guidelines are Met

PLAN	COVERAGE TIER	3/4 TIME (65% - 89.9%) FACULTY <sup>(1)</sup>	3/4 TIME (65%-89.9%) STAFF	1/2 TIME (50% - 64.9%) FACULTY <sup>(1)</sup>	1/2 TIME (50% - 64.9%) STAFF
Community Blue PPO with CVS/Caremark	Single	\$54.05	\$7.64	\$54.05	\$7.64
	2 person	\$218.42	\$120.95	\$478.84	\$381.37
Physicians Health Plan (PHP) with CVS/Caremark	Single	\$46.41	Paid by MSU	\$46.41	Paid by MSU
	2 person	\$202.39	\$104.92	\$462.81	\$365.34
Blue Cross Blue Shield of Michigan Transition <sup>2</sup> with CVS/Caremark	2 person, 1 with Medicare	\$141.08	\$90.62	\$231.71	\$181.25

Part-time employees hired prior to July 1, 1998, with single or two-person coverage, may request the monthly hardship contribution for the following reasons: A) If they do not have access to other health coverage through a spouse's group plan, or B) If they are not married and do not have access to other health care coverage from another employer as an active employee or retiree. Forms are available at [www.hr.msu.edu/HRsite/Forms](http://www.hr.msu.edu/HRsite/Forms).

## Employee Monthly Health Plan Rider Contributions

PLAN	FAMILY CONTINUATION RIDER FACULTY	FAMILY CONTINUATION RIDER STAFF	SPONSORED DEPENDENT RIDER FACULTY	SPONSORED DEPENDENT RIDER STAFF	SPONSORED DEPENDENT RIDER WITH MEDICARE FACULTY	SPONSORED DEPENDENT RIDER WITH MEDICARE STAFF
Community Blue PPO with CVS/Caremark	\$192.98	\$192.98	\$551.89	\$551.89	Not Applicable	Not Applicable
Physicians Health Plan (PHP) with CVS/Caremark	\$188.06	\$188.06	\$476.46	\$476.46	\$469.72	\$469.72
Blue Cross Blue Shield of Michigan Transition <sup>2</sup> with CVS/Caremark	\$137.64	\$137.64	\$388.60	\$390.89	\$408.30	\$408.30

Footnotes: 1 - Refers to faculty, academic staff, and executive management (and includes 14% premium sharing when applicable).

2 - BCBSM Transition Plan is available when there is a mix of Medicare (Part B) and non-Medicare enrolled family members.

## Important Things to Note About Open Enrollment . . .

### Health Plan Waivers.

MSU continues to offer all regular, 50 percent time or more faculty, academic and support staff an option to waive health care coverage in exchange for a payment of *up to* \$600 per year.

Employees currently covered by another health plan that adequately meets their health care needs may want to consider waiving their MSU health coverage.

It is important to note that employees and spouses who are both employed at MSU are not eligible for the waiver option.

More detailed information about applying for a waiver is available in a set of questions and answers available at [www.hr.msu.edu](http://www.hr.msu.edu). Log on to eHR and select the Benefits Enrollments and Information link. Next, click on Benefits Enrollment/Changes and then click on the Contacts and FAQs link.

### Prescription Coverage.

The prescription drug plan is still administered through CVS/Caremark. Employees continue to be automatically enrolled for prescription drug coverage in CVS/

<b>CVS/Caremark Prescription Plan Co-Pays</b>			
#	Drug Tier	34-Day Supply Co-Pays	90-Day Supply Co-Pays
1.	Generic	\$10	\$20
2.	Formulary Brand	\$20	\$40
3.	Non-Formulary Brand	\$40	\$80
4.	Bio-Tech Drugs	\$50	\$100
90-day supply medications may be filled at MSU Pharmacies or through CVS/Caremark mail order.			
If you have questions regarding which drugs are covered, please contact CVS/Caremark at 1-800-565-7105.			

Caremark when they enroll in one of the health plans (Community Blue PPO, Physicians Health Plan or BCBS Transition Plan.)

The table on this page shows co-pay rates for various types of prescription drugs.

Complete information detailing prescription drug coverage under CVS/Caremark is available on the Benefits section of the MSU HR Web site at [www.hr.msu.edu](http://www.hr.msu.edu).


### Covering Dependents.

Coverage for dependents ceases at the end of the calendar year they turn age 23. Employees may purchase continued coverage for

these dependents through a plan rider or COBRA in accordance with applicable eligibility criteria by contacting MSU Human Resources Benefits. See rider premium rates in the chart on page 11.

