



# OPEN ENROLLMENT 2025

CHANGES TO YOUR 2025 BENEFITS



# VIRTUAL HOUSEKEEPING

- Slide deck will be made available on the webinar registration page – [hr.umich.edu/open-enrollment](https://hr.umich.edu/open-enrollment)
- Participants are in listen only mode with cameras turned off
- Closed captioning has been enabled, to toggle it on/off press the CC icon
- To ask questions during the session, press the Q&A icon, type your question in the dialog box and submit



# AGENDA

- Open Enrollment Overview (Time Period, Allowable Changes, What's New)
  - Frequently Asked Questions
    - Resources for U-M offered plans
    - Medicare and Medicare Enrollment
    - Available Health Plan Options
    - Medicare Advantage Plans
      - Transition, Prior Authorization, Travel Coverage, In-Home Assessment, Policy Change
    - Copays
    - Vaccine Coverage
    - Resources for Additional Questions
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**POLL**

# OPEN ENROLLMENT 2025

**Oct. 21<sup>st</sup> to Nov. 1<sup>st</sup>, 2024  
@ 5:00pm**

- Plans Featured During Open Enrollment
  - Health (Medical and Prescription)
  - Dental (Options I, II, and III)
  - Davis Vision by MetLife
  - MetLife Legal

# ALLOWABLE CHANGES FOR RETIRES

- Health (change plans)
- Dental (enroll/disenroll)
- Davis Vision by MetLife (enroll/disenroll)
- MetLife Legal (enroll/disenroll)

## Reminders

- New dependents cannot be added
- Caution about decision to remove dependents from Health

# WHAT'S NEW FOR 2025

- Medicare Advantage Copays
  - All Office Visit Copays = \$10
  - Emergency Room = \$65, waived if admitted (No Change)
- Legal Plan Enhancements
  - Divorce
  - Custody
  - Court Orders
- Vision Plan Enhancements
  - Frames / Contact Lenses Allowance increased to \$200

## **New Health Plan Id Cards**

- Michigan Care and Michigan Care Advantage
- Anyone else switching health plans

**frequently**

**asked**

**questions**





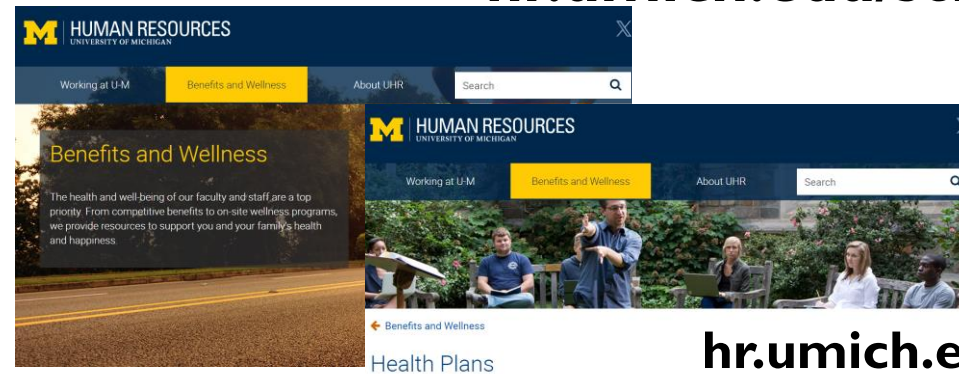
# U-M BENEFIT PLAN RESOURCES



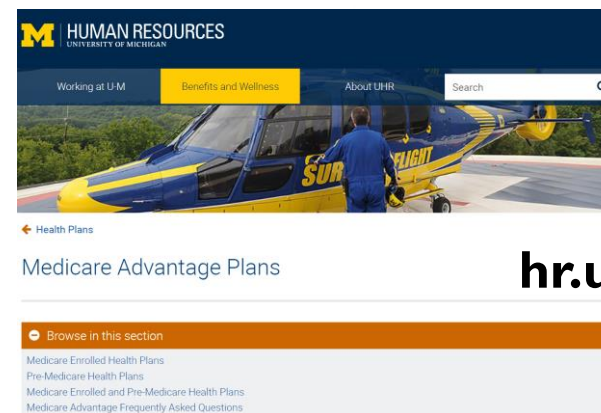
**Retired U-M Faculty & Staff  
Surviving Spouses  
Surviving Other Qualified Adults**

Open Enrollment is  
Oct. 21 through 5 p.m. Nov. 1  
for 2025 benefits

[hr.umich.edu/benefits-wellness](https://hr.umich.edu/benefits-wellness)



