Please note: The descriptions contained in this handbook are only a summary and are not meant to be the controlling legal document or contract of employment between the employee and the university. If there are any conflicts between the handbook and the official plan documents, the official plan documents will control the administration of the plans. The benefit information in this handbook may be subsequently updated due to changes in the law and policies. Additional information about your Wayne State University benefits is available at hr.wayne.edu/tcw/benefits.
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Benefits forms are available at hr.wayne.edu/tcw/forms and in the Active Employee Benefits Enrollment Forms booklet available from Human Resources.
Wayne State University – Warrior Strong

Our mission
We will create and advance knowledge, prepare a diverse student body to thrive, and positively impact local and global communities.

Our vision
We will be a pre-eminent, public, urban research university known for academic and research excellence, success across a diverse student body, and meaningful engagement in its urban community.

Our values
While our vision and mission show where we want to go, our values guide us on the way. They cut across organizational boundaries, bind us culturally, and permeate our strategic and tactical initiatives. They are the defining traits of the Wayne State community.

• Collaboration: When we work together, drawing upon various talents and perspectives, we achieve better results.
• Integrity: We keep our word, live up to our commitments and are accountable to ourselves and each other.
• Innovation: We are unafraid to try new things and learn by both failure and success.
• Excellence: We strive for the highest quality outcomes in everything we do.
• Diversity and Inclusion: We value all people and understand that their unique experiences, talents and perspectives make us a stronger organization and better people.
Welcome to Wayne State University Employee Benefits!

Wayne State University is committed to your overall health and well-being. Our benefits are competitive and structured to provide high quality health care and financial protection for you and your family. Your total compensation is comprised of both your salary and the array of benefits offered to you as a benefits-eligible employee while at Wayne State University.

Take a moment to invest in yourself and review the description of benefits available to you. The options you choose will be tailored to your needs. Review the information contained in this book, take notes and schedule appointments to meet with the appropriate resources. The cost of medical, dental, vision, and life insurance benefits are shared by you and the university, with a significant portion paid by Wayne State.

While this handbook features important information about our benefit programs, more comprehensive details are located on our website at hr.wayne.edu.

Attending a new hire orientation session for a formal Human Resources presentation can be very helpful to learn about everything offered to you as a Wayne State University employee. Contact your hiring manager for more information on how to attend.

Please always contact us if you have any questions or concerns about your benefits.

To your health,

Benefits & Wellness

The benefits offered to you are designed to be:

- Accessible and easy to use
- Adaptable (multiple plan options)
- Affordable (insurance plans, retirement savings, tuition assistance)
## Benefits Resource Directory

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone (hours) and Address</th>
<th>Website, Email and App (download free mobile apps listed below through the App Store or Google Play)</th>
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</thead>
<tbody>
<tr>
<td><strong>Wayne State University</strong></td>
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</table>
| For general Human Resources and Benefits & Wellness questions:  
- Eligibility to participate in a benefit plan  
- Enrolling in and changing coverage in a benefit plan  
- Changing personal information (including dependent information)  
- Coverage costs  
- Payment of premiums | 313-577-3000  
(Mon–Fri 8:30am–5pm)  
fax: 313-577-0637  
5700 Cass Ave., Suite 3638  
Detroit, MI 48202 | web: hr.wayne.edu/tcw  
email: askhr@wayne.edu  
app: Wayne State University |
| **HR Service Center** | 24/7 Employee Self-Service | web: academica.wayne.edu |
| Medical, Dental and Vision | | |
| For information about:  
- Participating providers  
- Covered and non-covered expenses  
- ID cards (for Medical and Vision)  
- Claims | | |
| **Medical Plans** | | |
| Health Alliance Plan HMO | 800-422-4641  
(Mon–Fri 8am–7pm) | web: hap.org  
app: HAP OnTheGo |
| Total Health Care HMO | 800-826-2862  
(Mon–Fri 8am–5pm) | web: thcmi.com/ |
| Blue Care Network HMO | 800-662-6667  
(Mon–Fri 8am–5:30pm) | web: bcbsm.com  
app: BCBSM |
| Community Blue PPO | 877-354-2583  
(Mon–Fri 8am–5:30pm) | web: bcbsm.com  
app: BCBSM |
| Blue Cross Blue Shield of Michigan | 877-354-2583  
(Mon–Fri 8am–5:30pm) | web: bcbsm.com  
app: BCBSM |
| **Virtual Doctor Visits (visit a board-certified doctor via smartphone or computer 24/7)** | | |
| HAP – American Well | 844-733-3627  
(every day, 24 hours) | web: hap.amwell.com  
email: support@amwell.com  
app: Amwell: Doctor Visits 24/7  
**Service Key:** HAPMi |
| Total Health Care – Teladoc | 800-TELADOC (835-2362)  
(every day, 24 hours) | web: teladoc.com  
app: Teladoc |
| Blue Cross Online Visits for:  
Blue Care Network  
Community Blue  
Blue Cross Blue Shield | 844-606-1608  
(every day, 24 hours) | web: bcbsmonlinevisits.com  
app: BCBSM Online Visits |
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<tr>
<th>Contact</th>
<th>Phone (hours) and Address</th>
<th>Website, Email and App (download free mobile apps listed below through the App Store or Google Play)</th>
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<tbody>
<tr>
<td><strong>Home Delivery Pharmacy Service (free shipping, 90-day supply, licensed pharmacists)</strong></td>
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<tr>
<td>HAP – Pharmacy Advantage</td>
<td>800-456-2112</td>
<td>web: pharmacyadvantagerx.com app: HAP OnTheGo</td>
</tr>
<tr>
<td>Total Health Care – Envision Rx Options</td>
<td>844-222-5584 (every day, 24 hours)</td>
<td>web: envisionpharmacies.com app: EnvisionRx</td>
</tr>
<tr>
<td>Blue Care Network – Express Scripts</td>
<td>800-229-0832 (every day, 24 hours)</td>
<td>web: express-scripts.com/app: Express Scripts</td>
</tr>
<tr>
<td>Community Blue &amp; Blue Cross Blue Shield – Express Scripts</td>
<td>800-778-0735 (every day, 24 hours)</td>
<td>web: express-scripts.com/app: Express Scripts</td>
</tr>
<tr>
<td><strong>Dental</strong></td>
<td></td>
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<tr>
<td>Delta Dental</td>
<td>800-482-8915 (Mon–Fri 8am–8pm)</td>
<td>web: deltadentalmi.com app: Delta Dental Mobile</td>
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<tr>
<td><strong>Vision</strong></td>
<td></td>
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<tr>
<td>EyeMed</td>
<td>866-939-3633 (every day, 7am–11pm)</td>
<td>web: eyemed.com (“Select” Network) app: EyeMed Members</td>
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<tr>
<td><strong>Life Insurance</strong></td>
<td></td>
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<tr>
<td>For:</td>
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<tr>
<td>• Enrollment</td>
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<tr>
<td>• To file death claims</td>
<td></td>
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<tr>
<td>• Coverage questions</td>
<td></td>
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<tr>
<td>• Beneficiary designation</td>
<td></td>
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<tr>
<td>HR Service Center</td>
<td>313-577-3000 (Mon–Fri 8:30am–5pm) fax: 313-577-0637</td>
<td>web: hr.wayne.edu/tcw email: <a href="mailto:askhr@wayne.edu">askhr@wayne.edu</a> app: Wayne State University</td>
</tr>
<tr>
<td>For:</td>
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<tr>
<td>• Questions after a claim has been paid or denied</td>
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<tr>
<td>• Conversion coverage administration</td>
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<tr>
<td>• Portability coverage administration</td>
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<tr>
<td>Sun Life Financial</td>
<td>800-247-6875 (Mon–Fri 8am–8pm)</td>
<td>web: sunlife.com/us email: <a href="mailto:usweb_general_information@sunlife.com">usweb_general_information@sunlife.com</a> app: Sun Life Benefit Tools</td>
</tr>
<tr>
<td>One Sun Life Executive Park Wellesley Hills, MA 02481</td>
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</tbody>
</table>
# Benefits Resource Directory

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone (hours) and Address</th>
<th>Website, Email and App (download free mobile apps listed below through the App Store or Google Play)</th>
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</thead>
<tbody>
<tr>
<td><strong>Family Medical Leave (FMLA)</strong></td>
<td></td>
<td></td>
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<tr>
<td>• Request a leave</td>
<td>877-GO2-FMLA (Mon–Fri 7:30am–10pm) fax: 877-309-0218</td>
<td><a href="https://fmlasource.com">FMLASource</a> app: FMLASource Now</td>
</tr>
<tr>
<td></td>
<td>455 N. Cityfront Plaza Drive 13th Floor</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Chicago, IL 60611-5322</td>
<td></td>
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<tr>
<td><strong>Long-Term Disability (LTD)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Claim filing</td>
<td>313-577-3000 (Mon–Fri 8:30am–5pm) fax: 313-577-0637</td>
<td><a href="https://hr.wayne.edu/tcw">hr.wayne.edu/tcw</a> email: <a href="mailto:askhr@wayne.edu">askhr@wayne.edu</a> app: Wayne State University</td>
</tr>
<tr>
<td></td>
<td>5700 Cass Ave., Suite 3638 Detroit, MI 48202</td>
<td></td>
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<tr>
<td>• After filing claims</td>
<td></td>
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</tr>
<tr>
<td><strong>CIGNA</strong></td>
<td>800-362-4462 888-842-4462 (Mon–Fri 7am–5pm)</td>
<td><a href="https://mycigna.com">mycigna.com</a> app: MyCigna</td>
</tr>
<tr>
<td></td>
<td>PO Box 29221 Phoenix, AZ 85038-9221</td>
<td></td>
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<tr>
<td><strong>Flexible Spending Accounts (FSAs)</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For information about:</td>
<td>866-451-3399 (Mon–Fri 6am-9pm, central)</td>
<td><a href="https://discoverybenefits.com">discoverybenefits.com</a> app: Benefits by Discovery Benefits</td>
</tr>
<tr>
<td>• Eligible/covered expenses</td>
<td>888-842-4462 (Mon–Fri 7am–5pm)</td>
<td></td>
</tr>
<tr>
<td>• Current account balance</td>
<td></td>
<td></td>
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<tr>
<td>• Rejected claims</td>
<td></td>
<td></td>
</tr>
<tr>
<td>• Required receipts</td>
<td></td>
<td></td>
</tr>
<tr>
<td><strong>Discovery Benefits</strong></td>
<td>866-451-3399 (Mon–Fri 6am-9pm, central)</td>
<td><a href="https://discoverybenefits.com">discoverybenefits.com</a> app: Benefits by Discovery Benefits</td>
</tr>
<tr>
<td></td>
<td>PO Box 2926 Fargo, ND 58108-2926</td>
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### Contact

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<thead>
<tr>
<th>Benefits &amp; Wellness</th>
<th>Phone (hours) and Address</th>
<th>Website, Email and App</th>
</tr>
</thead>
<tbody>
<tr>
<td>313-577-6816</td>
<td>(Mon–Fri 8:30am–5pm)</td>
<td>web: wellness.wayne.edu</td>
</tr>
<tr>
<td>313-577-0637</td>
<td>fax: 313-577-9581</td>
<td>email: <a href="mailto:wellness@wayne.edu">wellness@wayne.edu</a></td>
</tr>
<tr>
<td>5700 Cass Ave., Suite 3638</td>
<td>5285 Anthony Wayne Drive, Suite 115</td>
<td>Detroit, MI 48202</td>
</tr>
</tbody>
</table>

### Wellness Warriors Program

- **Employee wellness programs**
- **Employee assistance programs**
- **Employee flu shots**

### Wellness Warriors Free Services

- **Biometric screenings**
- **Flu shots & other immunizations**

### Mort Harris Recreation and Fitness Center

<table>
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<tr>
<th>Phone (hours) and Address</th>
<th>Website, Email and App</th>
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</thead>
<tbody>
<tr>
<td>313-577-2348</td>
<td>web: rfc.wayne.edu</td>
</tr>
<tr>
<td>(Mon–Fri 5:30am–11pm)</td>
<td>email: <a href="mailto:campusrec@wayne.edu">campusrec@wayne.edu</a></td>
</tr>
<tr>
<td>(Sat–Sun 10am–7pm)</td>
<td></td>
</tr>
<tr>
<td>fax: 313-577-5843</td>
<td></td>
</tr>
<tr>
<td>5210 Gullen Mall</td>
<td></td>
</tr>
<tr>
<td>Detroit, MI 48202</td>
<td></td>
</tr>
</tbody>
</table>

- **Health risk assessment (HRA)**
- **Wellness coaching**

### Ulliance

<table>
<thead>
<tr>
<th>Phone (hours) and Address</th>
<th>Website, Email and App</th>
</tr>
</thead>
<tbody>
<tr>
<td>888-699-3554</td>
<td>web: lifeadvisorwellness.com</td>
</tr>
<tr>
<td>(Mon–Fri 8am–5pm)</td>
<td>app: Ulliance Life Advisor EAP</td>
</tr>
</tbody>
</table>

### Employee Assistance Program (EAP)

- **Confidential**
- **Crisis intervention**
- **Work-stress related issues**

### Ulliance Life Advisor EAP

<table>
<thead>
<tr>
<th>Phone (hours) and Address</th>
<th>Website, Email and App</th>
</tr>
</thead>
<tbody>
<tr>
<td>800-448-8326</td>
<td>web: lifeadvisoreap.com</td>
</tr>
<tr>
<td>(every day, 24 hours)</td>
<td>app: Ulliance Life Advisor EAP</td>
</tr>
</tbody>
</table>
## Benefits Resource Directory

<table>
<thead>
<tr>
<th>Contact</th>
<th>Phone (hours) and Address</th>
<th>Website, Email and App</th>
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</thead>
<tbody>
<tr>
<td><strong>Retirement Savings Plans</strong></td>
<td></td>
<td>(download free mobile apps listed below through the App Store or Google Play)</td>
</tr>
<tr>
<td>Fidelity Investments</td>
<td>800-343-0860 (Mon–Fri 8am–12am) &lt;br&gt; PO Box 770001 &lt;br&gt; Cincinnati, OH 45277-0018 &lt;br&gt; Overnight Mail &lt;br&gt; 100 Crosby Parkway KC1E &lt;br&gt; Covington, KY 41015</td>
<td>web: netbenefits.com/waynestateuniversity &lt;br&gt; app: Fidelity Investments</td>
</tr>
<tr>
<td>Fidelity Investments 1-on-1 in-person counseling</td>
<td>800-642-7131 (Mon–Fri 8am–12am)</td>
<td>web: fidelity.com/atwork/reservations</td>
</tr>
<tr>
<td>TIAA</td>
<td>800-842-2252 (Mon–Fri 8am–10pm) &lt;br&gt; (Sat 9am–6pm) &lt;br&gt; PO Box 1268 &lt;br&gt; Charlotte, NC 28201-1268 &lt;br&gt; Overnight Mail &lt;br&gt; 8500 Andrew Carnegie Blvd &lt;br&gt; Charlotte, NC 28262</td>
<td>web: tiaa.org/wayne &lt;br&gt; app: TIAA</td>
</tr>
<tr>
<td>TIAA 1-on-1 in-person counseling</td>
<td>800-842-2044 (Mon–Fri 8am–10pm)</td>
<td>web: tiaa.org/wayne</td>
</tr>
<tr>
<td><strong>Voluntary Benefits</strong></td>
<td></td>
<td></td>
</tr>
<tr>
<td>For information about: • Claims processing • Cancellation requests</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Liberty Mutual – Home &amp; Auto Insurance</td>
<td>248-699-9917 (Mon–Fri 4am–11pm)</td>
<td>web: libertymutual.com/wsu &lt;br&gt; app: Liberty Mutual Mobile</td>
</tr>
<tr>
<td>Trustmark – Long-Term Care Insurance</td>
<td>800-918-8877 (Mon–Fri 7am–6pm) &lt;br&gt; 400 Field Drive &lt;br&gt; Lake Forest, IL 60045</td>
<td>web: trustmarksolutions.com/ &lt;br&gt; email: <a href="mailto:customercare@trustmarksolutions.com">customercare@trustmarksolutions.com</a></td>
</tr>
<tr>
<td><strong>COBRA</strong></td>
<td></td>
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<tr>
<td>For information about: • COBRA enrollment and billing • Retiree medical insurance payments</td>
<td></td>
<td></td>
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<tr>
<td>Arcadia (acquired by Navia Benefits)</td>
<td>866-329-4333 (Mon–Fri 8am–4:30pm) &lt;br&gt; fax: 269-381-5844 &lt;br&gt; 612 S. Park St. &lt;br&gt; Kalamazoo, MI 49007</td>
<td>web: arcadiabenefits.com</td>
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</table>
Benefits Eligibility

Employee Eligibility

You are eligible for benefits if you are classified in a benefits-eligible position (verify your classification with your HR Consultant or hiring manager) and your appointment percentage is 50% or greater. If your appointment percentage decreases below 50%, you will no longer be eligible to be enrolled in benefits as an active employee (however, COBRA may be an option for continuation of coverage).

