UNIVERSITY OF
MICHIGAN

OPEN ENROLLMENT

To make your benefit choices for 2021

COBRA PARTICIPANTS
2021 Rates Enclosed

OCTOBER 19-30
2020

open enrollment

FOR YOUR 2021 BENEFITS

Benefits Information by Phone

SSC Contact Center: 734-615-2000 or 866-647-7657 (toll free for off-campus long-distance calling within the United States) or 5-2000 from the Ann Arbor campus, 8:00 a.m.–5:00 p.m., Monday–Friday.

Benefits Information on the Web

hr.umich.edu/benefits-wellness

711 for Telecommunications Relay Service

The Federal Communications Commission adopted use of the 711 dialing code for access to Telecommunications Relay Services (TRS). Dial 711 and ask the operator to connect you to the SSC Contact Center at 734-615-2000 or toll free at 866-647-7657.

Limitations

The university in its sole discretion may modify, amend, or terminate the benefits provided in this booklet with respect to any individual receiving benefits, including active employees, retirees, and their dependents. Although the university has elected to provide these benefits for the upcoming year, no individual has a vested right to any of the benefits provided. Nothing in these materials gives any individual the right to continued benefits beyond the time the university modifies, amends, or terminates the benefit. Anyone seeking or accepting any of the benefits provided will be deemed to have accepted the terms of the benefits programs and the university's right to modify, amend, or terminate them.

Open Enrollment Overview

If you elected to continue any University of Michigan benefit under the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA) and if you will still be eligible for COBRA coverage on January 1, 2021, you can make changes to your coverage during Open Enrollment, **October 19-30, 2020. Open Enrollment elections take effect January 1, 2021.**

During Open Enrollment you can:

- elect or change coverage options
- add eligible dependents to your coverage
- drop dependents currently enrolled
- cancel a benefit plan you are enrolled in

If you cancel all of the plans in which you are currently enrolled, your COBRA continuation period is terminated, and you will not be allowed to re-enroll.

What's New for 2021

New Health Plan Option: Michigan Care

Eligible faculty, staff and retirees have an additional health plan choice for 2021. The university is adding Michigan Care to the available options, a new managed care plan similar to U-M Premier Care.

The new plan offers:

- Access to Michigan Medicine health care providers as well as other high-quality network providers in southeast Michigan.
- A narrower network than U-M Premier Care with a lower monthly premium for non-Medicare members.
- Chiropractic and expanded telehealth coverage.

Check Your Eligibility

Because of the narrower provider network, access to the plan will be limited to faculty, staff and retirees who live in a specific geographic area within southeast Michigan. Visit hr.umich.edu/michigan-care-eligibility to check your eligibility to enroll in the plan.

For more information on Michigan Care, see hr.umich.edu/michigan-care.

The university continues to provide BCBSM Community Blue PPO, Comprehensive Major Medical and U-M Premier Care as health plan choices for faculty, staff and retirees. GradCare is exclusively available for benefits-eligible graduate students. For complete U-M health plan details, visit hr.umich.edu/health-plans.

Availability of Summary Health Information

The health benefits available to you provide important protection for you and your family in the case of illness or injury.

Your plan offers a series of health coverage options.

Choosing a health coverage option is an important decision. To help you make an informed choice, your plan makes available a Summary of Benefits and Coverage (SBC). This summarizes important information about any health coverage option in a standard format to help you compare across options.

The SBC is available at: hr.umich.edu/benefits-wellness. A paper copy is also available, free of charge, by calling the SSC Contact Center at 734-615-2000 or 866-647-7657 (toll free).

Open Enrollment Schedule

Open Enrollment:
October 19-30, 2020

All COBRA benefits elections due:
October 30, 2020

Initial billing statements mailed:
Late December

Changes are effective:
January 1, 2021

It is important for you to think about your health care needs and those of your dependents during Open Enrollment. Please choose carefully to fully meet your needs and to minimize your out-of-pocket expenses. Please read this Open Enrollment booklet and review all of the benefit plan information and 2021 COBRA rates.

Time-saving Reminder

The University of Michigan's mail order prescription drug program offers convenience with free delivery of 90-day supplies of eligible prescriptions right to your door. If you or someone in your family is currently taking one or more maintenance medications, consider signing up for mail order delivery. Call 877-269-1160, visit benefits.umich.edu/mailorder, or download the free NoviXus Pharmacy app from the App Store or Google Play.