### Need More Information?

Brochures about all MSU benefits plans and options are available on the Web at [www.hr.msu.edu](http://www.hr.msu.edu). You can also refer questions via e-mail to [benefitsinfo@hr.msu.edu](mailto:benefitsinfo@hr.msu.edu) or call the MSU Benefits Service Center at 517-353-4434 or 1-800-353-4434.

Paper brochures on plans are available from the MSU HR Benefits office in room 140 of the Nisbet Building. 

## Reminder: Free Health Screenings on the Blues Cruiser on May 1, 2008 11 a.m. to 3 p.m. Nisbet Building Parking Lot



## Optional Life Insurance Options

Prudential offers optional life insurance for MSU employees in increments ranging from 1 to 8 times an employee's base annual earnings. Rates for this coverage vary depending on the age of the employee (see rates on page 15). Whether or not you need to provide evidence of insurability to obtain coverage varies depending on your current enrollment status in optional employee-paid life insurance benefits and the level of coverage you select. Age-related benefit reductions will occur for employees. Benefits will be reduced to 65% at age 65 and 50% at age 70.

### For employees currently enrolled:

If you are currently enrolled for optional employee-paid life insurance benefits, during this Open Enrollment period, your coverage will be automatically transitioned from the former carrier over to Prudential. If the amount of insurance benefit you are currently enrolled for is more or less than a multiple of your base annual earnings, then your coverage will automatically be transitioned upward to the next highest multiple of your base annual earnings. (If you are currently enrolled with coverage for more than 8 times your base annual earnings, your coverage will freeze at its current level and you will retain the same level of coverage you have now in the transition.)

**Example:** If your current base annual earnings are \$42,000 and under the previous carrier you were insured for \$100,000, your coverage would be rounded up to \$126,000. (Your previous level of coverage fell between 2 and 3 times your base annual earnings, so your coverage would be rounded up to 3 times \$42,000 which equals \$126,000.)

Because Prudential has offered more competitive rates, in most cases the transition will result in more coverage at similar or lesser rates than before.

In addition to the automatic transition, during this Open Enrollment you can increase your coverage by one additional level without providing evidence of insurability. However, if by increasing one level your total employee-paid coverage exceeds \$500,000, you will be required to provide evidence of insurability. Or, you can apply to increase your coverage up to 8 times your annual base earnings up to a maximum of \$2,000,000. If you apply to increase your coverage more than one level or above \$500,000, you will need to provide evidence of insurability so your application

can be reviewed for medical underwriting. If your application is denied, you will still be allowed to increase your coverage by the one level you would have been able to acquire without providing evidence of insurability.

***It is important to note that after this year's Open Enrollment, ANY increases in your level of coverage will require you to provide evidence of insurability.***

### For employees NOT currently enrolled:

If you have never taken advantage of the opportunity to enroll in optional employee-paid life insurance benefits in the past, you can enroll for coverage equal to 1 times your base annual earnings. However, if this amount exceeds \$500,000, you will be required to provide evidence of insurability. Or you can apply for coverage up to 8 times your annual base earnings (up to a maximum of \$2,000,000) if you provide evidence of insurability. If you apply for coverage greater than 1 times your base annual salary and provide evidence of insurability but are denied, you will still be able to enroll for guaranteed coverage at 1 times your annual base earnings up to the \$500,000 maximum.

***If you pass up this opportunity to enroll, it is important to note that while you can still apply during Open Enrollment periods in future years, you will then need to provide evidence of insurability and your application may be denied. Any future increases in your coverage will require evidence of insurability.***

### For spouses and children already enrolled:

If you currently cover a spouse under optional employee-paid life insurance, that coverage will automatically be transitioned to Prudential. During the transition, your spouse's coverage will be automatically increased from the \$5,000 benefit level allowed by the current plan up to \$10,000 – the minimum benefit level for spouses under the new Prudential plan. In addition to the transition, you can increase your spouse's coverage by one additional level without providing evidence of insurability. (See page 15 for all coverage levels). Evidence of insurability will be required for increases greater than one level this year and for ALL increases in future years.

If you currently cover children on your optional employee-paid life insurance, their coverage will automatically be transitioned to Prudential during

Open Enrollment. The benefit level will automatically be increased from the \$2,000 benefit level allowed by the current plan up to \$5,000 – the minimum benefit level for children under the new Prudential plan. In addition to the transition, you may increase your child's level of insurance in increments of \$5,000 up to a maximum of \$25,000 during this Open Enrollment. Evidence of insurability is not required for children.