You are not eligible for benefit enrollment if your classification does not meet the criteria stated above. For example, Student Assistants, college work study, temporary employees and employees represented by the Building Trades are not benefits-eligible. However, part-time faculty who meet the eligibility requirements defined by their Collective Bargaining Agreement may be eligible to enroll in voluntary dental and/or vision plan(s), being 100% employee paid.

If both you and your spouse/other eligible person are employed by Wayne State University, neither you nor your spouse/OEP can be covered as both an employee and a dependent under any of the Wayne State University benefit plans. Additionally, any eligible dependents of yours or your spouse/OEP cannot be covered by both parties under any of the WSU benefit plans.

Do you meet the eligibility requirements for benefits? When to enroll:

• Within 30 days of your hire date or when you become newly eligible for benefits.
• Within 30 days of experiencing a qualifying Life Status Change Event.
• During the annual Open Enrollment period (October and November), with changes effective the following January 1.
Dependent Eligibility

You can enroll your eligible dependents in medical, dental, vision and dependent life insurance benefits.

Eligible dependents include:

- Legal spouse (There is no dual coverage for WSU employees married to WSU employees.)
- Other Eligible Person (OEP) – If you do not already enroll a spouse for medical, dental or vision insurance benefits, you may enroll one other eligible person (OEP) if you and your OEP meet all the following requirements:
  - An adult, age 26 or older; and
  - Currently resides in the same residence as the employee and has done so for 18 continuous months prior to the individual’s enrollment, other than as a tenant; and
  - Not a dependent of the employee as defined by the IRS; and
  - Not related by blood or marriage.
  - Not a spouse, child, grandchild, parent, grandparent, sibling, niece, nephew, aunt, uncle, cousin, landlord, renter, boarder or tenant of employee.
- Your children or the children of your spouse/OEP, defined as:
  - Children by birth or adoption (or placed in your home for final adoption).
  - Children by legal guardianship.
  - Stepchildren.
  - Under age 26.
- Principally supported children (Blue Cross Blue Shield and Blue Care Network only), defined as:
  - Not your child by birth or marriage until the end of the year in which they reach age 19.
  - Principally supported by you for at least six consecutive months (nine months for BCBS).
  - Related to you by blood or marriage.
  - Claimed as your dependents on your most recent income tax return.
- Unmarried disabled dependent children who:
  - Became disabled before reaching age 26, and are incapable of self-sustaining employment by reason of mental or physical handicap.
  - Have reached the end of the month in which they turned 26.
  - Are dependent on you for support and maintenance.
• Your sponsored dependent (Blue Care Network and Total Health Care only), defined as:
  • An adult, age 26 or older.
  • Dependent on your financial support.
  • Claimed on your most recent income tax return.
  • Resides with you permanently.

You have 30 days from your date of hire or a Life Status Change Event to enroll dependents, otherwise you must wait until the annual Open Enrollment period, with coverage taking effect the following January 1.

**Dependent Supporting Documentation**

In order to enroll dependents, there are supporting documentation requirements that must be met. Forms and a list of required dependent supporting documentation are available at hr.wayne.edu/tcw/forms. This information is also included in the Active Employee Benefits Enrollment Forms booklet available from Human Resources.

**If You Enroll an Ineligible Dependent**

If you enroll a dependent who does not meet the dependent eligibility requirements, or you do not cancel coverage within 30 calendar days of when a dependent ceases to meet the dependent eligibility requirements, he or she will be considered an ineligible dependent and coverage may be rescinded retroactive to the date on which your dependent no longer qualified as an eligible dependent. The university has the right to request reimbursement of any claims or expenses paid for an ineligible dependent. If canceling your ineligible dependent’s coverage reduces your cost for coverage, any amounts you have overpaid will not be refunded.

**Examples of ineligible dependents:**

• Ex-spouse or Ex-OEP
• Dependents not covered by court order
• Dependents over age 26
• A dependent already covered under a Wayne State University benefit plan
Medical, Dental, Vision and Life Insurance Benefits

How to Enroll, Change or Cancel Benefits

You can enroll, change or cancel your benefits:

• Within 30 days of becoming eligible as a new employee or becoming benefits-eligible due to a change in your employee classification, or
• Within 30 days of a Life Status Change Event (see Life Status Change Events section on page 13 for more details), or
• During the annual Open Enrollment period, with changes taking effect January 1st of the following year.

How to Enroll in Benefits

You can enroll yourself and/or your dependents in benefits as a new employee, during a Life Status Change Event or during the annual Open Enrollment period.

• As a New Employee: Your enrollment election must be made within 30 days of your hire date and your date of coverage is the first of the month coincident with or following your date of hire. (Example: if you’re hired on the first, your coverage will begin on the first of the month. If you’re hired on the second, your coverage will begin the first of the following month.) To enroll, submit the Employee Benefit Enrollment Form, the Basic and Supplemental Life/AD&D Enrollment Form, and the required dependent supporting documentation.

• During a Life Status Change Event: Submit the Employee Benefit Enrollment Form, the Life Status/Open Enrollment Change Form, and the required dependent supporting documentation within 30 days of the event.

• During Open Enrollment: Submit the Employee Benefit Enrollment Form and the required dependent supporting documentation. Open Enrollment does not include Life Insurance enrollment.

When filling out your Employee Benefit Enrollment Form, remember to:

• Choose a medical plan that meets your needs and is affordable to you.
• Decide which of your eligible dependents you wish to cover, if any.
• Attach the required dependent supporting documentation to enroll eligible dependents.
• Select a Primary Care Physician, if enrolling in an HMO.
• Select vision and dental options.
• Sign the form to authorize any required payroll deductions for the cost of the benefit(s) you select.
How to Make Changes to Benefits

You can make changes to your and/or your dependent’s benefits during a Life Status Change Event or during the annual Open Enrollment period.

• **During a Life Status Change Event:** If changing benefit plans, submit the Employee Benefit Enrollment Form, the Life Status/Open Enrollment Change Form, and the required dependent supporting documentation within 30 days of the event. If only adding/terminating dependents, submit the Life Status/Open Enrollment Change Form and the required dependent supporting documentation within 30 days of the event.

• **During Open Enrollment:** If changing benefit plans, submit the Employee Benefit Enrollment Form. If only adding/terminating dependents, submit the Life Status/Open Enrollment Change Form and the required dependent supporting documentation. Open Enrollment does not include changes to Life Insurance.

How to Cancel Benefits

You can cancel your and/or your dependent’s benefits during a Life Status Change Event or during the annual Open Enrollment period.

• **During a Life Status Change Event:** Submit the Life Status/Open Enrollment Change Form and the required dependent supporting documentation within 30 days of the event.

• **During Open Enrollment:** Submit the Life Status/Open Enrollment Change Form. Changes made during the annual Open Enrollment period take effect January 1st of the following year.

• **If you are terminated from your benefits-eligible position:** Your benefits coverage will end on the 14th of the month if your employment ends (for any reason) between the 1st and the 14th, or the last day of the month if your employment ends (for any reason) after the 14th of the month.

Your participation in any voluntary benefits, including flexible spending accounts, ends the date your employment with the university ends. For more information and any applicable exclusions to this rule, visit our website. For information about continuation of coverage, see the COBRA section on page 41.

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**Coverage Levels and Interlocking Enrollments**

Medical, dental and vision enrollment levels must be the same for each plan (single, two-person or family).

If you elect WSU medical insurance, vision insurance is bundled (automatically comes with) and enrollment levels must match. If you waive WSU medical insurance, vision insurance is only available as a voluntary election and you will pay 100% of the cost.
## When Coverage Begins

The date coverage for you and/or your eligible dependents begins depends on the event and on when you submit your forms/required supporting documentation.

<table>
<thead>
<tr>
<th>For the following event:</th>
<th>If you submit forms/required supporting documentation to the HR Service Center:</th>
<th>The coverage change effective date is:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Newly hired or newly eligible</td>
<td>Within 30 days</td>
<td>First of the month following date of hire or first of the month if date of hire is on the first of the month.</td>
</tr>
<tr>
<td>Open Enrollment</td>
<td>During the annual Open Enrollment period</td>
<td>The following January 1.</td>
</tr>
<tr>
<td>Loss of coverage including those needing coverage due to divorce or spouse’s loss of benefits</td>
<td>30 days from loss of coverage</td>
<td>First of the month following loss of coverage date or if loss of coverage date is on the first of the month, the loss of coverage date.</td>
</tr>
<tr>
<td>Acquiring a new dependent • Newborn child • Adoption/pending adoption • Spouse after new marriage • Other eligible person after new partnership</td>
<td>30 days from date of birth, adoption, date of marriage or partnership</td>
<td>For newborn/adoption: date of birth, adoption, or placement. For new spouse/OEP: first of following month.</td>
</tr>
<tr>
<td>Acquiring a child by legal guardianship</td>
<td>30 days from date of guardianship</td>
<td>First of following month. Cannot change carriers at this point.</td>
</tr>
<tr>
<td>Acquiring a principally supported child (subject to eligibility guidelines)</td>
<td>30 days from date the eligibility requirement is satisfied (9 months for BCBS and 6 months for other carriers) or during Open Enrollment if eligibility requirement has been satisfied</td>
<td>First of the month following date eligibility requirements are met.</td>
</tr>
<tr>
<td>Acquiring sponsored dependents (subject to eligibility guidelines)</td>
<td>Only during Open Enrollment, or if coverage is HAP any time during the year</td>
<td>First of month following a 90-day waiting period for HAP subscribers; January 1 if enrolled during open enrollment.</td>
</tr>
<tr>
<td>Eligible dependent moves to United States or the plan service area</td>
<td>30 days from the date of the individual’s arrival within the United States or the plan service area</td>
<td>First of following month.</td>
</tr>
</tbody>
</table>
Life Status Change Events

You can enroll, make changes to, or cancel your and/or your dependent’s benefits within 30 days of a Life Status Change Event, as defined by Section 125 of the IRS. The coverage election must be consistent with your change in status (for example: you cannot make a coverage change for financial reasons or because a provider stops participating in a network).

Life Status Change Events may include:

- Your marriage, divorce or annulment;
- Death of an eligible dependent;
- Addition of an eligible dependent through birth, adoption or placement for adoption;
- A Qualified Medical Child Support Order that requires you to provide medical coverage for a child;
- A change in employment status by you or your eligible dependent that affects eligibility;
- A change in work schedule by you or your eligible dependent that changes coverage eligibility;
- A change in your eligible dependent’s status;
- You and/or your eligible dependents become eligible for (and enroll in) or lose eligibility for Medicare or Medicaid;
- The taking of or return from a leave of absence under the Family Medical Leave Act (FMLA) or the Uniformed Services Employment and Reemployment Rights Act of 1994; and
- You or your eligible dependents have a significant change in benefits or costs, such as benefits from another employer, etc.

If you do not report the Life Status Change Event to the HR Service Center within 30 calendar days of the event date, you will not be able to enroll, change, or cancel benefits until the next annual Open Enrollment period and the change will not take effect until January 1st of the following year.
**Benefit Costs**

You and the university share in the cost of medical, dental and vision coverage. The cost of coverage for yourself and your eligible dependents is based on the benefit option(s) and level of coverage you elect. Your cost for coverage is automatically deducted from your paycheck on a before-tax basis, which means that your taxable pay is lower — and so is the amount you pay for Social Security and Medicare taxes, federal income tax and, in most areas, state and local income taxes. Your enrollment authorizes the deductions to be taken from your paycheck on a before-tax basis.

Each plan has different costs. Please review the bi-weekly rate schedule found at hr.wayne.edu/tcw/health-welfare/medical-rates prior to your selection. Rates are listed on a per-paycheck basis. There are two no-deduction pay periods each year in which you do not have medical, dental, vision or life insurance benefit deductions taken from your pay.

The university reserves the right to recover any underpayments by the employee or eligible dependent, made through error or otherwise, by offsetting future payments or invoicing the affected participant.

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**Imputed Income – Taxable Benefits**

Medical, dental and vision benefits provided to Other Eligible Persons (OEP) may require taxation of the value of the coverage provided to the OEP. This tax will be deducted from your bi-weekly paycheck and can significantly add to the cost of the coverage.
Medical Insurance Plan Options
Wayne State University offers five medical plan options to choose from. The benefits provided under each of the medical plans are summarized in the Comparison of Medical Benefits chart that begins on page 18. Additional information on what medical expenses are covered can be found in each of the plan’s Summary of Benefits and Coverages documents, located on our website.

Your Options

Health Maintenance Organization (HMO)
An HMO is a type of managed health plan where members choose their physicians from a list of approved providers and facilities. When electing an HMO, you must select a primary care physician who will serve as your health advocate and will help you find the best treatment for your health concerns.

You have three health maintenance organizations to choose from:

- Health Alliance Plan
- Blue Care Network
- Total Health Care

Each HMO operates in the following Michigan counties:

<table>
<thead>
<tr>
<th>Health Alliance Plan:</th>
<th>Blue Care Network:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Arenac, Bay, Genesee, Hillsdale, Huron, Iosco, Jackson, Lapeer, Lenawee, Livingston, Macomb, Monroe, Oakland, Saginaw, Sanilac, Shiawassee, St. Clair, Tuscola, Washtenaw, and Wayne Counties</td>
<td>All Lower Peninsula Counties</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Total Health Care:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Genesee, Macomb, Oakland, and Wayne Counties</td>
</tr>
</tbody>
</table>

Note: Canadian residents who live outside of the city of Windsor are not eligible for enrollment in the HMO plans.

Preferred Provider Organization (PPO)
Our preferred provider organization option – Community Blue – is administered by Blue Cross Blue Shield. Community Blue’s PPO plan is a type of plan that combines advantages of a national network of providers with the option to use physicians and facilities outside the network, but at a higher cost.

Traditional “Fee for Service” Plan
Our traditional fee-for-service plan is administered by Blue Cross Blue Shield. This option may interest you if you want complete flexibility in choosing physicians. Blue Cross Blue Shield Traditional (BCBS) covers inpatient hospitalization, surgical fees, emergency care, and many outpatient procedures including diagnostic office visits and prescription drugs. An annual deductible and copays apply. Please see the important note on the following page regarding BCBS’s payment for services at non-participating hospitals and facilities and alternatives to hospital care providers.

For a comparison of each of the medical plan’s coverage, see pages 18-21.
Virtual Doctor Visits
Virtual doctor visits are provided by each of the medical plan options. This service provides medical consultation via telephone for minor illnesses such as cold/flu symptoms, allergies and ear infections. Virtual doctor visits are available 24 hours a day, seven days a week. Physicians who consult virtually can issue prescription drugs for a variety of immediate care items, and can call the prescription in to the pharmacy you choose for easy pickup. Virtual consultations cost about the same as an office visit, without the limitation of office hours and the inconvenience of travel time. See page 2 for contact information.