2021 COBRA Benefits Plan Options and Rates

In order to be eligible for medical, dental, or vision coverage as a COBRA participant, you must have been participating in one of these benefits before you elected to participate in COBRA. If so, you can change plans, cancel coverage, and/or add or delete eligible dependents during Open Enrollment.

Plan	Coverage Level	COBRA Monthly Rates
BCBSM Community Blue PPO	You Only	$ 765.00
	You + Adult	$ 1,530.00
	You + Adult + Child(ren)	$ 2,111.40
	You + Child	$ 1,346.40
	You + Children	$ 1,346.40
Comprehensive Major Medical	You Only	$ 598.74
	You + Adult	$ 1,197.48
	You + Adult + Child(ren)	$ 1,652.40
	You + Child	$ 1,053.66
	You + Children	$ 1,053.66
GradCare **(for GSI, GSSA, GSRA's only)**	You Only	$ 298.86
	You + Adult	$ 597.72
	You + Adult + Child(ren)	$ 824.16
	You + Child	$ 525.30
	You + Children	$ 525.30
Michigan Care	You Only	$ 639.54
	You + Adult	$ 1,279.08
	You + Adult + Child(ren)	$ 1,764.60
	You + Child	$ 1,125.06
	You + Children	$ 1,125.06
U-M Premier Care	You Only	$ 653.82
	You + Adult	$ 1,307.64
	You + Adult + Child(ren)	$ 1,804.38
	You + Child	$ 1,150.56
	You + Children	$ 1,150.56

Plan	Coverage Level	COBRA Monthly Rates
Dental Plan Option 1	You Only	$ 23.56
	You + Adult	$ 47.12
	You + Adult + Child(ren)	$ 75.17
	You + Child	$ 47.12
	You + Children	$ 75.17
Dental Plan Option 2	You Only	$ 39.33
	You + Adult	$ 78.66
	You + Adult + Child(ren)	$ 122.34
	You + Child	$ 78.66
	You + Children	$ 122.34
Dental Plan Option 3	You Only	$ 46.74
	You + Adult	$ 93.47
	You + Adult + Child(ren)	$ 145.37
	You + Child	$ 93.47
	You + Children	$ 145.37
Davis Vision	You Only	$ 7.86
	You + Adult	$ 12.28
	You + Adult + Child(ren)	$ 21.32
	You + Child	$ 12.28
	You + Children	$ 21.32

Changes Take Effect on January 1

Benefit plan changes and new rates take effect on January 1, 2021.

ID Cards

If your health plan changes for 2021, new ID cards will be mailed to you directly from your health plan company. You will not receive new ID cards if you make no changes to your health plan.

If you change plans but do not receive new cards by **January 6, 2021**, call the health plan company to request a card and inquire about how to obtain services before your new card arrives. Phone numbers can be found at hr.umich.edu or by calling the SSC Contact Center 734-615-2000, or 866-647-7657 (toll free).

Paying for Your Benefits

COBRA participants pay 102% of the full cost of medical, dental, and vision coverage (COBRA participants whose coverage has been extended from 18 to 29 months due to a disability are responsible for paying 150% of the total premium for the last 11 months of COBRA continuation coverage). Your cost for these plans may change for 2021 even if you do not change your plan choices. For specific rate information, see the 2021 COBRA Benefits Plan Options and Rates chart on pages 4-7 of this booklet.

Your Billing Statement

In late December, the first 2021 billing statement will be mailed to you. Please do the following:

1. Carefully review your billing statement to make sure it correctly lists the choices you made during the Open Enrollment period. Check the benefit plan(s), option (if any), and coverage level (number of persons covered).
2. If your billing statement does not accurately reflect the changes you requested during Open Enrollment, use **black ink** to circle the incorrect information and print the correct information next to it.
3. Return the corrected billing statement by the deadline printed on the billing statement.

If you do not receive your first 2021 billing statement by **January 6, 2021**, call the SSC Contact Center on the next business day at: 734-615-2000, or 866-647-7657.

Payment Procedure

1. You should receive a billing statement and a remittance envelope in the mail at the end of the month to pay for the following month's coverage. For example, your January billing statement should arrive at the end of December.
2. Your payment is due by the 1st of the month to pay for coverage for that month, and is accepted through the 30th of that month.
3. Make the check or money order payable to: "University of Michigan."
4. Clip the coupon from the bottom of your billing statement and mail it with your check or money order in the envelope provided to:

   University of Michigan—Payroll
   Box 223081
   Pittsburgh, PA 15251-2081

PLEASE NOTE: Billing statements are provided as a convenience to you. It is your responsibility to remit your COBRA payments on a timely basis even if you have not received a billing statement. If full payment is not received or postmarked by the 30th of each month, your coverage will be canceled and will not be reinstated.