#### **For spouses and children NOT already enrolled:**

During this Open Enrollment period only, you can purchase coverage for your previously uncovered spouse at a guaranteed amount of \$10,000 without providing evidence of insurability. You can also apply for higher levels of coverage but you will be required to provide evidence of insurability. If you apply for an amount of coverage greater than \$10,000 and that coverage is denied, you will still be able to enroll your spouse at the guaranteed issue amount of \$10,000 this year. Please note that in future Open Enrollment years, evidence of insurability will be required to add or increase coverage for spouses at ANY level.

You can also add previously unenrolled eligible

children to your coverage this year in increments of \$5,000 up to \$25,000. Evidence of insurability is not required for children.

#### **Voluntary Employee-Paid Accidental Death and Dismemberment Insurance Options**

Prudential offers voluntary employee-paid accidental death and dismemberment insurance for all regular and 50% time or more faculty, academic staff and support staff as well as insurance for spouses and dependents.

Employees and their dependents who are already enrolled under accidental death and dismemberment insurance will automatically transition to Prudential during Open Enrollment with coverage transitioned upward to the highest multiple of base annual earnings. Individual employee and employee plus family coverage is available (see details on page 15).

If you are not currently enrolled, you will have an opportunity to enroll for coverage between 1 and 8 times your base annual earnings. Benefit levels vary by type of insurance selected (individual or family) and the extent of injury. Evidence of insurability is not required.

## **Rate Calculation Examples**

*The rates on page 15 are given to help you roughly estimate the premiums you will pay for coverage you select. However, because rates depend on so many factors and because rounding occurs, you may not be able to calculate the exact rate yourself. At the time you participate in online Open Enrollment, you will be able to see the actual rates for the options you select. The following two examples show how employees might use the tables on page 15 to estimate rates for various insurance coverage options:*

**Sally State is 42 and has base annual earnings of \$45,000.** She is currently enrolled in optional employee-paid life insurance with a benefit amount of \$200,000. When Sally's coverage transitions to Prudential, it will fall between two levels of coverage (4 times her base annual earnings = \$180,000 and 5 times her base annual earnings = \$225,000). Her coverage will automatically be rounded up from \$200,000 to \$225,000 (which is equal to 5 times her base annual earnings.) Sally chooses to increase her coverage by one additional level (to 6 times her base annual earnings) so her level of coverage will be \$270,000. According to the chart on page 15, the monthly premium for this coverage is \$0.063 per \$1,000 of coverage. Sally's new monthly premium will be  $270 \times \$0.063 = \$17.01$ .

Sally decides that in addition to increasing her own coverage, she would like to enroll her husband, who has not been included in the past in her life insurance coverage. Sally selects a level of \$75,000 of coverage for her husband. Because she is selecting new coverage greater than the lowest level available, she will need to submit evidence of insurability for her husband. Although Sally's husband is 52, she knows that at MSU the rate for his insurance will be based on her own age, not his age. So, the table on page 15 indicates that her husband's life insurance coverage premium for \$75,000 of coverage will be  $75 \times \$0.100 = \$7.50$  per month. If the application is denied, she will still be able to enroll him this year at the guaranteed issue amount of \$10,000.

**Steve Spartan is 55 and has base annual earnings of \$57,000.** He is not currently enrolled in the optional employee-paid life insurance, but decides to enroll. He chooses to elect a coverage level of 3 times his base annual earnings (\$171,000). He will need to provide evidence of insurability. According to the chart on page 15, Steve's monthly premium for this level of coverage would be  $171 \times \$0.270 = \$46.17$ . If his application is denied, he will still be able to enroll this year at the guaranteed issue amount of 1 times his base annual earnings (\$57,000).

## Optional Employee-Paid Life Insurance Coverage Levels

## Optional Employee-Paid Life Insurance Monthly Rates

PLAN	<sup>(2)</sup> COVERAGE LEVELS FOR EMPLOYEE	COVERAGE LEVELS FOR SPOUSE	COVERAGE LEVELS FOR CHILDREN
<b>Optional Employee Paid Life Insurance</b>	1 x Base Annual Earnings	\$10,000	\$5,000
	2 x Base Annual Earnings	\$25,000	\$10,000
	3 x Base Annual Earnings	\$50,000	\$15,000
	4 x Base Annual Earnings	\$75,000	\$20,000
	5 x Base Annual Earnings	\$100,000	\$25,000
	6 x Base Annual Earnings	\$125,000	
	7 x Base Annual Earnings	\$150,000	
	8 x Base Annual Earnings	\$175,000	
	Maximum Benefit: \$2,000,000	\$200,000	