Home Delivery Pharmacy Service
Home delivery pharmacy service (mail order) is available with each of the medical plan options to save you time and money. Generally, you can obtain a three-month supply of your medication for the cost of one copay (may vary based on the medication prescribed). Please note: Total Health Care HMO offers a three-month supply of certain medications for the cost of two copays. For names and contact information for the individual services, see the Benefits Resource Directory on page 3. For more information on how retail prescription drugs are covered, see the Comparison of Medical Benefits chart on pages 20-21.

Cash in Lieu of Medical
If you are covered by a non-Wayne State University health insurance plan, you may decline medical, dental, and vision coverage, and, in return, have $50 applied to your pay each pay period (except the two non-deduction pays per year). Graduate Assistants receive $30 per pay. Your withheld taxes will increase because the Cash in Lieu of Medical payment is subject to FICA, federal, state and city taxes. The amount deducted for taxes depends on individual tax circumstances.

To enroll, submit the following within 30 days of your WSU hire date:
1. Cash in Lieu of Medical Form.
2. Official proof of other coverage (document from the other employer indicating current coverage for you). A medical plan ID card is insufficient proof of other coverage and will not be accepted.

When you decline WSU medical benefits, you will not have dental or vision insurance unless you elect voluntary dental or vision plan enrollment.

The following applies to the AAUP, GEOC and Non-Represented employee groups: If you elect Cash in Lieu of Medical, you may elect dental insurance and pay 100% of the cost. If you waive both medical insurance and Cash in Lieu of Medical, you may elect subsidized dental insurance.
The following applies to the 517M, Operating Engineers, Public Safety, Staff Association, P&A, AFSCME, and HERE 24 Janitors employee groups: If you elect Cash in Lieu of Medical, you may elect subsidized dental insurance. If you waive both medical insurance and Cash in Lieu of Medical, you may elect subsidized dental insurance.

Comparison of Medical Benefits

The Comparison of Medical Benefits on the following pages contains a general outline of covered benefits and does not include all the benefits, limitations and exclusions of the benefit programs. If there are any discrepancies between the illustrations contained therein and the benefit proposals or official benefit plan documents, the benefit proposals or official benefit plan documents prevail. See the official benefit plan documents for a full list of exclusions.

In addition, please be aware that the information contained in these materials is based on our current understanding of the federal health care reform legislation, signed into law in March 2010. Our interpretation of this complex legislation continues to evolve as additional regulatory guidance is provided by the U.S. government. Therefore, we defer to the actual carrier contracts, processes and the law itself as the governing documents.
<table>
<thead>
<tr>
<th>Benefit</th>
<th>Health Alliance Plan In-Network Only</th>
<th>Blue Care Network In-Network Only</th>
<th>Total Health Care In-Network Only</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Services</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td><strong>Medical Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits: In Person</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>$20 copay</td>
</tr>
<tr>
<td>Telemedicine/Virtual Visits</td>
<td>$20 copay</td>
<td>$20 copay</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Preventive Services — Routine Physical, Well-Baby Care, Pediatric Exams, Childhood Immunizations</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Vision and Hearing Examinations</td>
<td>$20 copay</td>
<td>Vision exam not covered</td>
<td>Hearing exam covered</td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>$100 copay (waived if admitted or for an accidental injury), Covers life-threatening or accidental medical emergencies. Must notify medical plan within 48 hours of admission.</td>
<td>$100 copay (waived if admitted). Covers life-threatening or accidental medical emergencies. Must notify medical plan within 48 hours of admission.</td>
<td>$100 copay (waived if admitted or for an accidental injury). Covers life-threatening or accidental medical emergencies. Must notify medical plan within 48 hours of admission.</td>
</tr>
<tr>
<td>Laboratory, Pathology and Radiology (X-Ray) Services</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Allergy Testing and Injections</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>$20 Copay</td>
</tr>
<tr>
<td>Outpatient Physical, Speech and Occupational Therapy</td>
<td>Covered in full (up to 60 combined visits per year)</td>
<td>Office visit copay applies (up to 60 visits per medical episode per year)</td>
<td>Covered in full (up to 30 visits per year)</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Covered in full for approved equipment</td>
<td>Covered in full</td>
<td>Covered in full for approved equipment</td>
</tr>
<tr>
<td>Chiropractic Services/Spinal Manipulation</td>
<td>Not covered</td>
<td>Office visit copay applies (referral required)</td>
<td>Office visit copay applies (up to 30 visits per year; combined with physical and occupational therapy)</td>
</tr>
<tr>
<td><strong>Reproductive Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Natal Care</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Delivery and Routine Nursery Care</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>Covered with limitations</td>
<td>Covered with limitations</td>
<td>Covered with limitations</td>
</tr>
<tr>
<td>Voluntary Sterilization</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Benefit</td>
<td>Traditional BCBSM</td>
<td>Community Blue PPO</td>
<td></td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>----------------------------------------------------------------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------</td>
<td></td>
</tr>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td></td>
</tr>
<tr>
<td><strong>Inpatient Hospital</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Hospital Services</td>
<td>Plan pays 90% after deductible (non-emergency services must be rendered in a <strong>participating</strong> hospital)</td>
<td>Covered in full (non-emergency services must be rendered in a <strong>participating</strong> hospital) 80% after out-of-network deductible (non-emergency services must be rendered in a <strong>participating</strong> hospital)</td>
<td></td>
</tr>
<tr>
<td><strong>Medical Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Office Visits: In Person Telemedicine/Virtual Visits</td>
<td>$20 copay $20 copay</td>
<td>$20 copay $20 copay 80% after out-of-network deductible Not covered</td>
<td></td>
</tr>
<tr>
<td>Preventive Services — Routine Physical, Well-Baby Care, Pediatric Exams, Childhood Immunizations</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Not covered Vision exam not covered Hearing exam covered <strong>participating</strong> providers</td>
</tr>
<tr>
<td>Vision and Hearing Examinations</td>
<td>Not covered</td>
<td>Vision exam not covered Hearing exam covered <strong>participating</strong> providers</td>
<td></td>
</tr>
<tr>
<td>Emergency Room Services</td>
<td>$100 copay (waived if admitted or for an accidental injury). Covers life-threatening or accidental medical emergencies.</td>
<td>$100 copay (waived if admitted or for an accidental injury). Covers life-threatening or accidental medical emergencies. $100 copay (waived if admitted or for an accidental injury). Covers life-threatening or accidental medical emergencies.</td>
<td></td>
</tr>
<tr>
<td>Laboratory, Pathology and Radiology (X-Ray) Services</td>
<td>Plan pays 90% after deductible (preventive services excluded)</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible</td>
</tr>
<tr>
<td>Allergy Testing and Injections</td>
<td>$20 copay</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible</td>
</tr>
<tr>
<td>Outpatient Physical, Speech and Occupational Therapy</td>
<td>Plan pays 90% after deductible (up to 60 visits per year)</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible at <strong>participating</strong> providers</td>
</tr>
<tr>
<td>Durable Medical Equipment</td>
<td>Plan pays 90% after deductible</td>
<td>Covered in full</td>
<td>Covered in full</td>
</tr>
<tr>
<td>Chiropractic Services/Spinal Manipulation</td>
<td>Plan pays 90% after deductible (up to 38 visits per year)</td>
<td>Covered in full (up to 24 visits per year)</td>
<td>80% after out-of-network deductible (up to 24 visits per year)</td>
</tr>
<tr>
<td><strong>Reproductive Care</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Pre-Natal Care</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible</td>
</tr>
<tr>
<td>Delivery and Routine Nursery Care</td>
<td>Plan pays 90% after deductible</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible</td>
</tr>
<tr>
<td>Infertility Services</td>
<td>Not covered</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Voluntary Sterilization</td>
<td>Covered in full (female only)</td>
<td>Covered in full</td>
<td>80% after out-of-network deductible</td>
</tr>
<tr>
<td>Benefit</td>
<td>Health Alliance Plan In-Network Only</td>
<td>Blue Care Network In-Network Only</td>
<td>Total Health Care In-Network Only</td>
</tr>
<tr>
<td>-----------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
<td>---------------------------------------------------------------------</td>
<td>--------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Mental Health and Substance Abuse</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Care: In Person Telemedicine/Virtual Visits</td>
<td>Office visit copay applies Not covered</td>
<td>Office visit copay applies $20 copay</td>
<td>Covered in full Not covered</td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>Covered in full</td>
<td>Covered in full</td>
<td>Covered in full (intermediate care only)</td>
</tr>
<tr>
<td><strong>Prescription Drugs</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$5 generic drugs $20 preferred brand drugs $45 non-preferred brand drugs (copay waived for generic oral contraceptives) Limited to one month supply. Includes contraceptive medications. Mail-order prescriptions (90-day supply) are available.</td>
<td>$5 generic drugs $20 preferred brand drugs $45 non-preferred brand drugs (copay waived for generic oral contraceptives) Limited to one month supply. Includes contraceptive medications. Mail-order prescriptions (90-day supply) are available.</td>
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</tr>
<tr>
<td><strong>Other Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Autism Spectrum Disorder</td>
<td>Covered — contact carrier for details</td>
<td>Covered — contact carrier for details</td>
<td>Covered — contact carrier for details</td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>Covered following cataract or intra-ocular surgery</td>
<td>Not covered</td>
<td>Not covered</td>
</tr>
<tr>
<td>Hearing Aids</td>
<td>Covered for authorized conventional hearing aids</td>
<td>Covered (one hearing aid every 36 months)</td>
<td>Covered (one hearing aid per ear every three (3) years)</td>
</tr>
<tr>
<td>Skilled Nursing Care Facility (excluding custodial care)</td>
<td>Covered in full (730 days, renewable after 60 days)</td>
<td>Covered in full (730 days in a lifetime)</td>
<td>Covered in full (120 days per calendar year)</td>
</tr>
<tr>
<td><strong>Deductibles, Copays, and Limitations</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>No deductible</td>
<td>No deductible</td>
<td>No deductible</td>
</tr>
<tr>
<td>Annual Coinsurance Maximum</td>
<td>N/A</td>
<td>N/A</td>
<td>N/A</td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum (includes deductible, coinsurance &amp; copays)</td>
<td>$6,350 per individual $12,700 per family</td>
<td>$6,350 per individual $12,700 per family</td>
<td>$6,350 per individual $12,700 per family</td>
</tr>
<tr>
<td>Hospital Precertification</td>
<td>Required for admission in a non-participating hospital within 48 hours</td>
<td>Required for admission in a non-participating hospital within 48 hours</td>
<td>Required for admission in a non-participating hospital within 48 hours</td>
</tr>
<tr>
<td>Benefit</td>
<td>Traditional BCBSM</td>
<td>Community Blue PPO</td>
<td></td>
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</tr>
<tr>
<td></td>
<td>In-Network</td>
<td>Out-of-Network</td>
<td></td>
</tr>
<tr>
<td>Mental Health and Substance Abuse</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Outpatient Care: In Person</td>
<td>Plan pays 90% after deductible</td>
<td>Covered in full (approved facilities)</td>
<td></td>
</tr>
<tr>
<td>Telemedicine/Virtual Visits</td>
<td>Plan pays 90% after deductible</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% after out-of-network deductible NOT covered</td>
<td></td>
</tr>
<tr>
<td>Inpatient Care</td>
<td>Plan pays 90% after deductible</td>
<td>Covered in full</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>80% after out-of-network deductible</td>
<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Prescription Drugs</td>
<td>$5 generic drugs</td>
<td>$5 generic drugs</td>
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<tr>
<td></td>
<td>$20 preferred brand drugs</td>
<td>$20 preferred brand drugs</td>
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<tr>
<td></td>
<td>$45 non-preferred brand drugs</td>
<td>$45 non-preferred brand drugs</td>
<td></td>
</tr>
<tr>
<td></td>
<td>(copay waived for generic oral contraceptives)</td>
<td>(copay waived for generic oral contraceptives)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Limited to one month supply.</td>
<td>Limited to one month supply.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Includes contraceptive medications.</td>
<td>Includes contraceptive medications.</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Mail-order prescriptions (90-day supply) are available.</td>
<td>Mail-order prescriptions (90-day supply) are available.</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>75% of approved amount less plan copay. Limited to one month supply. Includes contraceptive medications.</td>
<td></td>
</tr>
<tr>
<td>Other Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Autism Spectrum Disorder</td>
<td>Covered — contact carrier for details</td>
<td>Covered — contact carrier for details</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Covered — contact carrier for details</td>
<td></td>
</tr>
<tr>
<td>Eyeglasses and Contact Lenses</td>
<td>Covered following cataract or intra-ocular surgery, accidental injury, or certain non-routine diagnoses. Plan pays 90% after deductible.</td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Hearing Aids</td>
<td>Not covered</td>
<td>Covered (one hearing aid every 36 months)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Not covered</td>
<td></td>
</tr>
<tr>
<td>Skilled Nursing Care Facility (excluding custodial care)</td>
<td>Not covered</td>
<td>Covered in full (120 days per calendar year)</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Covered in full (120 days per calendar year)</td>
<td></td>
</tr>
<tr>
<td>Deductibles, Copays, and Limitations</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Annual Deductible</td>
<td>$100 per individual $200 maximum per family</td>
<td>No deductible $250 per individual $500 per family</td>
<td></td>
</tr>
<tr>
<td>Annual Coinsurance Maximum</td>
<td>$500 per individual $1,000 per family</td>
<td>N/A $2,000 per individual $4,000 per family</td>
<td></td>
</tr>
<tr>
<td>Annual Out-of-Pocket Maximum (includes deductible, coinsurance &amp; copays)</td>
<td>$600 per individual $1,200 per family $600 per individual $1,200 per family</td>
<td>$2,250 per individual $4,500 per family</td>
<td></td>
</tr>
<tr>
<td>Hospital Precertification</td>
<td>Required — provider responsibility</td>
<td>Required — provider responsibility</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Required — provider responsibility</td>
<td></td>
</tr>
</tbody>
</table>
Dental Insurance

Dental insurance benefits are provided by Delta Dental, which is a Preferred Provider Organization (PPO). The plan covers a wide range of medically necessary dental services regardless of whether you use an in-network or an out-of-network provider.

You have a **choice** when selecting a dentist. You can go to:

- Any participating, in-network Delta Dental PPO Dentist or Delta Dental Premier Dentist who has agreed to:
  - File the dental claims for you, and
  - No balance billing on covered services.

- An out-of-network, Nonparticipating Dentist, in which:
  - There are no network discounts.
  - You may need to file your own claims, and
  - You may be balance billed.

The following chart outlines a summary of coverages for each type of provider.

### Summary of Dental Plan Benefits For Group# 7544

<table>
<thead>
<tr>
<th>Service Description</th>
<th>Delta Dental PPO Dentist</th>
<th>Delta Dental Premier Dentist</th>
<th>Nonparticipating Dentist</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Diagnostic &amp; Preventative</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diagnostic and Preventive Services – exams, cleanings, fluoride, and space maintainers</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Emergency Palliative Treatment</strong> – to temporarily relieve pain</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
<tr>
<td><strong>Basic Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Radiographs – X-rays</td>
<td>100%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Sealants – to prevent decay of permanent teeth</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Minor Restorative Services – fillings and crown repair</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Endodontic Services – root canals</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Periodontic Services – to treat gum disease</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Oral Surgery Services – extractions and dental surgery</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Major Restorative Services – crowns</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Other Basic Services – misc. services</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td>Relines and Repairs – to bridges, implants, and dentures</td>
<td>90%</td>
<td>80%</td>
<td>80%</td>
</tr>
<tr>
<td><strong>Major Services</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Prosthodontic Services – bridges, implants, and dentures</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Services</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Orthodontic Services – braces</td>
<td>50%</td>
<td>50%</td>
<td>50%</td>
</tr>
<tr>
<td>Orthodontic Age Limit</td>
<td>Up to age 19</td>
<td>Up to age 19</td>
<td>Up to age 19</td>
</tr>
</tbody>
</table>

* When you receive services from a Nonparticipating Dentist, the percentages in this column indicate the portion of Delta Dental's Nonparticipating Dentist Fee that will be paid for those services. This amount may be less than what the Dentist charges or Delta Dental approves and you are responsible for that difference.
It is your responsibility to ensure that you use Delta Dental in-network providers if you want to receive the benefit of lower, contracted rates. Because in-network providers may change over time, it is recommended that you confirm that your provider is still in the Delta Dental network each time an appointment is made.