Other COBRA Information

Changes in Family Status

You must submit a Benefits Enrollment/Change form to make changes to your coverage **within 30 days** of a change in family status, such as marriage, divorce, or the birth or adoption of a child. A Benefits Enrollment/Change Form is available on the University Human Resources website or by calling the SSC Contact Center. If you fail to request the addition of a dependent to your coverage within 30 days of the status change, you must wait until the next Open Enrollment period the following year to add the dependent to your benefits. If your dependent loses eligibility under your U-M benefit plan coverage due to an event occurring midway through the year, you must act within 30 days of the event to remove your dependent from your coverage. Certain events may entitle your dependent to an additional 18 months of COBRA coverage. See below for details.

Special COBRA Rights for New Dependent Children

If during the COBRA coverage period you have a new dependent child due to birth or adoption, and you wish to provide coverage for him/her under COBRA, you must submit a completed copy of the Benefits Enrollment/Change Form **within 30 days** of the birth/adoption for the new child to be added to your coverage. The Benefits Enrollment/Change Form is available on hr.umich.edu/benefits-wellness or by calling the SSC Contact Center. The newborn or adopted child will have the same rights and benefits under COBRA as those offered to any other beneficiary.

COBRA Rights for Ineligible Dependents

A second period of COBRA coverage may be available to spouses and dependents who are receiving COBRA coverage if a second qualifying event occurs during the 18 months (or, in the case of a disability extension, the 29 months) following the covered employee's termination of employment or reduction of hours. The maximum amount of COBRA coverage available is 36 months when a second qualifying event occurs. Such second qualifying events may include the death of a covered employee, divorce, or a dependent ceasing to be eligible for coverage as a dependent under the Plan. These events can be a second qualifying event only if they would have caused the qualified beneficiary to lose coverage under the Plan if the first qualifying event had not occurred. (This extension is not available under the Plan when a covered employee becomes entitled to Medicare.)

In all of these cases, you must make sure that the Benefits Office is notified within 60 days after the latest of (1) the date of the second qualifying event; or (2) the date on which the qualified beneficiary would lose coverage under the terms of the Plan as a result of the second qualifying event (if it had occurred while the qualified beneficiary was still covered under the Plan). Oral notice, including notice by telephone, is not acceptable.

No extension will be available unless you follow the Plan's notice procedures and meet the notice deadline. In providing this notice, you must use the Plan's form entitled "Notice of COBRA Second Qualifying Event," and you must follow the procedures specified on the form. If these procedures are not followed or if the notice is not provided in writing to the university during the 60-day notice period, then there will be no extension of COBRA coverage due to a second qualifying event. You may obtain a copy of the Notice of COBRA Second Qualifying Event Form from the University Human Resources website at hr.umich.edu or by calling the SSC Contact Center.

Mail or fax your notice to:

SSC Benefits Transactions
Wolverine Tower
3003 South State Street
Ann Arbor, MI 48109-1276
FAX: 734-763-0363

If mailed, your notice must be postmarked no later than the last day of the required notice period.

Disability Extension of COBRA Coverage

If you or anyone in your family covered under COBRA is determined by the Social Security Administration to be disabled and you notify the University of Michigan in a timely fashion (as described below), you and all of the qualified beneficiaries in your family may be entitled to receive up to an additional 11 months of COBRA coverage, for a total maximum of 29 months. This extension is available only for participants who are receiving COBRA coverage because of a qualifying event that was the reason for the covered employee's termination of employment or reduction of hours.

The disability must have started at some time before the 61st day after the covered employee's termination of employment or reduction of hours and must last at least until the end of the period of COBRA coverage that would be available without the disability extension.

The disability extension is available only if you notify the university in writing of the Social Security Administration's determination of disability within 60 days after the latest of:

- the date of the Social Security Administration's disability determination;
- the date of the covered employee's termination of employment or reduction of hours; and
- the date on which the qualified beneficiary loses (or would lose) coverage under the terms of the Plan as a result of the covered employee's termination of employment or reduction of hours.

You must also provide this notice within 18 months after the covered employee's termination of employment or reduction of hours in order to be entitled to a disability extension. No disability extension will be available unless you follow the Plan's notice procedures and meet the notice deadline.