[hr.umich.edu/health-plans](https://hr.umich.edu/health-plans)



[hr.umich.edu/medicare-advantage](https://hr.umich.edu/medicare-advantage)

# MEDICARE ELIGIBILITY REQUIREMENTS

- At least 65 years of age
- Retired
- Medicare
  - Part A – Hospital Insurance
  - Part B – Medical Insurance

## **Reminder**

As a retiree, when anyone covered on your U-M health plan becomes eligible for Medicare you must enroll. Failure to enroll may result in disenrollment from your U-M health plan



**POLL**

# RETIREE/SURVIVOR HEALTH PLAN OPTIONS

## Medicare Enrolled

Michigan Care Advantage\*  
(UM Health Plan formerly PHP)

U-M Premier Care Advantage\*  
(Blue Care Network / BCN)

Medicare Advantage PPO  
(Blue Cross/Blue Shield of MI  
BCBSM)

## Pre-Medicare

Michigan Care\*

U-M Premier Care\*

Community Blue PPO  
Comprehensive Major Medical  
*Consumer-Directed Health Plan*

## Medicare Enrolled & Pre-Medicare

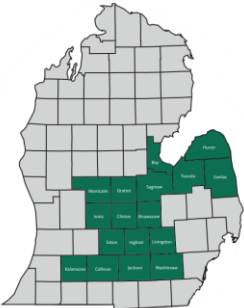
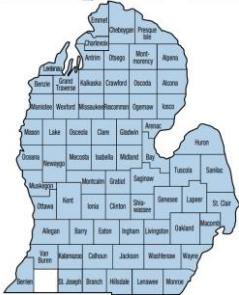

Enroll in the plan for the Pre-Medicare member(s)

Medicare Enrolled member will be enrolled in the corresponding Medicare Advantage plan

\* Residency requirements

# U-M MEDICARE ADVANTAGE PLANS

About the Plan

Plan Name	Michigan Care Advantage	U-M Premier Care Advantage	Medicare Advantage PPO
Plan Administrator	U-M Health Plan (formerly Physicians Health Plan)	Blue Care Network	Blue Cross Blue Shield Michigan
Service Area			
Residency Requirements	Must live within the service area	Must live within the service area	Must live within the service area
Coverage when Traveling Outside of the Service Area	Urgent and Emergency Care (including global travel)	Urgent and Emergency Care (including global travel)	Urgent and Emergency Care (including global travel)
PCP Selection Required	Yes	Yes	No

# U-M MEDICARE ADVANTAGE PLANS

What You Will Pay

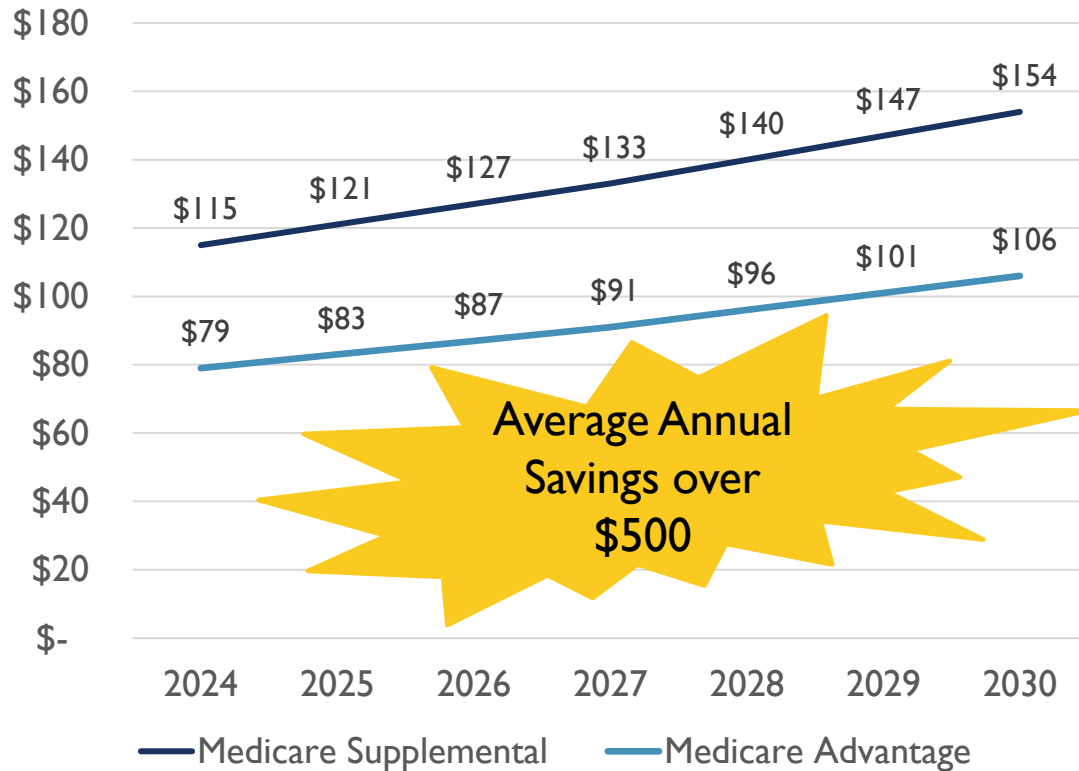
Plan Name	Michigan Care Advantage	U-M Premier Care Advantage	Medicare Advantage PPO
Deductible	\$0	\$0	\$0
Out-of-pocket Maximum	\$3,000 per member	\$3,000 per member	\$3,000 per member
Preventive Services, Diagnostic Tests, Outpatient Surgery, Hospitalization, Skilled Nursing Care, Dialysis	\$0	\$0	\$0
Office Visits with PCP, Specialist, Physical/Speech/Occupational Therapy, Mental Health, Hearing Exam	\$10	\$10	\$10
Emergency Room, Observation Stay (waived if admitted)	\$65	\$65	\$65