Additional Information

- **Maximum Payment** – $1,500 per person total per Benefit Year on all services except orthodontic services. $1,000 per person total per lifetime on orthodontic services.

- **Deductible** – $50 Deductible per person total per Benefit Year limited to a maximum Deductible of $150 per family per Benefit Year. The Deductible does not apply to diagnostic and preventive services, emergency palliative treatment, and orthodontic services.

- Oral exams (including evaluations by a specialist) are payable twice in any period of 12 consecutive months.

- Prophylaxes (cleanings) are payable twice in any period of 12 consecutive months.

- People with specific at-risk health conditions may be eligible for additional prophylaxes (cleanings) or fluoride treatment. The patient should talk with his or her dentist about treatment.

- Fluoride treatments are payable twice in any period of 12 consecutive months for people up to age 14.

- Bitewing X-rays are payable once in any calendar year for people under age 15 and once every two calendar years for people age 15 and older. Once dependents reach age 15, Delta Dental will look at all prior dates of service and pay only after two calendar years from the last date of service. Full mouth X-rays (which include bitewing X-rays) are payable once in any five-year period.

- Sealants are payable once per tooth per lifetime for first permanent molars up to age nine and second permanent molars up to age 14. The surface must be free from decay and restorations.

- Composite resin (white) restorations are optional treatment on posterior teeth.

- Porcelain and resin facings on crowns are optional treatment on posterior teeth.

- Implants are payable once per tooth in any five-year period. Implant-related services are Covered Services.

- Crowns over implants are payable once per tooth in any five-year period. Services related to crowns over implants are Covered Services.
Vision Insurance

Wayne State University has selected EyeMed as your vision insurance plan. This plan allows you to improve your eye health, while saving you money on your eye care purchases. Services are available through thousands of provider locations participating in the EyeMed “Select” network.

You have two vision plan options:

- Basic Vision Plan, or
- Enhanced Buy-Up Plan.

You have a choice when selecting your vision care provider. You can go to:

- Any in-network optometrist or ophthalmologist who has agreed to:
  - Charge participants a contracted fee, which is usually lower than those charged by out-of-network providers and is not subject to reasonable and customary provisions, and
  - File the vision claims for you.
- An out-of-network provider. Services received from out-of-network providers are subject to reasonable and customary provisions.

It is your responsibility to ensure that you use EyeMed in-network (the “Select” network) providers if you want to receive the benefit of lower, contracted and discounted rates. Keep in mind that in-network providers occasionally change and that some areas don’t have in-network providers. You’ll want to make sure the provider you choose is still in the EyeMed “Select” network before you make an appointment. For the most up-to-date information, including whether a provider is accepting new patients, call the provider directly.

The chart on page 25 outlines a summary of benefits provided by each of the two vision plan options.

Please note: Members will receive an additional $20 towards a contact lens purchase when purchased through contactsdirect.com.
<table>
<thead>
<tr>
<th>Vision Care Services</th>
<th>Basic Plan</th>
<th>Enhanced Buy-Up Plan</th>
<th>Basic/Enhanced</th>
</tr>
</thead>
<tbody>
<tr>
<td>In-Network</td>
<td>In-Network</td>
<td>Out-of-Network Reimbursement</td>
<td></td>
</tr>
<tr>
<td>Exam with dilation as necessary</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td>Up to $35</td>
</tr>
<tr>
<td>Retinal Imaging Benefits</td>
<td>Up to $39</td>
<td>Up to $39</td>
<td>N/A</td>
</tr>
<tr>
<td>Contact Lens Fit and Follow-Up:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard</td>
<td>Up to $40</td>
<td>$0 copay, paid-in-full fit and two</td>
<td>N/A / $40</td>
</tr>
<tr>
<td>Premium</td>
<td>10% off retail price</td>
<td>follow-up visits</td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td></td>
<td>$0 copay, 10% off retail price,</td>
<td></td>
</tr>
<tr>
<td>Standard Plastic Lenses:</td>
<td></td>
<td>then apply $40 allowance</td>
<td></td>
</tr>
<tr>
<td>Single Vision</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td></td>
</tr>
<tr>
<td>Bifocal</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td></td>
</tr>
<tr>
<td>Trifocal</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td></td>
</tr>
<tr>
<td>Lenticular</td>
<td>$10 copay</td>
<td>$10 copay</td>
<td></td>
</tr>
<tr>
<td>Standard Progressive</td>
<td>$55 copay</td>
<td>$10 copay</td>
<td></td>
</tr>
<tr>
<td>Premium Progressive</td>
<td>$55 copay, 80% of charge less</td>
<td>$10 copay, 80% of charge less</td>
<td></td>
</tr>
<tr>
<td></td>
<td>$120 allowance</td>
<td>$120 allowance</td>
<td></td>
</tr>
<tr>
<td>Lens Options: (paid by the member</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>and added to the base price of the</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>lens):</td>
<td>$15 copay</td>
<td>$0 copay</td>
<td>N/A / $5</td>
</tr>
<tr>
<td>UV Treatment</td>
<td>$0 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Tint (Solid and Gradient)</td>
<td>$35 copay</td>
<td>$35 copay</td>
<td></td>
</tr>
<tr>
<td>Standard Plastic Scratch Coating</td>
<td>$45 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Standard Polycarbonate - Adults</td>
<td>20% off retail price</td>
<td>20% off retail price</td>
<td></td>
</tr>
<tr>
<td>Standard Polycarbonate - Kids under</td>
<td>20% off retail price</td>
<td>20% off retail price</td>
<td></td>
</tr>
<tr>
<td>19</td>
<td>$45 copay</td>
<td>$0 copay</td>
<td>N/A</td>
</tr>
<tr>
<td>Standard Anti-Reflective Coating</td>
<td>20% off retail price</td>
<td>20% off retail price</td>
<td></td>
</tr>
<tr>
<td>Polarized</td>
<td>$35 copay</td>
<td>$35 copay</td>
<td></td>
</tr>
<tr>
<td>Other Add-Ons and Services</td>
<td>$45 copay</td>
<td>$0 copay</td>
<td></td>
</tr>
<tr>
<td>Contact Lenses (allowance covers</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>materials only):</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Conventional</td>
<td>$0 copay, $115 allowance;</td>
<td>$0 copay, $150 allowance;</td>
<td>Up to $100</td>
</tr>
<tr>
<td>Disposables</td>
<td>15% off balance over $115</td>
<td>15% off balance over $150</td>
<td></td>
</tr>
<tr>
<td>Medically Necessary</td>
<td>$0 copay, paid in full</td>
<td>$0 copay, paid in full</td>
<td></td>
</tr>
<tr>
<td>LASIK and PRK Vision Correction</td>
<td>15% off retail price or 5% off</td>
<td>15% off retail price or 5% off</td>
<td>N/A</td>
</tr>
<tr>
<td>Procedures</td>
<td>promotional pricing</td>
<td>promotional pricing</td>
<td></td>
</tr>
<tr>
<td>Amplifon Hearing Health Care</td>
<td>40% discount off hearing exams</td>
<td>40% discount off hearing exams and</td>
<td>N/A</td>
</tr>
<tr>
<td>and a low-price guarantee on</td>
<td>and a low-price guarantee on</td>
<td>a low-price guarantee on</td>
<td></td>
</tr>
<tr>
<td>discounted hearing aids</td>
<td>discounted hearing aids</td>
<td>discounted hearing aids</td>
<td></td>
</tr>
<tr>
<td>Additional Pairs Benefit</td>
<td>40% discount off complete pair</td>
<td>40% discount off complete pair</td>
<td>N/A</td>
</tr>
<tr>
<td></td>
<td>eyeglass purchases and a</td>
<td>eyeglass purchases and a</td>
<td></td>
</tr>
<tr>
<td></td>
<td>15% discount off conventional</td>
<td>15% discount off conventional</td>
<td></td>
</tr>
<tr>
<td></td>
<td>contact lenses once the funded</td>
<td>contact lenses once the funded</td>
<td></td>
</tr>
<tr>
<td></td>
<td>benefit has been used</td>
<td>benefit has been used</td>
<td></td>
</tr>
<tr>
<td>Frequency:</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Exam</td>
<td>Once every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Frames</td>
<td>Once every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Standard Plastic Lenses or Contact</td>
<td>Once every calendar year</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lenses</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Life Insurance

Our Group Life Insurance Plan (the Plan), administered by Sun Life Financial, provides your family with valuable financial protection in the event of your death or the death of a covered dependent.

The Plan includes a university-provided basic life insurance benefit that helps protect your family in the event of your death. If you are eligible for basic life insurance, you will also have travel assistance coverage. In addition, a university-provided accidental death and dismemberment (AD&D) benefit is payable if you die as a result of a covered accident while you’re on the job.

For added protection, you can purchase additional supplemental life insurance coverage for yourself, and dependent life insurance coverage for your eligible dependents:

- Spouse (excluding a spouse after a divorce); or your other eligible person (excluding terminated arrangements); and
- Child, defined as follows:
  - Your biological, legally adopted or placed for adoption child;
  - Your other eligible person’s biological or legally adopted child (includes foreign adoptions); or
  - Your stepchild.

A dependent is not eligible for coverage if he or she:

- Is on active duty in the military service of any country (excluding weekend duty or summer encampment).

For additional information regarding life insurance, please visit hr.wayne.edu/tcw/health-welfare/life-insurance.

<table>
<thead>
<tr>
<th>Coverage Type</th>
<th>Benefit Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Basic Life Insurance (Provided by WSU)</td>
<td>For most employees, basic life insurance will equal one times annual salary, rounded to the next higher $100. United Here! Local #24 Janitors receive $25,000, not one times salary. The maximum death benefit varies by employee group.</td>
</tr>
<tr>
<td>Supplemental Life Insurance (Optional, employee-paid coverage, may be subject to approval)</td>
<td>Employees can elect Supplemental Life Insurance equaling one, two, three, or four times their base salary, rounded to the next higher $100. The maximum death benefit (including basic life insurance) varies by employee group.</td>
</tr>
<tr>
<td>Dependent Life Insurance (Optional, employee-paid coverage, may be subject to approval)</td>
<td>$20,000 coverage for your spouse and $10,000 coverage for each of your eligible dependent children</td>
</tr>
</tbody>
</table>
### Imputed Income

By law, the value of university-paid life insurance in excess of $50,000 is included in your taxable income for the year. This value, known as “imputed income”, is calculated according to IRS tables and is reported as income on your annual W-2 form and on your paychecks throughout the year.

### When to Enroll, Change or Cancel Coverage

You can enroll, change or cancel your life insurance coverage at any time, but evidence of insurability (EOI) may be required for enrollments and changes elected after more than 30 days from the date of hire.

<table>
<thead>
<tr>
<th>If You Enroll/Change/Cancel Coverage...</th>
<th>You Can Enroll In...</th>
<th>Evidence of Insurability (EOI) Is Required...</th>
<th>Your Coverage Is Effective...</th>
</tr>
</thead>
</table>
| Within 30 calendar days of your eligibility date (e.g., your hire date or the date you first become eligible to participate) | Basic Life Insurance (employer paid, eligible E-classes only)  
Supplemental Life Insurance (employee paid)  
Dependent Life Insurance (employee paid) | No  
No  
No | On your eligibility date |
| More than 30 calendar days after your eligibility date or any other time during the year | Basic Life Insurance (employer paid, eligible E-classes only)  
Supplemental Life Insurance (employee paid)  
Dependent Life Insurance (employee paid) | No  
Yes  
Yes (spouse/OEP only) | Effective date of Supplemental Life Insurance and Dependent Life Insurance for Spouse/OEP to be determined by Sun Life Financial; EOI subject to approval.  
Effective date of Dependent Life Insurance for children is first of the month following receipt of the enrollment form to the HR Service Center. |

Please note: If you leave the university, conversion and portability options are available.
Supplemental Life Insurance
You may elect to have supplemental life insurance coverage equivalent up to four times your annual salary. You pay the cost of your supplemental life insurance coverage with after-tax dollars deducted from your pay each month.

The cost of supplemental life insurance coverage is based on your age and coverage amount. If a birthday moves you to a different coverage age-group rate, the new rate is effective the first of the month coincident with or following your birthday. If your salary increases or decreases during the year, your coverage amount will change on the first of the month coincident with or following your salary increase/decrease. The cost of supplemental life insurance coverage may change from year to year.

Dependent Life Insurance
Dependent life insurance is offered to protect you from financial hardship if a covered eligible dependent dies. When you enroll in dependent life insurance coverage, all of your eligible dependents are covered automatically as long as you pay the costs. You pay the cost of your dependent life insurance coverage with after-tax dollars deducted from your pay each month.

For supplemental and dependent life insurance costs, please visit: hr.wayne.edu/tcw/health-welfare/life-rates.

Beneficiary Designation
You must name a beneficiary (the person or persons designated to receive Plan benefits in the event of your death). You may name as many beneficiaries as you wish — including individual persons, your estate, a trust, church or charitable organizations.

You are the designated beneficiary of your dependent life insurance benefits. You cannot name someone else as beneficiary, and you cannot name a contingent beneficiary.

If your marriage status changes (divorce, remarriage, etc.), you may wish to make a new valid beneficiary designation. Advising the university of your status change does not change your beneficiary designation. You must make a new beneficiary designation if you want to make changes to your existing designation. If you named your spouse as your beneficiary prior to your divorce, your divorce does not automatically revoke your election and your ex-spouse will remain your beneficiary until you change your beneficiary designation.

Age 70 Restrictions
Beginning at age 70, basic and supplemental life insurance coverage amounts start to reduce to the following percentages:

- Age 70 through 75 reduces to 67% of your annual salary
- Age 76 through 79 reduces to 45% of your annual salary
- Age 80 through 84 reduces to 30% of your annual salary
- Age 85 or over reduces to 20% of your annual salary
Family and Medical Leave Act (FMLA)

The Family and Medical Leave Act (FMLA) of 1993 is a federal law which helps employees balance their work responsibilities with their family and medical needs. Whether you are unable to work because of your own serious health condition, or because you need to care for your parent, spouse, or child with a serious health condition, FMLA provides unpaid, job-protected leave for specified family and medical reasons with continuation of group health insurance coverage under the same terms and conditions as if you had not taken leave. FMLA leave may be taken all at once, or may be taken intermittently as the medical condition requires. WSU’s third-party administrator for FMLA leaves is FMLASource.

Eligibility

To be eligible for FMLA leave, you must have worked for Wayne State University for 12 months and have worked at least 1,250 hours in the 12 months before you take leave.

Eligible employees are entitled to:

Twelve workweeks of leave during a 12-month period for:

- A serious health condition that makes you unable to perform the essential functions of your job;
- Incapacity due to pregnancy, prenatal medical care, or post-partum recovery;
- The birth of a child and to care for the newborn child within one year of birth;
- The placement with you of a child for adoption or foster care and to care for the newly placed child within one year of placement;
- Care for your spouse, son, daughter, or parent who has a serious health condition; or
- Any qualifying exigency arising out of the fact that your spouse, son, daughter, or parent is a covered military member on “covered active duty.”

Twenty-six workweeks of leave during a 12-month period for:

- Care for a covered service member with a serious injury or illness if you are the service member’s spouse, son, daughter, parent or next of kin (military caregiver leave).