In providing this notice, you must use the Plan's form entitled "Notice of Disability," and you must follow the procedures specified on the form. If these procedures are not followed or if the notice is not provided in writing to the university during the 60-day notice period and within 18 months after the covered employee's termination of employment or reduction of hours, then there will be no disability extension of COBRA coverage. You may obtain a copy of the Notice of Disability form from the University Human Resorces website at hr.umich.edu or by calling the SSC Contact Center.

Mail or fax your notice to:

SSC Benefits Transactions
Wolverine Tower
3003 South State Street
Ann Arbor, MI 48109-1276
FAX: 734-763-0363

If mailed, your notice must be postmarked no later than the last day of the required notice period.

Conversion Rights

After your COBRA coverage under the university medical plan ceases, you may be eligible to enroll in a non-group medical plan. SSC Benefits Transactions will notify you of this right approximately three months prior to the date your COBRA coverage ends. Please call the medical plan directly for an application and plan details.

Change of Address

In order to protect your family's rights, it is your responsibility to keep the university informed of any changes in your residence or in the residences of your covered family members by submitting an Address/Personal Data Form available from the University Human Resources website at hr.umich.edu or by calling the SSC Contact Center. Please identify yourself as a COBRA participant and give your UMID number.

Addressing the Opioid Epidemic

Opioid drugs can be highly addictive, and their use and abuse is a growing issue in the United States. On average, 130 Americans die every day from an opioid overdose. Michigan is among the states with more opioid prescriptions than residents. In 2016, Michigan health care providers wrote 11 million prescriptions for opioid drugs, more than the estimated population of 9.9 million. (From the federal Centers for Disease Control website.)

The University of Michigan is addressing the opioid epidemic across multiple fields, from psychiatry, pharmacy, and public policy to basic science and law.

The Michigan Opioid Prescribing Engagement Network (Michigan OPEN) takes a preventive approach to the opioid epidemic in the state of Michigan by tailoring postoperative and acute care opioid prescribing. For information, visit michigan-open.org.

MHealthy has compiled university and community resources to help faculty and staff learn more about opioids. For information on how to talk with your doctor or dentist, alternatives to manage your pain, and where to get support if you or someone you know needs help, visit mhealthy.umich.edu/opioids.

Opioid Solutions serves as a central hub for U-M research, educational activities, and community outreach related to opioids. The network draws on nearly 100 U-M faculty whose research explores opioid misuse and overdose. For more information about opioid research, pain management, or treatment for addiction, visit opioids.umich.edu.

Notes:

Notes:

Prepared by
Benefits Office
University of Michigan
Wolverine Tower—Low Rise G405
3003 South State Street
Ann Arbor, MI 48109-1278

PHONE 734-615-2000 or 866-647-7657
(toll free for off-campus long-distance calling)
FAX 734-763-0363
WEB hr.umich.edu/benefits-wellness

SSC Contact Center
Representatives are available by phone
Monday–Friday, 8 a.m.–5 p.m., at: 734-615-2000 or
866-647-7657 (toll free for off-campus long-distance calling).

Printed on recycled paper September 2020 500

Michigan Creative 200359

The Benefits Office is a unit of University Human Resources (UHR).

Richard S. Holcomb Jr.
Associate Vice President for Human Resources

Brian Vasher
Interim Senior Director of Benefits

Regents of the University of Michigan

Jordan B. Acker
Michael J. Behm
Mark J. Bernstein
Paul W. Brown
Shauna Ryder Diggs
Denise Ilitch
Ron Weiser
Katherine E. White
Mark S. Schlissel (*ex officio*)

The University of Michigan, as an equal opportunity/affirmative action employer, complies with all applicable federal and state laws regarding nondiscrimination and affirmative action. The University of Michigan is committed to a policy of equal opportunity for all persons and does not discriminate on the basis of race, color, national origin, age, marital status, sex, sexual orientation, gender identity, gender expression, disability, religion, height, weight, or veteran status in employment, educational programs and activities, and admissions. Inquiries or complaints may be addressed to the Senior Director for Institutional Equity, and Title IX/Section 504/ADA Coordinator, Office for Institutional Equity, 2072 Administrative Services Building, Ann Arbor, Michigan 48109-1432, 734-763-0235, TTY 734-647-1388, institutional.equity@umich.edu. For other University of Michigan information call 734-764-1817.

© 2020 The Regents of the University of Michigan, Ann Arbor, Michigan, 48109

Wolverine Tower—Low Rise G405
3003 South State Street
Ann Arbor, MI 48109-1278