# WHY DID U-M TRANSITION TO MEDICARE ADVANTAGE PLANS

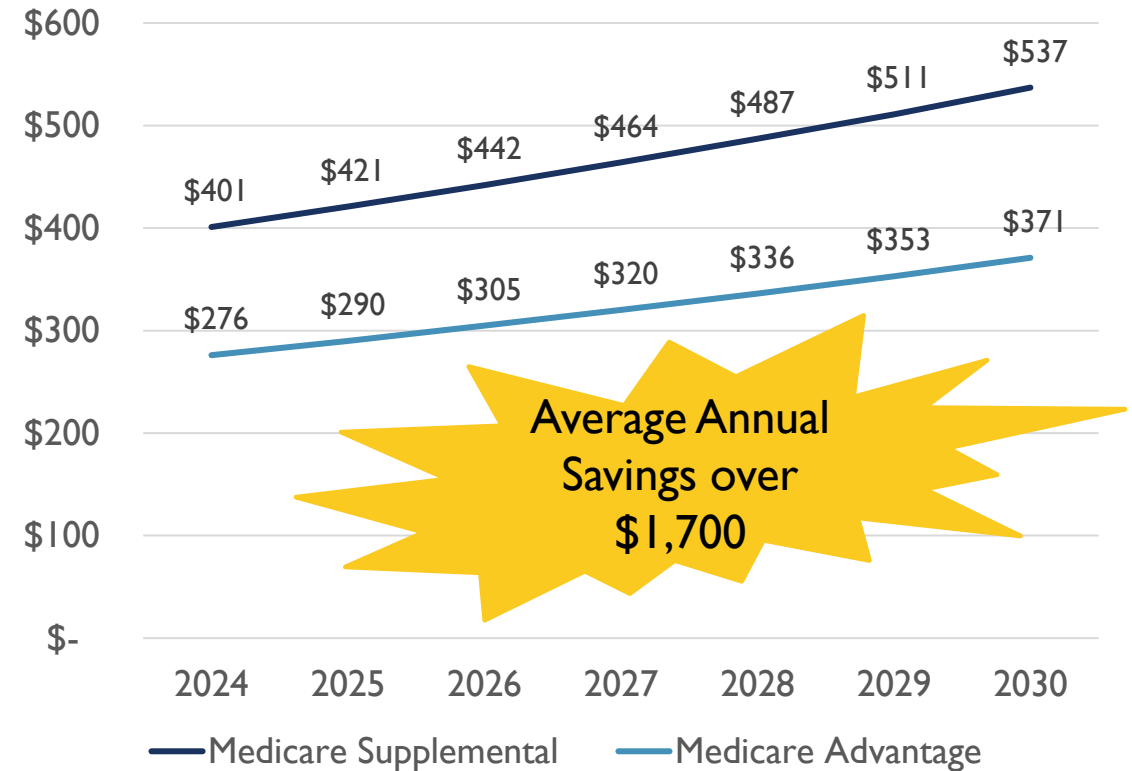
- Increasing annual health care costs
  - Resulting in retiree premiums becoming unsustainable
  - Transitioning to Medicare Advantage plans allows for a reduction in costs
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# WHY DID U-M TRANSITION TO MEDICARE ADVANTAGE PLANS