You are responsible for:

- Notifying management 30 days in advance, or as soon as practical and possible, of the need for time off that might qualify for FMLA;
- Ensuring that your health care provider returns the completed FMLA medical certification form directly to FMLASource within 15 days of requesting FMLA leave;
- Following all departmental call-in procedures for absences; and
- Scheduling appointments to avoid disrupting the workflow in the work area, whenever possible.

Any time you are absent from work for an FMLA qualifying event:

- Contact your Supervisor, Business Manager, or Designated Representative.
- Call 877-GO2-FMLA (877-462-3652) or log onto fmlasource.com to start your leave process.
- You will need your Access ID (e.g. zz1222).

To learn more about the Family Medical Leave Act, visit: hr.wayne.edu/tcw/loa-fmla/fmla.

To contact FMLASource, visit: fmlasource.com/FMLAWeb/login/login.xhtml or call 877-GO2-FMLA (877-462-3652).
Michigan Paid Medical Leave Act (PMLA)

A new law, the Michigan Paid Medical Leave Act (PMLA), signed by Michigan Governor Rick Snyder on December 13, 2018 went into effect on March 29, 2019. The new law requires employers with 50 or more employees to provide eligible employees with paid medical leave to use for their own or their family members’ medical needs and for purposes related to domestic violence, sexual assault and public health emergencies.

Since Wayne State University provides at least 40 hours of paid leave to benefit-eligible employees, the vast majority of employees will not be eligible for additional paid time under the law. However, employees who are non-exempt from the FLSA (Fair Labor Standards Act) are eligible for PMLA time.

You may take paid medical leave for the following:

- Physical or mental illness, injury, or health condition for you or your family member;
- Medical diagnosis, care, or treatment for you or your family member;
- Preventive care for you or your family member;
- Closure of your primary workplace by order of a public official due to a public health emergency;
- The care of your child whose school or place of care has been closed by order of a public official due to a public health emergency; or
- Your or your family member’s exposure to a communicable disease that would jeopardize the health of others as determined by health authorities or a health care provider.

For domestic violence and sexual assault situations, you may use paid medical leave for the following:

- Medical care or psychological or other counseling;
- Receiving services from a victim services organization;
- Relocation;
- Obtaining legal services; or
- Participation in any civil or criminal proceedings related to or resulting from domestic violence or sexual assault.

Eligible family members include:

- Child: biological, adopted, foster or stepchild
- Legal ward
- Child to whom you stand in loco parentis
- Grandchild
- Grandparent
- Biological, adopted, foster or stepparent of yours or your spouse
- Legal guardian of yours or your spouse
- Person who stood in loco parentis when you were a minor child
- Sibling: biological, foster or adopted
- Spouse: a person to whom you are legally married under the laws of any state

Please note: The above eligibility definition only applies to the Michigan Paid Medical Leave Act. To learn more about the Michigan Paid Medical Leave Act, visit: hr.wayne.edu/tcw/loa-fmla/pmla or contact your HR Consultant.
Americans with Disabilities Act (ADA)

The Americans with Disabilities Act (ADA) was signed into law on July 26, 1990. The ADA recognizes and protects the civil rights of people with disabilities. The ADA Amendment Act of 2008 (ADAAA) was passed on September 17, 2008. The ADAAA provides additional clarification and broadens the definition of the term “disability.”

Wayne State University supports the rights of all persons, including those with disabilities. Wayne State complies with federal and state disability laws and makes reasonable accommodations for employees with disabilities. If you believe you have a disability that requires an accommodation to perform the essential functions of your job, wish to request an ADA accommodation for additional time off, and/or wish to determine whether there might be an alternative to additional time off, please contact the Wayne State University Office of Equal Opportunity (OEO) at 313-577-2280. You may also find information regarding reasonable accommodations at oeo.wayne.edu.
Long-Term Disability (LTD) Insurance

Wayne State University provides long-term disability (LTD) insurance coverage to eligible employees at no cost. Long-term disability insurance through CIGNA provides a monthly income benefit up to 66-2/3% of your base salary, up to a maximum benefit of $7,000/month. Benefits begin the first of the month coincident with, or next following, 180 days of being disabled from your occupation, and are offset by other income benefits associated with your disability including, but not limited to, Social Security benefits and Worker’s Compensation.

To submit a long-term disability claim or if you have questions regarding this benefit, contact the HR Service Center at 313-577-3000.

Waiving the Waiting Period

Eligibility for long-term disability insurance goes into effect on the first of the month following one year of 50% time or greater service in an eligible e-class. However, a provision in our disability insurance contract allows us to waive the one-year waiting period if you were covered under your former employer’s group total disability insurance plan within three months of your WSU date of hire. Please provide verification (via an email from your former employer or a letter on your former employer’s letterhead) and mail to: Wayne State University, HR Service Center, 5700 Cass Ave., Suite 3638, Detroit, MI, 48202. The verification should provide the following information:

- Your name
- Your Social Security Number
- Name of former insurance carrier
- Termination date of former insurance plan
- Affirmation that the plan would have paid benefits for at least 5 years in the event of total disability

A copy of the plan document or brochure from your former employer explaining the plan should be attached to the email or enclosed with the letter. Verification from your former employer must be received by the HR Service Center within 90 days of your Wayne State University hire date for consideration.

Approved LTD Recipients

Wayne State University subsidizes medical insurance rates for eligible LTD recipients. The university covers the cost of any existing life insurance coverage. If you were participating in the WSU 403(b) retirement savings plan at the start of your disability, CIGNA will continue to contribute up to 15% of your last day of work salary to your retirement savings account(s).
Flexible Spending Accounts (FSAs)

Flexible Spending Accounts are employer-sponsored plans authorized by the federal government that allow you to set aside money from your paycheck on a “pre-tax” basis to pay for health care and dependent care expenses incurred for you, your spouse and/or children, and any other IRS dependent. Setting aside pre-tax dollars lowers your taxable income. Benefit-eligible employees are offered this opportunity to set aside pre-tax dollars, however, you may only enroll in a Flexible Spending Account within 30 days of your WSU hire date, during a Life Status Change Event or during the annual Open Enrollment period each fall (for the following year’s expenses).

Health Care & Dependent Care Reimbursement Accounts

You may elect to participate in either, or both, the health care reimbursement account or the dependent care reimbursement account; however, money cannot be transferred between the two accounts. For example, money in your health care reimbursement account may not be used to pay for dependent day care expenses.

<table>
<thead>
<tr>
<th>Health Care Reimbursement Account</th>
<th>Dependent Care Reimbursement Account</th>
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<tr>
<td><strong>Advantages of Both</strong></td>
<td>Pay for eligible, out-of-pocket expenses with pre-tax dollars</td>
</tr>
<tr>
<td></td>
<td>Reduce your taxable income</td>
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<td></td>
<td>Increase your take home pay</td>
</tr>
<tr>
<td><strong>What’s Covered</strong></td>
<td>In general, eligible health-related expenses not covered by a health plan incurred by you, your spouse and/or children</td>
</tr>
<tr>
<td><strong>Eligible Expenses</strong></td>
<td>In general, eligible day care expenses that allow you (and your spouse if you are married) to work or attend school full time</td>
</tr>
<tr>
<td>Examples include:</td>
<td>Examples include care you must pay for:</td>
</tr>
<tr>
<td>Out-of-pocket costs</td>
<td>Child day care for children under age 13</td>
</tr>
<tr>
<td>Deductibles and copays</td>
<td>Adult dependent day care</td>
</tr>
<tr>
<td>Health care expenses not covered by your plan and approved by the IRS</td>
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</tr>
<tr>
<td>Eyeglasses, contact lenses, braces for children, and hearing aids</td>
<td>Please visit irs.gov/publications/p503 for qualified child and dependent care expenses.</td>
</tr>
<tr>
<td><strong>Restrictions</strong></td>
<td>Expenses reimbursed for dependents under this plan may not be claimed as a federal tax credit on your tax return</td>
</tr>
<tr>
<td>Medical expenses that are not deductible under Internal Revenue Code Section 213(d) may not be reimbursed</td>
<td></td>
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<tr>
<td>Over-the-counter drugs not prescribed by a physician</td>
<td></td>
</tr>
<tr>
<td><strong>Annual Election Limits</strong></td>
<td>Please note: Minimum and maximum annual election limits apply to both Health Care and Dependent Care Reimbursement Accounts. Limits may change annually. For limits, please visit: hr.wayne.edu/tcw/health-welfare/flexible-spending.</td>
</tr>
<tr>
<td><strong>Access to Funds</strong></td>
<td>You may access funds only up to the current account balance</td>
</tr>
</tbody>
</table>
Debit Card
FSA participants receive a debit-style Mastercard that allows direct access to FSA funds for eligible health and dependent care expenses. Your debit card will only work at provider locations that have the information inventory approval systems (IISA) installed. It is important to note that purchases made with your card on or after January 1 of the plan year will access funds from that plan year’s FSA accounts. Because the card deducts funds directly from your FSA account to pay for services and supplies at the point of sale, it eliminates the need to file claims and wait for reimbursements. You must, upon request, submit receipts to Discovery Benefits within 14 days of making your purchases.

Use It or Lose It!
FSAs are permitted under Sections 125 and 129 of the Internal Revenue Code. IRS regulations require that any balance remaining at the end of the plan year be forfeited. However, the IRS allows a grace period – through March 15 of the following year – during which you may continue to incur expenses and obtain reimbursement from your previous year’s FSA balance. You may file claims for expenses incurred during a plan year – and the grace period – through April 30 of the following year. It is important that you make your FSA elections carefully to avoid forfeiture.

Please note: Discovery Benefits – the company that administers our flexible spending accounts – uses different terminology to refer to these accounts:

Health Care Reimbursement Account = Medical FSA
Dependent Care Reimbursement Account = Dependent Care FSA
Retirement Savings Plans

WSU offers two retirement savings plans: a 403(b) and a 457(b). These retirement plans allow you to contribute to your account(s) every pay period. You may invest your contributions among a variety of funds offered by Fidelity Investments and/or TIAA. Enrollment in the retirement savings plans is not automatic.

Who Is Eligible?

You must be in an eligible employee classification (benefit-eligible employees who normally work 20+ hours per week or at least 50% appointment, or union employees whose bargaining contract permits participation). Student Assistants, Graduate Assistants, and members of Building Trades Union (E-Class SK) are not eligible.

403(b) Retirement Savings Plan Overview

Employee Contributions:
- Start any time after date of hire
- 1% of salary minimum, in increments of 1%
- Immediately vested (Employee Contributions only)

University Contributions:
- Begin when employee contributions begin
- 2% match for every 1% of employee contributions, to a maximum of 10%
- Must be age 26 (to receive University Contributions only)
- Vested after 2 years of service

To Waive Vesting Requirement

To waive the vesting requirement of 2 years of service for university contributions, we will count past service (within 3 years prior to your WSU hire date) at a previous employer, given the previous employer is:
- An institution of higher learning (e.g. college or university), or
- A nonprofit educational institution (e.g. K-12 school district), or
- A tax-exempt organization which is affiliated with higher education (e.g. a nonprofit teaching hospital), and
- You worked 50% or more time.

You must submit a Predecessor Employer Service Letter from the previous employer to the HR Service Center on company letterhead and signed by a representative, listing the following:
- Your job title
- Dates of employment (beginning & ending)
- Appointment percentage (must be at least 50%)
- Description of institution

All Predecessor Employer Service Letters must be submitted to the HR Service Center within 90 days of your Wayne State University hire date for consideration.
457(b) Retirement Savings Plan Overview

• Double your retirement savings! The employee contribution limit for the 457(b) plan is separate from the 403(b) plan, so you can make additional contributions up to the annual limits!
• The 457(b) plan offers the same TIAA and Fidelity Investments options as the 403(b) plan. Start saving any time after your hire date!
• The 457(b) plan does NOT have university contributions.
• No early withdrawal penalty! The IRS does not impose the 10% penalty if you withdraw your funds before you are age 59 ½; however, you may only make withdrawals from the 457(b) plan after you terminate your employment with WSU.

Please note: New 457(b) contributions will begin the first pay period of the following month after receipt of your 457(b) Salary Deferral Agreement to the HR Service Center.

Maximum Contributions

403(b): Maximum annual contribution limits apply to both employee contributions and university contributions. Employee contribution maximum limits include any employee contributions made to 403(b) plans sponsored by other employers, but do not include university contributions.

457(b): Maximum annual contribution limits apply to employee contributions, but are separate from the 403(b) employee contribution limits, so you can save more. Maximum limits include any employee contributions made to 457(b) plans sponsored by other employers.

For limits, please visit hr.wayne.edu/tcw/retirement-savings.

Enrollment Steps

Step 1: Enroll with an Investment Carrier – You must establish an account with TIAA or Fidelity under the WSU plan, even if you have an account from another employer with either of these companies. When you set up your account, you will also be selecting your investment funds and your beneficiary.

Step 2: To enroll in the 403(b) plan, complete the 403(b) Salary Reduction Agreement; and to enroll in the 457(b) plan, complete the 457(b) Salary Deferral Agreement. You must complete these forms to authorize payroll deduction. Forms are available at hr.wayne.edu/tcw/forms or from Human Resources.
Tuition Assistance Programs

Employee Tuition Assistance

The Employee Tuition Assistance Program pays 100% of the cost of tuition (up to allowed course limits), and fees (registration fee, student service fee, omnibus fee, honor, or science fees only) for full-time employees (an appointment of 100%) or fractional-time employees (an appointment 50% to 99%).

To be eligible, you must be on the WSU payroll as of the last day of the Open Registration Period for the term for which benefits are requested.

Course Limits

For Full-Time Employees:

• Per year beginning the fall term – the greater of 2 courses or 6 credits per term, and

• Per year, spring/summer term (treated as 1 term) – the greater of 1 course or 4 credits for 1 term.

For Fractional-Time Employees:

• Per year, beginning the fall term – the greater of 1 course or 4 credits per term, for 3 terms.

Note: Members of certain bargaining units are subject to different limits.

Benefit Forfeiture

• The Employee must earn passing grades or the benefit is forfeited – Undergraduate courses “D” or better and Graduate courses “C” or better.

• The Employee must remain on the WSU payroll until the date the term ends for which benefits are requested or the benefit is forfeited.

• Forfeited Tuition benefit will be collected via payroll deduction or billed by student accounts receivable.

Reduced Tuition for Spouse/Child

The Reduced Tuition for Spouse/Child Program pays 50% of the cost of tuition for an eligible spouse or child(ren). This benefit does not cover any fees.

A separate application must be submitted for each term for which reduced tuition assistance is requested. The completed Spouse/Child Tuition Benefit Application must be received by the HR Service Center no later than the last day of late registration for the term for which the benefit is requested.

“Spouse” means the legal Spouse or Other Eligible Person of an eligible employee as of the first day of classes for the term for which Reduced Tuition is requested.

“Child” means a child or stepchild of an eligible employee and/or his/her spouse or Other Eligible Person AND who is less than 26 years old as of the first day of classes for the term for which Reduced Tuition is requested.

Course Limits

There are NO course or credit limits except that Reduced Tuition for Spouse/Child does not cover coursework for the MD, JD or PharmD degrees.

Benefit Forfeiture

• The Spouse/Child must earn passing grades – Undergraduate courses “D” or better and Graduate courses “C” or better (for certain bargaining units).

• If the employee terminates, the Reduced Tuition for Spouse/Child benefit continues for that term only.
The Wellness Warriors program focuses on **you**. We are creating a culture of wellness at WSU, and in doing so, supporting a healthier **YOU**.

Enrollment takes place at various locations on campus beginning in mid-October and ending mid-January. The program runs from February to December. Enrollment is an annual event and you will need to re-enroll every year.