EMPLOYEE RATES PER \$1,000 OF COVERAGE BY AGE	<sup>(1)</sup> SPOUSE RATES PER \$1,000 OF COVERAGE BY AGE	RATES FOR CHILDREN PER \$1,000 OF COVERAGE
<25: \$0.031	<25: \$0.050	\$0.095 per \$1,000 of coverage - age is not a factor in rates for children.  Premium covers all children (e.g. you don't have to multiply it by 4 to cover 4 children.)
25-29: \$0.037	25-29: \$0.060	
30-34: \$0.050	30-34: \$0.080	
35-39: \$0.057	35-39: \$0.090	
40-44: \$0.063	40-44: \$0.100	
45-49: \$0.094	45-49: \$0.150	
50-54: \$0.144	50-54: \$0.230	
55-59: \$0.270	55-59: \$0.430	
60-64: \$0.414	60-64: \$0.660	
65-69: \$0.796	65-69: \$1.270	
70+: \$1.291	70+: \$2.060	

1. Spouse rates are based on the age of the employee, NOT the age of the spouse.
2. Evidence of insurability will be required if you are increasing your coverage more than one level (or in excess of \$500,000) or if you are enrolling a previously unenrolled person for more than the first level of coverage.

### Note on Dependents:

In past years, optional employee-paid life insurance coverage for spouses and children were grouped into one coverage category: family. Prudential allows you to separately cover a spouse OR children. However, when previous coverage transitions to Prudential, the online enrollment system will automatically translate family to mean spouse AND children. If you only want to cover a spouse OR children, you will need to unselect the parties you don't want on the policy while in the open enrollment screen.

## Optional Employee-Paid Accidental Death and Dismemberment Coverage and Rates

PLAN	COVERAGE LEVELS FOR EMPLOYEE ONLY	FAMILY COVERAGE LEVELS		
<b>Accidental Death and Dismemberment (Optional Employee Paid)</b>	The benefit for employee-only coverage will be 100% of:	The benefit when spouses and no children are covered under family coverage will be 60% of:	The benefit when children but no spouse are covered under family coverage will be 20% per child of:	The benefit when spouse and children are covered under family coverage will be 50% for the spouse and 15% for each child of:
		1 x Employee's Base Annual Earnings 2 x Employee's Base Annual Earnings 3 x Employee's Base Annual Earnings 4 x Employee's Base Annual Earnings 5 x Employee's Base Annual Earnings 6 x Employee's Base Annual Earnings 7 x Employee's Base Annual Earnings 8 x Employee's Base Annual Earnings  Maximum Employee Benefit: \$1,000,000 Maximum Spouse Benefit \$600,000 Maximum Benefit per Child \$100,000		
<b>Monthly Rate Per \$1,000 of Coverage</b>	\$0.016 per \$1,000 of benefit coverage for employee-only coverage	\$0.026 per \$1,000 of benefit coverage for family coverage		

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## Seeking Nominations for 2008 CT Award

Is there an outstanding CT in your unit who deserves special recognition for his or her skills, abilities and dedication to excellence? Nominate that special person for the 2008 Clerical Technical Recognition Award! The winner will be profiled in *Source* and will receive the award at a special recognition reception. The winner also will receive a monetary award of \$1,000 in recognition of their outstanding service. Criteria for the award include:

- Respect of their peers and continuous diligence in attending to their daily responsibilities;
- Concern for students, faculty, staff, and colleagues in their respective units, particularly (but not limited to) those assisting overseas U.S. students and faculty, international students, international faculty, etc.;
- Extraordinary and significant contributions to the community or public service;
- Innovative thinking in facilitating unit tasks and responsibilities;

You don't have to be an individual's supervisor to submit a nomination. Individuals may be nominated by any member of the university community. To nominate an individual you will need to complete a nomination form and collect a minimum of two support letters (maximum of five) by MSU colleagues. You may include additional information if it supports the applicant's nomination. You can find the nomination form under the HR News section of the MSU Human Resources Web site at [www.hr.msu.edu](http://www.hr.msu.edu).

Submit the nomination form and attachments by 5 p.m., May 16, 2008 to: CT Recognition Award Selection Committee, Room 120 Nisbet Building. Questions? Contact Jackie Mussell at 517-884-0114 or [mussellj@hr.msu.edu](mailto:mussellj@hr.msu.edu). 

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