



OPEN ENROLLMENT

To make your benefit choices for 2023

LONG-TERM DISABILITY PARTICIPANTS

2023 Rates Enclosed

OCTOBER 17-28

2022

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 Schedule

Open Enrollment:

October 17-28, 2022

All benefits elections due:

October 28, 2022

Changes are effective:

January 1, 2023

open enrollment

FOR YOUR 2023 BENEFITS

Open Enrollment is your annual opportunity to review and update your benefits.

What's New

Health Care FSA Increase

For 2023, you can contribute a minimum of \$120 up to the new maximum of \$2,850. A Health Care FSA covers eligible health care expenses for you and your eligible dependents.

Health Plan Resources

Tools and resources are available to help you find the health plan that offers the most advantages to you and your family, and then to use it wisely.

Before choosing a plan, consider all the costs involved (including both premiums and out-of-pocket expenses like deductibles, coinsurance, and copays), the plan's service areas and access to your preferred doctors and hospitals. Think about the anticipated health need for you and your covered dependents as well as financial needs over the next year.

To access these resources, visit hr.umich.edu/health-plan-resources.

Changes Take Effect on January 1

Changes you make during Open Enrollment and new rates take effect on January 1, 2023.

Enrollment Information

Health Care FSAs

FSA participation does not carry forward from one year to the next; you must re-enroll each year and designate the amount of money you wish to contribute. Eligible medical expenses incurred during the 2022 grace period, up to March 15, 2023, that are reimbursed from your 2022 FSA cannot be re-submitted for reimbursement from your 2023 FSA if you make an election for the 2023 plan year.

To re-enroll, fill out a 2023 Flexible Spending Account Authorization Form, which may be obtained at hr.umich.edu/open-enrollment or by calling the SSC Contact Center. The FSA form is due to SSC Benefits Transactions by November 28, 2022.

Coverage for Your Dependents

Existing dependents who were covered under any of your U-M benefits plans at the time you went on disability status can continue to be covered, as long as they satisfy the university's eligibility requirements. An existing dependent is an individual who is an eligible dependent as of your LTD begin date, and who maintains continuous eligibility as a dependent from the date your LTD benefits began.

The Benefits Office currently defines an eligible dependent as:

- A spouse
- Other qualified adult (OQA)
- Your children by birth or adoption and children of your spouse or OQA (to age 26)
- Never married legal guardianship (to age 18 or court specified)
- Never married principally supported children (to age 19)
- Never married disabled children (age 26 or older)

If you remove your existing dependents from your health and prescription drug or dental coverage, re-enrollment will not be allowed unless they

experience a qualifying life event and still meet the definition of an existing dependent. If you remove your existing dependent from vision or legal coverage, re-enrollment in these plans is allowable during Open Enrollment as long as they meet the definition of an existing dependent.

Long-Term Disability participants cannot add new dependents to their coverage as part of their Open Enrollment elections. A new dependent is an individual who became your dependent after your LTD begin date (e.g., the birth of a baby or marriage including re-marriage to an ex-spouse).

For eligibility information, refer to the University Human Resources website at hr.umich.edu/eligible-dependents.

how to review your options

If you are considering making changes to your plan elections, refer to the information on the University HR website at hr.umich.edu to help decide which plan is best for you.

If you do not wish to change your benefits elections for 2023, no action is required. The coverage you have will continue for 2023. If you are enrolled in a Flexible Spending Account and wish to participate in 2023, you must re-enroll.

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/health-plans. 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).

Things to Consider

Before you choose a new health plan, consider:

- Any co-pays, deductibles, or out-of-pocket amounts for which you may be responsible (for details, see the 2023 Health Plan Coverage Comparison Chart at hr.umich.edu/health-plans or call the SSC Contact Center).
- For managed care plans (Michigan Care and U-M Premier Care) and the Preferred Provider Organization (PPO) plan, consider:
 - » whether you reside in the plan's service area (there are no service area requirements for PPOs),
 - » if your medical care providers participate with the plan, and
 - » if the medical care providers of your choice intend to continue their plan contracts in 2023.

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 or visit benefits.umich.edu/mailorder.

Verify Your Covered Dependents' Information

If you have dependents covered under your benefits, it is important to verify that their information on record with the university is accurate. Having the correct information may help avoid delay in receiving health care services and speed claims processing. To view your dependent information:

1. Go to Wolverine Access: wolverineaccess.umich.edu
2. Click the **Employee Self Service** tile.
3. Log in with your unqname and UMICH password.
4. Click the **Benefits** tile.
5. Click the **Dependent/Beneficiary Info** tile.

Check that names are spelled correctly and birth dates and social security numbers are correct. If the information is correct, no further action is required.

If the information is incorrect, complete the Dependent Information Form available at hr.umich.edu/update-dependent-information, and submit it to SSC Benefits Transactions as indicated on the form. Please note that submitting this form only corrects the information currently on record with the university and does not change benefits enrollment.

2023 Plan Rates

If enrolled, you may change your coverage to Dental Plan Option 1, Option 2 or Option 3. You may enroll in the Vision Plan and/or the Legal Services Plan. For detailed plan descriptions, visit hr.umich.edu/benefits-wellness.