**To Become a Wellness Warrior:**

*Step 1:* Complete an on-campus biometric screening or bypass the screening and have your health care provider submit the results from a recent annual physical on the Provider Qualification Form (PQF).

*Step 2:* Complete the online Health Risk Assessment (HRA).

If you are a new employee or missed the on-campus screenings, visit [wellness.wayne.edu/enrollment](http://wellness.wayne.edu/enrollment) or email us: wellness@wayne.edu.

**Benefits of Becoming a Wellness Warrior**

- Wellness Coaching & Nutrition Consultations
- Fitness Assessment, Personal Training & Group Exercise Classes
- Condition Management
- Nutrition Wellness Clinics & Life Advisor Workshops
- Financial Consultations & Employee Assistance Programs

**Other Wellness Programs**

**Flu Shot Clinics:** Each fall we provide flu shot clinics across campus. For more information, please visit hr.wayne.edu/tcw/wellness/flushots.

**Lactation Support Rooms:** Rooms are provided across campus for breastfeeding mothers to utilize during the workday. For more information, please visit hr.wayne.edu/tcw/wellness/lactation-support.

*To participate in the Wellness Warriors program, you must be a benefits-eligible employee or a graduate student assistant with benefits. Stipend recipients are not eligible for the program at this time.*
Life Advisor Employee Assistance Program (EAP)

We are pleased to offer a free and confidential employee assistance program with Ulliance. Ulliance Life Advisors can help you explore your unique work-life balance needs and identify the right services to support you. Immediate telephonic support is available, or you can schedule to see a local Ulliance EAP therapist at no charge to you, your spouse or your dependent children.

Counseling and Coaching Services

• Face-to-face or phone sessions with a licensed counselor close to work or home.
• Short-term, solution-focused support for work-life issues such as stress, substance use, grief/loss and overwhelming emotions.
• Support and motivation to achieve a work-life goal such as education, career advancement, financial or savings goals, or self-improvement goals, such as weight loss.

Support for Your Family

• Couples and family counseling services.
• Counseling and crisis support for your spouse and dependent children.

Work-Life Materials and Referrals

• Books and CDs on a wide variety of work-life topics mailed directly to your home at no cost to you.
• Referrals to free and low-cost resources related to financial concerns, legal issues, day care, elder care, and pet care.

Life Enhancement Resource Center

• Anytime access to articles, resources, healthy-living tips, as well as our orientation videos.
• Log in at lifeadvisoreap.com.

We Are Social!

Follow Ulliance for real-time information, articles, tips, and inspiration for living a healthy and balanced life.

Confidential assistance with any type of personal concern or work-life challenge.

Ulliance is available 24/7

800-448-8326

Ulliance Life Advisor Consultants are available 24/7!
Voluntary Benefits

Home and Auto Insurance

Wayne State University offers a voluntary employee benefit program for auto and home insurance that could save you time and money. As an employee of WSU, you could receive exclusive savings on your auto and home insurance through Liberty Mutual:

• You are eligible to receive exclusive group savings on their already competitive rates.
• You could save even more on your home insurance when you insure both your car and home with Liberty Mutual.
• You could get additional discounts based on your driving experience, car, and home safety features and more.
• You have a choice of payment options including payroll deduction, electronic checking account withdrawals, recurring credit card or direct billing at home.

With Liberty Mutual, you’ll also enjoy:

• 12-month policies vs. six-month policies.
• Access to Liberty Mutual’s additional products such as motorcycle, condo, renters, and personal liability insurance.
• 24/7 claims assistance, fast appraisals and after-hours policy services.
• Convenient support by phone, online, or one-on-one with a local sales representative.
• As an Educator, additional endorsement coverages include:
  • Waived deductible if your vehicle is vandalized on WSU property or while using it for WSU-related events.
  • Waived deductible if your vehicle is damaged from a collision while driving it for WSU business.
  • Up to $2,500 coverage for personal education materials or WSU property that is stolen or damaged while in your vehicle.

For more information and to obtain a free, no-obligation quote, please contact Liberty Mutual:

248-699-9917

libertymutual.com/wsu
The Consolidated Omnibus Budget Reconciliation Act (COBRA) allows you to continue group medical, dental and vision benefits when you or your dependents become ineligible for university benefits. Medical, dental and vision coverage may be extended up to 18 months due to your termination of employment or reduction in work hours. Dependents who lose coverage as a result of eligibility status may continue coverage for 36 months.

When you lose eligibility based on your termination of employment, the department of Benefits & Wellness and the HR Service Center will be aware of these changes. You will be mailed an application for COBRA coverage within 30 days from the external COBRA Third-Party Administrator.

Remember, you have 60 days from the latter of the date of the notice, or loss of coverage, to apply for COBRA coverage. If you do not receive your COBRA information within 30 days, contact the HR Service Center immediately at 313-577-3000.

If you lose eligibility due to a reduction of your full-time work status (less than 50%), or if your dependents lose coverage due to divorce or ineligibility, COBRA information will not be automatically mailed to you. You must notify the HR Service Center of the Life Status Change Event within 30 days of the event so that you and your dependents do not lose your eligibility for COBRA continuation coverage.

It is important to check with the HR Service Center prior to your employment status change event.

Universal Life Insurance with Long-Term Care (LTC)

WSU is pleased to offer you the opportunity to purchase Universal Life Insurance with Long-Term Care through Trustmark. This program combines life insurance, cash value and LTC all in one policy, on an employee-paid basis. It is available to benefits-eligible employees and their family members.

This program has the flexibility of providing an affordable long-term care benefit in combination with a death benefit. You have two types of policies to choose from:

Universal LifeEvents® Insurance – This policy pays a higher death benefit during your working years when expenses are high and you need maximum protection. In your retirement years, when your financial needs are lower, your death benefit reduces to one-third at the latter of age 70 or the 15th policy anniversary. Issue age is 18-64 for you and your spouse. Enrollment occurs annually during a specified enrollment period. To learn more, visit hr.wayne.edu/tcw/other-benefits/longterm-care.

Standard Universal Life Insurance – This policy has all the same features as LifeEvents, except the death benefit does not reduce due to age. Issue age is up to age 75.

COBRA

Initial Election of COBRA Continuation Coverage by a Qualified Beneficiary

You can elect COBRA continuation coverage only for the options in which you were enrolled on the date your coverage ended, not the date of COBRA notification or enrollment. You can add or cancel any dependents on your initial election (new dependents will be considered non-qualified beneficiaries).
(i.e., leaves of absence or reduction of full-time status to less than 50%) or if your COBRA notice was not received within 30 days of your last day worked or employment status change, to arrange for the continuation of your benefits. Timely submission of COBRA elections and payments are important – you will not be allowed to elect COBRA if you miss the election deadline. Your benefits will be automatically canceled unless the required premiums are paid on or before the due date. Once COBRA benefits are canceled because of nonpayment, they will not be reinstated.

You and/or your covered dependents are responsible for notifying the COBRA Administrator of a divorce, legal separation or a child losing dependent status while covered under the Plan so COBRA enrollment can be initiated. More information regarding your COBRA continuation rights is available from the COBRA Plan Administrator. Visit our website for more information.

**Paying for COBRA Continuation Coverage**

The cost of COBRA continuation coverage is the full cost (including both employee and employer costs) to provide the benefit plus a 2% administrative fee, for a total cost of 102%. The amount due each month for each qualified beneficiary will be disclosed in the COBRA election notice provided to you at the time of your qualifying event. The cost for COBRA continuation coverage may change from time to time during your period of COBRA continuation coverage and may increase over time.

If coverage is being continued due to disability, the cost during months 19 through 29 is 150% of the full cost of coverage.

Your payments must be sent to the COBRA administrator, Arcadia (acquired by Navia Benefits).

**First payment** — You must make your first payment at the time of your COBRA election. This payment must cover your costs from the date you lost coverage up to the time you make your payment. You may elect to make monthly payments either by check or automatic deductions from your bank account.

**Remaining monthly payments** — The payment for each month’s coverage is due on the first day of the month. You’ll be given a grace period of 30 days to make monthly payments. If you make a monthly payment later than its due date but during its grace period, your coverage under the Plan will be suspended as of the due date and then retroactively reinstated (going back to the due date) when the monthly payment is received within the 30-day grace period.

Checks that are returned unpaid from a bank for any reason are considered an untimely payment and result in cancellation of coverage. Partial payments will not be accepted and will be treated as non-payment, which will result in cancellation of coverage.

**Qualifying Events & Maximum Duration of COBRA Continuation Coverage**

For the Health Care Reimbursement Account (Medical FSA), a qualified beneficiary’s coverage can be continued under COBRA until the last day of the calendar year in which the qualifying event occurred.

For **medical, dental, vision and EAP coverage**, the chart on the following page shows how long a qualified beneficiary’s coverage can be continued under COBRA based on each qualifying event.
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<th>Qualifying Event</th>
<th>Qualified Beneficiaries</th>
<th>Maximum COBRA Period</th>
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<tr>
<td>Your death</td>
<td>Your covered dependents</td>
<td>36 months after loss of coverage</td>
</tr>
<tr>
<td>Termination of your employment for reasons other than gross misconduct</td>
<td>You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage</td>
<td>18 months after loss of coverage</td>
</tr>
<tr>
<td>Reduction in the number of hours you are employed, if there is a loss of coverage under the plan</td>
<td>You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage</td>
<td>18 months after loss of coverage</td>
</tr>
<tr>
<td>Your failure to return to active employment from a Family Medical Leave (FMLA)</td>
<td>You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage</td>
<td>18 months after the last day of leave of absence regardless of whether or not you continued coverage during FMLA leave</td>
</tr>
<tr>
<td>You or an eligible dependent becomes disabled during the first 60 days of COBRA continuation coverage and disability continues at least until the end of the original continuation period</td>
<td>You, your covered dependents and any child born to you, adopted by you or placed for adoption with you during your period of COBRA coverage</td>
<td>Coverage can be extended for all qualified beneficiaries from the original 18-month period to 29 months, provided you notify the COBRA administrator within 65 days after the latest of: 1) date of the Determination of Disability by the Social Security Administration (SSA) or 2) qualifying event date, or 3) date qualified beneficiary actually loses coverage and before the end of the 18-month COBRA continuation period. If the notification does not occur in a timely manner, there will be no disability extension of COBRA continuation coverage.</td>
</tr>
<tr>
<td>Your divorce or legal separation</td>
<td>Your spouse and other affected covered dependents</td>
<td>36 months after loss of coverage</td>
</tr>
<tr>
<td>You become enrolled in Medicare coverage less than 18 months before your initial qualifying event (termination of employment or reduction in hours) and you lose coverage under the plan due to the initial qualifying event</td>
<td>Your covered dependents</td>
<td>36 months after your enrollment in Medicare</td>
</tr>
<tr>
<td>Your dependent child, OEP or OEP’s children no longer meet eligibility requirements</td>
<td>The affected covered dependent</td>
<td>36 months after loss of coverage</td>
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</tbody>
</table>
Glossary

**403(b)** – A retirement investment plan for employees in which a contributor defers taxation on contributions until after withdrawal. Under a traditional 403(b), an employee places a portion of his/her pre-tax income into a 403(b) account and allows it to be invested. Taxation is deferred until withdrawal from the account, generally after retirement. Enrollment in the 403(b) is not automatic, you must elect to enroll.

**Accidental Death and Dismemberment (AD&D) Insurance** – Insurance coverage added to your existing life insurance as a paid benefit to either you or your beneficiaries if your death or dismemberment is a direct result of an accident (subject to the terms of the plan).

**Annual Out-of-Pocket Maximum** – The maximum amount you pay each calendar year for covered services, as defined by the medical plan, that generally includes the annual deductible, coinsurance and copays. Once you reach your out-of-pocket maximum, the medical plan pays 100% for most covered services for the remainder of the year.

**Basic Life Insurance** – Insurance coverage that provides a specified amount of money to be paid to the insured’s designated beneficiaries upon death of the insured. Basic coverage is provided by the university at no cost to eligible employees.

**Beneficiary** – The person (or entity) you designate to receive any life insurance (or retirement) benefits for which you would be eligible in the event of your death.

**Biweekly Premium Rate** – The pre-tax (in most cases) employee portion of the cost for benefits elected by you for medical, dental, vision, and supplemental life insurance deducted from your paycheck each pay.

**COBRA** – Under the federal Consolidated Omnibus Budget Reconciliation Act of 1985 (COBRA), employers of 20 or more employees are required to include a coverage continuation provision in their group medical benefit plans. This provision gives an employee whose employment is terminated for any reason other than gross misconduct the right to continue coverage for up to 18 months. The continued coverage must be elected within the COBRA election period and is paid for by the employee, who may be charged no more than 102 percent of the group premium rate.

**Coinsurance** – A type of insurance in which the insured pays a share of the payment made against a claim (for example: “10% coinsurance” means the insured pays 10% of the cost).

**Copayment (Copay)** – A flat fee that you pay for some services, at the time you receive the treatment or service, such as a one-time per visit charge at the doctor’s office or the one-time cost when picking up your prescription drugs.

**Deductible** – Depending on your plan, you may be required to pay all health care plan costs until you meet a certain payment amount known as the “deductible.” Once you have paid those costs, or “once you have met the deductible,” the plan will begin paying benefits according to the plan provisions (applies to Blue Cross Blue Shield and Community Blue Out of Network).
Durable Medical Equipment (DME) – Equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen, equipment, wheelchairs, crutches, or blood testing strips for diabetics.

Evidence of Insurability (EOI) – Also known as proof of good health, this document is required to be completed to enroll yourself or an eligible dependent in order to be considered for supplemental life insurance coverage after the initial 30-day enrollment eligibility period has expired.

Family and Medical Leave Act (FMLA) – A federal law that guarantees up to 12 weeks of job-protected leave for certain employees when they need to take time off due to serious illness or disability, to have or adopt a child, or to care for another family member (see WSU-specific policy). When on leave under FMLA, you can continue health coverage under your group health plan.

Flexible Spending Accounts (FSA) – Accounts regulated by IRS Section 125 that allow you to reduce your salary and pay on a pre-tax basis for unreimbursed health care expenses for you and your dependent(s) (i.e. deductibles, copays, dental, vision expenses and other qualifying medically necessary services) and/or qualifying dependent day care expenses (i.e. care for a child, elderly parent or disabled spouse).

Formulary – A plan-approved list of prescription drugs and their appropriate dosages believed to be the most useful and cost effective for patient care.

Generic Drug – A drug with the same active ingredients and equivalent composition as its brand-name counterpart. Generally, it is exactly the same as a brand-name drug and is allowed to be produced after the brand-name drug’s patent has expired. The lower copay amount is charged when generic drugs are elected.

HMO (Health Maintenance Organization) – A legal entity, consisting of participating medical providers, that provides or arranges for care to be furnished to a given population group for a fixed fee per person. HMOs are used as alternatives to traditional indemnity plans.

Home Delivery Pharmacy Service – A mail order pharmacy service contracted by your health plan. There are some advantages to this service which may include price and convenience. You may request delivery of specified prescription drugs directly to your home. Home delivery pharmacy service is generally used for drugs that you do not need immediately.

Inpatient – Person who receives medical, dental, or other health-related services while residing in a hospital or other health care facility for at least one night.

Life Insurance – Insurance coverage that provides a specified amount of money to be paid to the insured’s designated beneficiaries upon death of the insured.

Life Insurance Conversion or Portability – An option if your employee life insurance protection ends. You may have the option to continue the coverage by either “converting” it to an individual whole life insurance policy or “porting” (taking it with you as a term life insurance policy to a different employer).

Long-Term Disability (LTD) – Provides partial income protection against income loss due to serious long-term illness or injury.
Non-Preferred Band-Name Drugs – This prescription drug formulary tier includes brand-name drugs for which there is either a generic alternative or a more cost-effective preferred brand-name drug available. Members pay the highest prescription drug copay for these drugs.

