Retiree Benefits Open Enrollment Information

Retiree Open Enrollment Dates:
November 14, 2016 – December 3, 2016

The Division of Human Resources is pleased to announce the 2017 Retiree Benefits Open Enrollment period. Annually, you are given the opportunity to choose a new health plan, or make other benefit changes (medical, dental and vision).

Important Reminder:
• Now is the time to make changes to your medical, dental or vision elections.
• If you’re not currently enrolled, you can elect medical, dental and/or vision coverage for 2017.
• Now is also the time to add or terminate a spouse or eligible dependent for 2017.

Rate Increases for 2017
For 2017 retiree plans, there were moderate rate increases. However, BCN experienced a significant rate increase. DMC PPO and Aetna Medicare Advantage plans experienced a slight rate decrease for 2017. Please refer to the enclosed rate sheet for your specific coverage and rate.

Please Note - Billing for medical, dental and vision coverage will continue to be administered by Automated Benefits Services.

Medicare
National open enrollment for Medicare Advantage and Medicare Part D prescription plans is October 15 – December 7, 2016. Please do not confuse this national open enrollment with the WSU open enrollment period.

Don’t Miss the Deadline!
Online open enrollment and enrollment forms are due to the HR Service Center no later than Saturday, December 3, 2016, for changes which will be effective as of January 1, 2017.

To more information visit http://cms.gov

Actions to Take:
• Review the new rate changes in your coverage-- see included rate schedule
• If you do not want to make changes, no action is required
• To change medical plans: Open Enrollment Instructions
• To add or terminating a dependent—submit paper forms to the HR Service Center

Please retain this packet as a valuable resource on the 2017 Retiree, Surviving Spouse and LTD recipient benefit programs.
What is Open Enrollment?
Open Enrollment is your annual opportunity to make changes to your medical, dental and vision benefits. The Open Enrollment Period is November 14, 2016 through December 3, 2016. Changes made will be effective as of January 1, 2017 and are in effect for the full calendar year. It is important to note that you cannot make any changes during 2017, unless you have a qualifying life event.

If I like the WSU plans I have right now, do I need to do anything during Open Enrollment?
No, you don’t need to call or process any forms! But, you should always read the materials in your Open Enrollment package to see what's changing for the new plan year.

- The plan(s) you have today will be continued into the next year if you are not making changes.
- If you have questions about a plan or what is covered, you should call healthcare providers directly or visit the websites provided http://hr.wayne.edu/tcw/health-welfare/medical-insurance-companies.php
- You are enrolled in the correct coverage level
- Your eligible dependents are enrolled in the right plans and ineligible dependents are removed
- You can budget for any the healthcare rate changes

Take time and take action. Use this once-a-year opportunity to assess your current plan and choose what you want. Remember, it's your health, your benefits, and your decision.

Do I need to send documentation to enroll or remove dependents?
During Open Enrollment changes, you are required to send documentation to add/terminate dependents (see Benefit Plan Enrollment Form and Benefit Plan Termination Form). You must always send the appropriate dependent documentation to Benefits & Wellness to add dependents. Fax documentation to (313) 577-0637 or mail to 5700 Cass, Suite 3638, Detroit, Michigan 48202.

When will my Open Enrollment elections take effect?
Open Enrollment elections always take effect at the beginning of the plan year. For Wayne State University, the plan year is a calendar year - January 1 through December 31.

When will I get my health insurance ID cards?
Health insurance companies will mail your ID cards as quickly as possible once Open Enrollment ends in mid-December to account for all health plan election changes. If you need medical services in January, but have not yet received your card, you may call the insurance company from your doctor's office to confirm your insurance coverage.
Medicare Open Enrollment Frequently Asked Questions

When is the Medicare Open Enrollment Period?
Every year, Medicare’s open enrollment period is October 15 - December 7.

What is the Medicare Open Enrollment Period?
Medicare health and drug plans can make changes each year—things like cost, coverage, and what providers and pharmacies are in their networks. October 15 to December 7 is when all people with Medicare can change their Medicare health plans and prescription drug coverage for the following year to better meet their needs.

How do people know if they need to change plans?
People in a Medicare health or prescription drug plan should always review the materials their plans send them, like the “Evidence of Coverage” (EOC) and “Annual Notice of Change” (ANOC). If their plans are changing, they should make sure their plans will still meet their needs for the following year. If they’re satisfied that their current plans will meet their needs for next year and it’s still being offered, they don’t need to do anything.

When can people get information about next year’s Medicare plans?
Information for next year’s plans are available beginning in October.

Where can people find Medicare plan information or compare plans?
1-800-MEDICARE or Medicare.gov.

Drug coverage (Part D) Note:
Starting in 2017, almost all prescribers need to be enrolled in Medicare or have an “opt-out” request on file with Medicare for your prescriptions to be covered by your Medicare drug plan. If your prescriber isn’t enrolled and hasn’t “opted-out,” you’ll still be able to get a 3-month provisional fill of your prescription. This will give your prescriber time to enroll, or you time to find a new prescriber who’s enrolled or has opted-out. Contact your plan or your prescribers for more information.

Please contact the HR Service Center if you have any questions.

Remit forms to: Benefits & Wellness
Academic/Administration Building
5700 Cass Avenue
Suite 3638
Detroit, MI 48202
Phone: 313-577-3000
Fax: 313-577-0637