Plan

Dental Plan Option 1

Dental Plan Option 2

Dental Plan Option 3

Davis Vision

Legal Services Plan

Coverage Level	LTD Monthly Rates	
You Only	\$	0
You + Adult	\$	0
You + Adult + Child(ren)	\$	0
You + Child	\$	0
You + Children	\$	0
You Only	\$	14.02
You + Adult	\$	28.04
You + Adult + Child(ren)	\$	41.82
You + Child	\$	28.04
You + Children	\$	41.82
You Only	\$	20.62
You + Adult	\$	41.24
You + Adult + Child(ren)	\$	62.36
You + Child	\$	41.24
You + Children	\$	62.36
You Only	\$	7.71
You + Adult	\$	12.04
You + Adult + Child(ren)	\$	20.90
You + Child	\$	12.04
You + Children	\$	20.90
You Only	\$	8.34
You + Adult	\$	13.34
You + Adult + Child(ren)	\$	13.34
You + Child	\$	13.34
You + Children	\$	13.34

making changes during open enrollment

You will **not** be able to change plans midyear because a medical care provider no longer participates in your selected health plan.

Look over the information in this booklet and on the University Human Resources website to decide which benefits plans are best for you. **If you do want to keep your benefits coverage for 2023, no action is required**, unless you wish to enroll in a Flexible Spending Account.

If you wish to participate in a Flexible Spending Account (FSA) for 2023, you must re-enroll. IRS regulations do not allow FSA enrollments to carry over from year to year. An application form may be obtained at hr.umich.edu/open-enrollment or by calling the SSC Contact Center at: 734-615-2000 or 866-647-7657 (toll free for off-campus long-distance calling within the United States).

Please note that if you delete dependents from your coverage or waive coverage you cannot re-enroll at a later date.

Two Options for Making Benefits Changes

If you want to make changes to your benefits, you have two options. You can make your benefits choices online using self-service on the Wolverine Access website, or you can complete and return the benefits enrollment form included with this book. You do not need to do both. If you submit a paper form and enroll online, your online enrollment will be used for your 2023 benefits.

Option 1: Enroll Online through Wolverine Access

If you choose to make your benefits choices electronically, you will use Wolverine Access. Supported browsers are Chrome, Edge, Firefox, and Safari.

If you do not remember your password or need help logging in, call the Information and Technology Services (ITS) Service Center at 734-764-HELP (734-764-4357), Monday through Friday from 7 a.m. to 6 p.m. Eastern Time. Please be sure to have your eight-digit UMID number available when you call.

Once you have your password, you can log in to Wolverine Access to make your benefits choices:

1. Go to wolverineaccess.umich.edu
2. Select **Employee Self Service**
3. Enter your Login ID (username) and Password and click **Log In**
4. Click the **Open Enrollment** tile.
5. Follow the online instructions to view your benefits and rates and make your elections for 2023.
6. You may view or print a submitted Confirmation Statement summarizing your choices when you have successfully submitted your elections.
7. Click the **Exit** button to close the **Open Enrollment** window.

Your online elections must be submitted by **5 p.m. Eastern Time on Friday, October 28, 2022.**

Option 2: Enroll Using a Paper Form

If you choose to use a paper form, complete the Open Enrollment Form for 2023 Benefits included with this book and return it by October 28, 2022. Please make sure you sign and date your form before returning it to SSC Benefits Transactions. There are two ways to return the form:

- **Fax your form to SSC Benefits Transactions at: 734-763-0363.** Check the transmission confirmation report to verify that all of your pages went through, and keep it with the form for your records.

—OR—

- **Mail your form to SSC Benefits Transactions.** Keep a copy for your records. Mail to:
SSC Benefits Transactions
Wolverine Tower
3003 South State Street
Ann Arbor, MI 48109-1276

In the event that your form is not received, the university will honor your elections if you have a copy of the form and can prove that it was sent by the October 28 deadline. A confirmation statement will be mailed to your home address the week of November 8. Carefully review your confirmation statement and verify that the benefits listed are the plans you selected.

Cost

All U-M health plan options are currently available to Long-Term Disability participants with no co-premium payments. See pages 6-7 for the Dental Plan, Vision Plan, and Legal Services Plan rates.

\$ Saver Tip

You can use a Health Care Flexible Spending Account (FSA) for yourself and your dependents for health care expenses beyond what your plan covers. See hr.umich.edu/flexible-spending-accounts for plan information.

how Medicare affects your U-M health plan coverage

A health plan provides “primary coverage” when it is responsible for paying health benefits before any other group health insurance is liable for payment. Medicare provides primary coverage to your U-M health plan under most circumstances. (Exception: When you are eligible for Medicare because of permanent kidney failure, your U-M health plan may be primary to Medicare.) As soon as you or your covered dependent become eligible for Medicare for any reason, you or your covered dependent must be enrolled in Medicare Parts A and B. You must have Medicare in effect and be entitled to receive Medicare benefits when first eligible. If you or a dependent are eligible for Medicare coverage that is primary to U-M, but have failed to enroll when first eligible, your benefits would be drastically reduced because your U-M health plan will not pay for anything Medicare Parts A and B would have paid for if you are eligible and choose not to enroll.

Re-Employment

If you return to active employment in a benefits-eligible position with the University of Michigan, U-M will again provide primary coverage for you, your spouse, and other enrolled dependents during your period of active employment.

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. The rate of opioid prescribing in Michigan exceeds the national average. In 2019, Michigan health care providers wrote 58 opioid prescriptions for every 100 persons, compared to the average US rate of 46.7 prescriptions for every 100 persons. (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.

Opioid Solutions serves as a central hub for U-M evidence-based community resources, research, and educational opportunities relating to the opioid epidemic. The network draws on nearly 100 U-M faculty whose research explores prevention, treatment, data and evaluation, recovery, and training. For more information about U-M's community resources and evidence-based solutions, visit opioids.umich.edu.

A Nonopioid Directive helps fight the opioid epidemic by allowing patients to notify their health care providers that they do not want opioids administered or prescribed. The Nonopioid Directive form can be downloaded at michigan.gov/opioids/find-helphere. Complete the form and give it to your health care provider as part of your medical record.

Prepared by

Benefits Office

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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 2022 564

Michigan Creative 230028

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