Outpatient – Person who receives medical, dental, or other health-related services in a hospital or other health care facility but who is not residing there.

Preferred Brand-Name Drugs – This prescription drug formulary tier includes preferred brand-name drugs that do not have a generic equivalent. These drugs are more expensive than generics and members pay a higher prescription drug copay for them.

Preventive Care – Health care services intended to prevent a medical condition from occurring, or to detect the onset of a condition early so that it can be more effectively treated. Preventive care includes regular medical check-ups, screening tests, vaccinations, and the encouragement of a healthy lifestyle. It emphasizes prevention, early detection, and early treatment, thereby reducing the costs of health care in the long run.

Primary Care Physician (PCP) – An affiliated physician who has agreed to coordinate the medical care of members. A primary care physician may practice in the area of family practice, internal medicine, or pediatrics. This physician provides or coordinates a range of health care services on your behalf.

Provider – A physician, health care professional or health care facility licensed, certified or accredited as required by state law.

Substantiation (Required Documentation) – Documents required for proof of eligible health-related expenses when using your flexible spending account debit card.

Summary of Benefits and Coverage (SBC) – A required, standardized summary document of health plan benefits and coverage that includes a listing of covered benefits, cost sharing examples, coverage limitations and exceptions. (See Benefits and Wellness website for more details.)

Supplemental Life Insurance – Life insurance coverage that provides a specified amount over and above the amount provided by the university to be paid to the insured’s designated beneficiaries upon death of the insured. Supplemental coverage is paid by the employee and is based on age and coverage amount.

Universal Life Insurance with Long-Term Care – A voluntary individual benefit option, 100% paid by the employee that provides a death benefit and long-term care benefits. Long-term care is a service provided when you can’t perform at least two of the activities of daily living – bathing, dressing, using the toilet, getting out of bed, caring for incontinence and eating.

Urgent Care Center – Facility that provides care and treatment for urgent medical problems that are not life-threatening but require prompt attention. Sprained ankles, most burns, and minor wounds requiring stitches are typical examples of urgent conditions that could be handled by an urgent care center.
Frequently Asked Questions

Medical, Dental, Vision and Life Insurance

Is enrollment in benefits automatic?
No. Employees in benefit-eligible positions must enroll in medical, dental, vision and flexible spending account benefits within 30 days from their date of hire. If employees miss the 30-day enrollment period, and do not actively select and enroll in benefits, their coverage will default to only basic life insurance/AD&D and Long-Term Disability. Changes to coverage can be made during a Life Status Change Event or during the annual Open Enrollment period (held during October/November). Any changes made during Open Enrollment will go into effect January 1st of the following year.

How long can I keep my children as dependents on my insurance?
Children may remain on the insurance plans without having to provide proof of dependency or student status until age 26. The child may stay on the insurance coverage through the end of the month of their 26th birthday. Supporting documentation is required for all dependent coverage.

After enrollment, will I receive ID cards for my medical, dental and vision plan enrollments?
The medical plans mail ID cards after the effective date of coverage to the employee’s home address as it appears in Academica’s Employee Self-Service section. Medical ID cards are issued within 10 business days after your form has been submitted to the HR Service Center for processing. ID cards are not issued for dental (the dentist will submit your Social Security number to verify your coverage) and EyeMed will issue an ID card for vision (the vision provider will use your Banner ID for identification purposes).

If I did not receive or lost my insurance card(s), what do I do?
Contact the medical carrier to request a new card and verify your mailing address on file with the medical carrier. For a list of carrier contact numbers and websites, see the Benefits Resource Directory on page 2.

How can I review my coverage and covered dependents online?
Approximately 3-5 business days after your enrollment forms have been submitted to the HR Service Center, log in to Academica: select Employee Resources, select Employee Self-Service, select Benefits and Deductions, and select Benefits Statement.

When should I add my newborn baby to my benefits?
The HR Service Center requires employees celebrating the birth of a child to complete the enrollment forms within 30 days after the birth of the child. The effective date of coverage will be retroactive to the date of birth and premiums will be due accordingly. Failure to submit the Life Status/Open Enrollment Change Form and required dependent supporting documentation within the 30 days will result in the dependent not being added to the benefit plan.

Can I keep my health insurance coverage after I terminate from the university?
Yes. COBRA federal law allows you to continue medical, dental and vision coverage for up to 18 months following termination. COBRA election forms will be mailed to your mailing address on file, by Arcadia (acquired by Navia Benefits). COBRA elections must be submitted within 60 days of receipt of the election form with no gap in coverage.
How do I see my Primary Care Physician (PCP) or have prescriptions filled before I get my ID card?

Contact the medical carrier for your group number and identification number. For a list of contact numbers, see the Benefits Resource Directory on page 2.

I called my medical/dental/vision carrier and they are stating that I do not have coverage. What do I need to do?

Review your paycheck to ensure premiums have been deducted for the coverage and review your Benefits Statement in Academica. Please contact the HR Service Center for assistance at 313-577-3000. Have your nine-digit Banner ID on your OneCard available when you call.

Benefits & Laws

What happens to my health benefits during FMLA Leave?

WSU will continue to provide subsidized health benefits while employees are on an approved FMLA leave. Employees are still required to pay their share of the health benefit premiums. If the employee has sufficient illness/vacation bank(s) available, premiums will continue to be withheld from their bi-weekly pay. In the event an employee has exhausted all illness/vacation bank(s), please reach out to the HR Service Center to arrange for the direct pay option. This would allow employees to make benefit premium payments through a WSU billing agent.

*Please note that in the event an employee needs to remain on leave beyond their FMLA entitlement, they will no longer be eligible for the employer subsidy and would be responsible for 100% of the benefit premiums. Please reach out to the HR Service Center to arrange for direct billing.

Will being off work on FMLA impact my pay?

FMLA provides eligible employees with up to 12 weeks of job protection. The pay component of the FMLA leave would require employees to utilize available hours in their illness and/or vacation bank(s), which is dependent upon whether the FMLA request is for the employee or to care for a family member.

In the event the employee has exhausted their Illness and/or vacation bank(s) and still requires FMLA, the time will be granted as FMLA without pay.

What is the Michigan Paid Medical Leave Act (PMLA)?

The Michigan Paid Medical Leave Act (PMLA) is a new law that requires employers with 50 or more employees to provide eligible employees with paid medical leave.

What is a public health emergency?

A public health emergency is an event of disease or contamination that affects, or has the potential to affect, a large number of people. The PMLA inclusion requires that it be declared by a public health official. PMLA does not apply to weather-related closures.

May an employee carry over unused paid medical leave from one benefit year to the next?

WSU will be using the rolling 12-month period for Michigan Paid Medical Leave Act tracking purposes. Employees can carry over up to 40 hours of unused accrued paid medical leave during the rolling 12-month period; however, employers are not required to allow employees to use more than 40 hours within a rolling 12-month period.
What is the Americans with Disabilities Act (ADA)?
The Americans with Disabilities Act (ADA) gives civil rights protection to individuals with disabilities. It guarantees equal opportunity for individuals with disabilities in public accommodations, employment, transportation and government services.

Long-Term Disability (LTD)
If approved for Long-Term Disability (LTD), will I receive the disability benefit bi-weekly?
No, LTD disability benefits are paid on a monthly basis to eligible recipients. Monthly benefits are based on a 30-day month. The disability benefit will be prorated if payable for any period less than a month.

Do I have the option of electing health care benefits if approved for LTD?
Yes, you would be eligible to enroll in health care benefits as an LTD recipient. WSU subsidizes medical insurance for employees on Long-Term Disability. If you were actively enrolled in health care benefits prior to being approved for LTD benefits, there is no waiting period to enroll in health care benefits as an LTD recipient. If you were not actively enrolled in health care benefits prior to being approved for LTD benefits, you would have the option of enrolling in health care benefits as an LTD recipient during the annual Open Enrollment period.

Flexible Spending Accounts (FSAs)
What are Flexible Spending Accounts?
Flexible Spending Accounts (FSAs) are employer-sponsored plans authorized by the federal government that allow you to set aside money from your paycheck on a “pre-tax” basis to pay for health care and dependent care expenses for you, your spouse, and/or children and any other IRS-eligible dependent.

Can I change my election during the plan year?
Generally, you may not change or vary your elections during the plan year. The plan year is January 1 through December 31 of each year. There are exceptions to this general rule: you may change or revoke your election at any time during the plan year within 30 days of a family status change event such as divorce, marriage or birth, etc. as defined by Section 125 of the IRC and permitted by the plan.

What happens if I terminate my employment?
If you terminate your employment, you have 120 days after your termination date to submit claims receipts. Since this is a “use it or lose it” program, any unused funds will be forfeited unless you are able to retain the benefits via COBRA.

Retirement Savings Plans
How do I move my funds to another carrier?
You will have to contact the retirement plan carrier/s you selected and they will walk you through the process, as well as provide you with information about the available options.
**Employee Wellness**

**How do I join the Wellness Warriors program?**
Complete an on-campus biometric screening, October through January, administered by the Campus Health Center and complete the Health Risk Assessment. It’s that easy! For complete details, visit [wellness.wayne.edu/enrollment](https://www.wellness.wayne.edu/enrollment).

**What if I would prefer not to do the on-campus biometric screening?**
You may submit the Provider Qualification Form (PQF) with results from a recent annual physical at your health care provider’s office. The form can be found at [wellness.wayne.edu/enrollment](https://www.wellness.wayne.edu/enrollment).

**Do I need to re-join every year?**
Yes.

**I’m a new employee and started after January. Can I still join Wellness Warriors?**
Yes, contact [wellness@wayne.edu](mailto:wellness@wayne.edu) to join.

**What are the benefits of becoming a Wellness Warrior?**
- Health Risk Assessment & Biometric Screening
- Financial Wellness Consultations
- Nutrition Consultations
- Wellness Coaching
- Employee Assistance Programs
- Life Advisor Workshops
- Fitness Assessment
- Personal Training
- Nutrition Wellness Clinics
- Condition Management
- Smoking Cessation
- Immunizations

**What is an EAP?**
The Life Advisor Employee Assistance Program (EAP) is a CONFIDENTIAL emotional wellness benefit provided by Wayne State University to you and eligible members of your family through Ulliance. You, your spouse or live-in partner, as well as dependents under the age of 26 can access a variety of work-life resources through the EAP. All services are completely free to you and strictly confidential. You can contact the Life Advisor EAP 24 hours a day, 365 days a year at 800-448-8326.
Other General Human Resources Questions

How do I process an address change?
Log in to Academica: select Employee Resources, select Employee Self-Service, select View Personal Info, select Update Address and Phone.

How do I obtain proof of employment and salary information?
This service is available 24 hours a day, 7 days a week, if your employment is after 2003. Option a) visit the work number website theworknumber.com, or option b) call 800-367-2884 and use employer code 12436. If your employment is before 2003, call the HR Service Center at 313-577-3000 or send an e-mail request to askhr@wayne.edu.

How do I apply for other jobs at WSU?
All job applications are submitted online via jobs.wayne.edu. This is where you will also go to check the status of any job for which you may have applied.

How do I process a name change?
You must complete a signed affidavit and bring the document along with valid picture ID (OneCard or Driver’s License/State ID) and a signed Social Security card containing your new name to the HR Service Center, 5700 Cass Ave., Suite 3638, Detroit, Michigan 48202.
Legal Notices

Providing False Information
Employees who submit false information intended to provide health care coverage for alleged dependents not eligible for such coverage may be subject to discipline up to and including discharge. Such employee will also be held financially responsible for all claims filed, and will be required to reimburse the university for any payments made on behalf of or for the benefit of an ineligible person claimed as a dependent.

Disclaimer
This booklet is intended as a convenient summary of the benefits (the Plan) for active benefit-eligible employees. It does not cover all provisions, limitations and exclusions. It is not intended to and does not create an express implied contract of employment. It does not contain any promises by the university and the university is not legally or otherwise bound by it. Wayne State University reserves the right to amend, modify, or terminate these plans at any time and in any manner.

Women’s Health and Cancer Rights Act
If you have had or are going to have a mastectomy, you may be entitled to certain benefits under the Women’s Health and Cancer Rights Act of 1998 (WHCRA). For individuals receiving mastectomy-related benefits, coverage will be provided in a manner determined in consultation with the attending physician and the patient for:

• All stages of reconstruction of the breast on which the mastectomy was performed;
• Surgery and reconstruction of the other breast to produce a symmetrical appearance;
• Prostheses; and
• Treatment of physical complications of the mastectomy, including lymphedemas.
These benefits will be provided subject to the same deductibles and coinsurance applicable to other medical and surgical benefits provided under each of the university-sponsored medical plans.

Creditable Coverage Notice (Medicare Part D)
If you are age 65 or older or Medicare eligible due to end-stage renal disease or due to other disability, please read this notice carefully. This notice has important information about your current prescription drug coverage with Wayne State University and prescription drug coverage available for people with Medicare.

1. Medicare prescription drug coverage became available in 2006 to everyone with Medicare through Medicare prescription drug plans and Medicare Advantage Plans that offer prescription drug coverage. All Medicare prescription drug plans provide at least a standard level of coverage set by Medicare. Some plans may also offer more coverage for a higher monthly premium.

2. Wayne State University has determined that the prescription drug coverage included in the WSU medical insurance plans is, on average for all plan participants, expected to pay out as much as the standard Medicare prescription drug coverage will pay and, therefore, is considered creditable coverage.

Because you currently have creditable prescription drug coverage through a WSU medical insurance plan as a covered employee or spouse, you do not need to enroll in Medicare prescription drug coverage at this time.

Please be aware if you drop or lose your WSU medical insurance coverage and do not enroll in Medicare prescription drug coverage after your WSU coverage ends, you may pay more to enroll in Medicare prescription drug coverage later. If you go 63 days or longer without prescription drug coverage that’s at least as good as Medicare’s prescription drug coverage (e.g. considered creditable coverage), your monthly premium for a Medicare prescription drug plan will go up at least 1% per month for every month that you did not have that coverage. For example, if you go nineteen months without coverage, your premium will always be at least 19 percent higher than what most other people pay.

You’ll have to pay this higher premium as long as you have Medicare coverage. In addition, you may have to wait until the following October to enroll.
If you become a WSU retiree, what are your options under the WSU medical insurance plan?

1. You can elect to continue your WSU medical insurance coverage and NOT enroll in Medicare Part D.

Since WSU medical insurance coverage is, on average, at least as good as standard Medicare prescription drug coverage, you can elect to keep your WSU coverage and not pay extra if you later decide to enroll in Medicare prescription drug coverage. Each year from October 15 through December 7, you will have the opportunity to enroll in a Medicare prescription drug plan. However, if you lose your current creditable prescription drug coverage, you will also be eligible for a two-month Special Enrollment Period to join a Medicare prescription drug plan. Please note you cannot have both WSU medical insurance and a Medicare prescription drug plan. The WSU medical insurance plans do not coordinate with the Medicare prescription drug plans.

2. You can choose not to continue your WSU coverage AND enroll in alternative medical and prescription coverage (e.g., a Medigap plan and a Medicare prescription drug plan, or a Medicare Advantage plan).

If you decide to enroll in a Medicare prescription drug plan, you and your eligible dependents will not be eligible for WSU medical insurance coverage. You will want to consider a Medigap or Medicare Advantage plan to replace your WSU coverage. If your spouse is not enrolled in Medicare, you will need to purchase alternative coverage (e.g., individual coverage) for your spouse.

If you choose not to continue WSU retiree coverage and change your mind at any time in the future, you may re-enroll in WSU coverage during our annual retiree Open Enrollment in November/December with coverage effective the following January 1. However, you MUST disenroll from any Medicare prescription drug plan. WSU medical insurance plans do not coordinate with Medicare.

For more information about this notice or your current coverage: If you would like more information about this notice or your current coverage, contact the HR Service Center at 313-577-3000. You may receive a creditable coverage notice at other times in the future such as before the next period you can enroll in Medicare prescription drug coverage, and if this coverage changes. You may also request a copy from the department of Benefits & Wellness.