Monthly Retiree Contribution - One Person Medicare  
Retired after 1/1/2021 with 20 years of service



Monthly Retiree Contribution - Two Person Medicare  
Retired after 1/1/2021 with 20 years of service



Assumes 5% annual increase



## U-M MEDICARE ADVANTAGE – PRIOR AUTHORIZATIONS

- Prior authorization may be required
  - Your provider will work with the health plan to obtain the prior authorization
  - 98% of all U-M Medicare Advantage prior authorization requests have been approved
  - Benefits Office is monitoring through quarterly reporting
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## MEDICARE ADVANTAGE TRAVEL COVERAGE

- All U-M health plans provide coverage for domestic and international travel for urgent and emergency care. Go to the nearest emergency center
  - If you anticipate needing ongoing medical services while traveling, contact the health plan in advance to find out what is covered
  - If you plan to travel or spend extended time outside of Michigan it is best to select the PPO plan for its nationwide network
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# U-M MEDICARE ADVANTAGE IN-HOME ASSESSMENTS

- Plan Phone Calls – In Home Health Visit or Healthy House Call
  - Licensed clinician reviews your medical history, medications, and answers health questions
  - No charge and you may decline - there is no penalty
  - What they do –
    - Assists your health plan to better understand your needs as a member of the Medicare Advantage plan
  - What they do not do -
    - Take the place of your relationship with your provider
    - Will not prescribe or change your medications or treatment plan
  - If you participate the visit summary is sent to your provider (if desired)
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## U-M MEDICARE ADVANTAGE POLICY CHANGE

- Medicare enrolled retirees and their dependents have the option to waive UM medical coverage
  - Waiving medical coverage also waives prescription drug coverage
  - To be eligible to return to the plan must have maintained comparable medical and prescription drug coverage
  - When
    - During Open Enrollment only, with January 1<sup>st</sup> effective date
    - Must submit with a paper election form, including proof of comparable coverage
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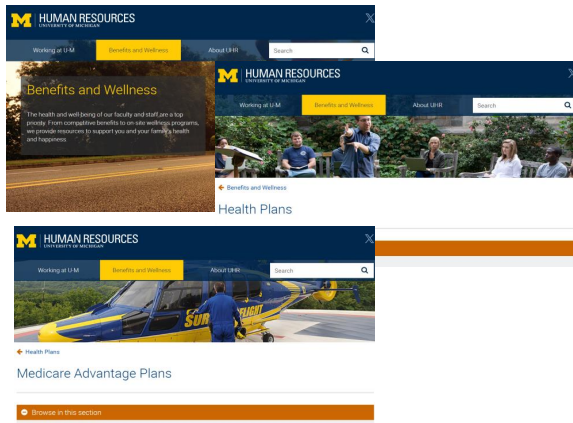
## RETIREE/SURVIVOR HEALTH PLAN - COPAYS

	Medicare Enrolled (2025)	Pre-Medicare (2025)
Primary Care Office Visit	\$10	\$25
Specialist Office Visit	\$10	\$30
Chiropractic	\$10	\$25 (if covered)
Physical Therapy	\$10	\$25
Occupational Therapy	\$10	\$25
Speech Therapy	\$10	\$25
Hearing Exam	\$10	\$25
Emergency Room (waived if admitted)	\$65	\$100

# RETIREE/SURVIVOR HEALTH PLAN - VACCINES

	Medicare Enrolled	Pre-Medicare
Participating Physicians' Office	Flu, Covid, Pneumonia, Hepatitis B	Flu, Covid, Pneumonia, Hepatitis B, Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis
Contracted Pharmacy	Flu, Covid, Pneumonia, Hepatitis B, <b>Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis</b>	Flu, Covid, Pneumonia, Hepatitis B, Shingles, Tetanus, T-dap, Meningitis, Hepatitis A, HPV, MMR, Polio, RSV, Tuberculosis

# RESOURCES FOR ADDITIONAL QUESTIONS



<https://hr.umich.edu/benefits-wellness>

## Vendor Customer Service

- ID Cards (if applicable)
- Claims
- Benefit Coverage
- Provider Network

## SSC HR Customer Care

- Eligibility
- Enrollment Changes
- Premiums

# QUESTIONS







thank you