For more information about your options under Medicare prescription drug coverage:

More detailed information about Medicare plans that offer prescription drug coverage will be available in the “Medicare & You” handbook. You may receive a copy of the handbook in the mail from Medicare. If not, you can request a copy by calling Medicare at 800-633-4227. You may also be contacted directly by Medicare prescription drug plans. You can also get more information about Medicare prescription drug plans from the following sources:

- Visit medicare.gov for personalized help.
- Call your State Health Insurance Assistance Program (see your copy of the Medicare & You handbook for their telephone number).
- Call 800-MEDICARE (800-633-4227). TTY users should call 877-486-2048.

For people with limited income and resources, extra help paying for a Medicare prescription drug plan is available. Information about this extra help is available from the Social Security Administration (SSA). For more information about this extra help, visit SSA online at socialsecurity.gov or call them at 800-772-1213 (TTY 800-325-0778).

Remember: Keep this notice. If you enroll in one of the plans approved by Medicare which offer prescription drug coverage, you may be required to provide a copy of this notice when you join to show that you are not required to pay a higher premium amount.

Notice of Privacy Practices

This notice describes how medical information about you may be used and disclosed and how you can get access to this information. Please review it carefully. If you have any questions about this notice, please contact the HR Service Center at 313-577-3000.

Who Will Follow This Notice

This notice describes the medical information practices of Wayne State University group health plan (the “Plan”) and that of any third party that assists in the administration of Plan claims.

Our Pledge Regarding Medical Information

We understand that medical information about you and your health is personal. We are committed to protecting medical information about you. We create a record of the health care claims reimbursed under the Plan for Plan
administration purposes. This notice applies to all of the medical records we maintain. Your personal doctor or health care provider may have different policies or notices regarding the doctor’s use and disclosure of your medical information created in the doctor’s office or clinic. This notice will tell you about the ways in which we may use and disclose medical information about you. It also describes our obligations and your rights regarding the use and disclosure of medical information.

We are required by law to:

- Make sure that medical information that identifies you is kept private.
- Give you this notice of our legal duties and privacy practices with respect to medical information about you.
- Follow the terms of the notice that is currently in effect.

How We May Use and Disclose Medical Information About You

The following categories describe different ways that we use and disclose medical information. For each category of uses or disclosures, we will explain what we mean and present some examples. Not every use or disclosure in a category will be listed. However, all the ways we are permitted to use and disclose information will fall within one of the categories.

For Payment (as described in applicable regulations). We may use and disclose medical information about you to determine eligibility for Plan benefits, to facilitate payment for the treatment and services you receive from health care providers, to determine benefit responsibility under the Plan, or to coordinate Plan coverage. For example, we may tell your health care provider about your medical history to determine whether a particular treatment is experimental, investigational, or medically necessary or to determine whether the Plan will cover the treatment. We may also share medical information with a utilization review or precertification service provider. Likewise, we may share medical information with another entity to assist with the adjudication or subrogation of health claims or to another health plan to coordinate benefit payments.

For Health Care Operations (as described in applicable regulations). We may use and disclose medical information about you for other Plan operations. These uses and disclosures are necessary to run the Plan.

For example, we may use medical information in connection with: underwriting, and other activities relating to Plan coverage; submitting claims for stop-loss (or excess loss) coverage; arranging for medical review, audit services, and fraud and abuse detection programs; business planning and development, such as cost management; and general Plan administrative activities.

As Required By Law. We will disclose medical information about you when required to do so by federal, state or local law. For example, we may disclose medical information when required by a court order in a litigation proceeding such as a malpractice action.

To Avert a Serious Threat to Health or Safety. We may use and disclose medical information about you when necessary to prevent a serious threat to your health and safety or the health and safety of the public or another person. Any disclosure, however, would only be to someone able to help prevent the threat.

Disclosure to Health Plan Sponsor. Information may be disclosed to another health plan maintained by Wayne State University for purposes of facilitating claims payments under that plan. In addition, medical information may be disclosed to Wayne State University personnel solely for purposes of administering benefits under the Plan.

Workers’ Compensation. We may release medical information about you for workers’ compensation or similar programs. These programs provide benefits for work-related injuries or illness.

Public Health Risks. We may disclose medical information about you for public health activities. These activities generally include the following:

- To prevent or control disease, injury or disability.
- To report births and deaths.
- To report child abuse or neglect.
- To report reactions to medications or problems with products.
- To notify people of recalls of products they may be using.
- To notify a person who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition.
- To notify the appropriate government authority if
we believe a patient has been the victim of abuse, neglect or domestic violence. We will only make this disclosure if you agree or when required or authorized by law.

**Lawsuits and Disputes.** If you are involved in a lawsuit or a dispute, we may disclose medical information about you in response to a court or administrative order. We may also disclose medical information about you in response to a subpoena, discovery request, or other lawful process by someone else involved in the dispute, but only if efforts have been made to tell you about the request or to obtain an order protecting the information requested.

**Law Enforcement.** We may release medical information if asked to do so by a law enforcement official:

- In response to a court order, subpoena, warrant, summons or similar process.
- To identify or locate a suspect, fugitive, material witness or missing person.
- About the victim of a crime if, under certain limited circumstances, we are unable to obtain the person’s agreement.
- About a death we believe may be the result of criminal conduct.
- About criminal conduct at the hospital.
- In emergency circumstances to report a crime, the location of the crime or victims, or the identity, description or location of the person who committed the crime.

**Your Rights Regarding Medical Information About You**

You have the following rights regarding medical information we maintain about you:

**Right to Inspect and Copy.** You have the right to inspect and copy medical information that may be used to make decisions about your Plan benefits. To inspect and copy medical information that may be used to make decisions about you, you must submit your request in writing to the department of Benefits & Wellness. If you request a copy of the information, we may charge a fee for the cost of copying, mailing or other supplies associated with your request.

We may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to medical information, you may request that the denial be reviewed.

**Right to Amend.** If you feel that medical information we have about you is incorrect or incomplete, you may ask us to change the information. You have the right to request a change for as long as the information is kept by or for the Plan.

To request a change, your request must be made in writing and submitted to the department of Benefits & Wellness. In addition, you must provide a reason that supports your request.

We may deny your request for a change if it is not in writing or does not include a reason to support the request. In addition, we may deny your request if you ask us to change information that:

- Is not part of the medical information kept by or for the Plan.
- Was not created by us, unless the person or entity that created the information is no longer available to make the change.
- Is not part of the information which you would be permitted to inspect and copy.
- Is accurate and complete.

**Right to an Accounting of Disclosures.** You have the right to request an “accounting of disclosures” where such disclosure was made for any purpose other than treatment, payment or health care operations. To request this list of accounting of disclosures, you must submit your request in writing to the department of Benefits & Wellness. Your request must state a time period which may not be longer than six years and may not include dates before April 2003. Your request should indicate in what form you want the list (for example, paper or electronic). The first accounting you request within a 12-month period will be free. For additional requests, we may charge you for the costs of providing the accounting. We will notify you of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

**Right to Request Restrictions.** You have the right to request a restriction or limitation on the medical information we use or disclose about you for treatment, payment or health care operations. You also have the right to request a limit on the medical information we disclose about you
to someone who is involved in your care or the payment for your care, like a family member or friend. For example, you could ask that we not use or disclose information about a surgery you had.

We are not required to agree to your request.

To request restrictions, you must make your request in writing. In your request, you must tell us:

- What information you want to limit.
- Whether you want to limit our use, disclosure or both.
- To whom you want the limits to apply (for example, disclosures to your spouse).

**Right to Request Confidential Communications.**
You have the right to request that we communicate with you about medical matters in a certain way or at a certain location. For example, you can ask that we only contact you at work or by mail.

To request confidential communications, you must make your request in writing to the HR Service Center. We will not ask you the reason for your request. We will accommodate all reasonable requests. Your request must specify how or where you wish to be contacted.

We have the right to deny these requests.

**Right to a Paper Copy of This Notice:** You have the right to a paper copy of this notice. You may ask us to give you a copy of this notice at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy of this notice.

You may obtain a copy of this notice at our website, hr.wayne.edu.

To obtain a paper copy of this notice, contact the HR Service Center at 313-577-3000.

**Changes to This Notice**
We reserve the right to change this notice. We reserve the right to make the revised or changed notice effective for medical information we already have about you as well as any information we receive in the future. We will post a copy of the current notice on the Plan website. The notice will contain the effective date on the first page, in the top right-hand corner.

**Complaints**
If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Secretary of the Department of Health and Human Services. To file a complaint with the Plan, contact the HR Service Center at 313-577-3000. All complaints must be submitted in writing. You will not be penalized for filing a complaint.

**Other Uses of Medical Information**
Other uses and disclosures of medical information not covered by this notice or the laws that apply to us will be made only with your written permission. If you provide us permission to use or disclose medical information about you, you may revoke that permission, in writing, at any time. If you revoke your permission, we will no longer use or disclose medical information about you for the reasons covered by your written authorization. You understand that we are unable to take back any disclosures we have already made with your permission, and that we are required to retain our records of the care that we provided to you.

**HIPAA Notice of Special Enrollment Rights**
If you are declining enrollment for yourself or your dependents (including your spouse) because of other health insurance or group health plan coverage, you may be able to enroll yourself and your dependents in this plan if you or your dependents lose eligibility for that other coverage (or if the employer stops contributing towards your or your dependents’ other coverage). However, you must request enrollment within 30 days after your or your dependents’ other coverage ends (or after the employer stops contributing toward the other coverage).

In addition, if you have a new dependent as a result of marriage, birth, adoption, or placement for adoption, you may be able to enroll yourself and your dependents. However, you must request enrollment within 30 days after the marriage, birth, adoption, or placement for adoption.

To request special enrollment or obtain more information, contact the department of Benefits & Wellness.

The Children’s Health Insurance Program Reauthorization Act of 2009 added the following two special enrollment opportunities:
• The employee’s or dependent’s Medicaid or CHIP (Children’s Health Insurance Program) coverage is terminated as a result of loss of eligibility.

• The employee or dependent becomes eligible for a premium assistance subsidy under Medicaid or CHIP.

It is your responsibility to notify the department of Benefits & Wellness within 60 days of the loss of Medicaid or CHIP coverage, or within 60 days of when eligibility for premium assistance under Medicaid or CHIP is determined. More information on CHIP is provided below.

Coverage Under Michigan’s Abortion Insurance Opt-Out Act

Fully insured plans in Michigan can no longer cover elective abortion unless a group rider is purchased. In order to maintain our current coverage under the Blue Care Network and Total Health Care HMOs, elective abortions will be included as a rider. This rider applies to all plan participants enrolled in the Blue Care Network and Total Health Care HMOs and cannot be declined on an individual basis. Your covered dependents may use this coverage without notice to you.

Premium Assistance Under Medicaid and the Children’s Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you’re eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage using funds from their Medicaid or CHIP programs. If you or your children aren’t eligible for Medicaid or CHIP, you won’t be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed on pages 58-59, contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 877-KIDS NOW or visit insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren’t already enrolled. This is called a “special enrollment” opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at askesa.dol.gov or call 866-444-EBSA (3272).

If you live in one of the states listed on pages 58-59, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of July 31, 2019. Contact your State for more information on eligibility.
ALABAMA – Medicaid
Website: myalhipp.com/
Phone: 855-692-5447

ALASKA – Medicaid
The AK Health Insurance Premium Payment Program
Website: myakhipp.com/
Phone: 866-251-4861
Email: CustomerService@MyAKHIPP.com
Medicaid Eligibility: dhss.alaska.gov/dpa/Pages/medicaid/default.aspx

ARKANSAS – Medicaid
Website: myarhipp.com/
Phone: 855-692-7447

COLORADO – Health First Colorado (Colorado’s Medicaid Program) & Child Health Plan Plus (CHP+)
Health First Colorado Website: healthfirstcolorado.com/
Health First Colorado Member Contact Center: 800-221-3943/ State Relay 711
CHP+: Colorado.gov/HCPF/Child-Health-Plan-Plus

FLORIDA – Medicaid
Website: flmedicaidtplrecovery.com/hipp/
Phone: 877-357-3268

GEORGIA – Medicaid
Website: medicaid.georgia.gov/health-insurance-premium-payment-program-hipp
Phone: 678-564-1162 ext 2131

INDIANA – Medicaid
Healthy Indiana Plan for low-income adults 19-64
Website: in.gov/fssa/hip/
Phone: 877-438-4479
All other Medicaid
Website: indianamedicaid.com
Phone: 800-403-0864

IOWA – Medicaid
Website: dhs.iowa.gov/hawk-i
Phone: 800-257-8563

KANSAS – Medicaid
Website: kdheks.gov/hcf/
Phone: 785-296-3512

KENTUCKY – Medicaid
Website: chfs.ky.gov
Phone: 800-635-2570

LOUISIANA – Medicaid
Website: dhh.louisiana.gov/index.cfm/subhome/1/n/331
Phone: 888-695-2447

MAINE – Medicaid
Website: maine.gov/dhhs/ofi/public-assistance/index.html
Phone: 800-442-6003
TTY: Maine relay 711

MASSACHUSETTS – Medicaid and CHIP
Website: mass.gov/eohhs/gov/departments/masshealth/
Phone: 800-862-4840

MINNESOTA – Medicaid
Website: mn.gov/dhs/people-we-serve/seniors/health-care/health-care-programs/programs-and-services/other-insurance.jsp
Phone: 800-657-3739

MISSOURI – Medicaid
Website: dss.mo.gov/mhd/participants/pages/hipp.htm
Phone: 573-751-2005

MONTANA – Medicaid
Website: dphhs.mt.gov/MontanaHealthcarePrograms/HIPP
Phone: 800-694-3084

NEBRASKA – Medicaid
Website: ACCESSNebraska.ne.gov
Phone: 855-632-7633
Lincoln: 402-473-7000
Omaha: 402-595-1178

NEVADA – Medicaid
Website: dhcfp.nv.gov/
Phone: 800-992-0900

NEW HAMPSHIRE – Medicaid
Website: dhhs.nh.gov/oii/hipp.htm
Phone: 603-271-5218
Toll-free number for the HIPP program: 800-852-3345, ext 5218
NEW JERSEY – Medicaid and CHIP
Medicaid Website: state.nj.us/humanservices/dmahs/clients/medicaid/
Medicaid Phone: 609-631-2392
CHIP Website: njfamilycare.org/index.html
CHIP Phone: 800-701-0710

NEW YORK – Medicaid
Website: health.ny.gov/health_care/medicaid/
Phone: 800-541-2831

NORTH CAROLINA – Medicaid
Website: medicaid.ncdhhs.gov/
Phone: 919-855-4100

NORTH DAKOTA – Medicaid
Website: nd.gov/dhs/services/medicalserv/medicaid/
Phone: 844-854-4825

OKLAHOMA – Medicaid and CHIP
Website: insureoklahoma.org
Phone: 888-365-3742

OREGON – Medicaid
Website: healthcare.oregon.gov/Pages/index.aspx
oregonhealthcare.gov/index-es.html
Phone: 800-699-9075

PENNSYLVANIA – Medicaid
Website: dhs.pa.gov/provider/medicalassistance/
healthinsurancepremiumpaymenthippprogram/index.htm
Phone: 800-692-7462

RHODE ISLAND – Medicaid and CHIP
Website: eohhs.ri.gov/
Phone: 855-697-4347 or 401-462-0311 (Direct Rlte Share Line)

SOUTH CAROLINA – Medicaid
Website: scdhrs.gov
Phone: 888-549-0820

SOUTH DAKOTA – Medicaid
Website: dss.sd.gov
Phone: 888-828-0059

TEXAS – Medicaid
Website: gethipptexas.com/
Phone: 800-440-0493

UTAH – Medicaid and CHIP
Medicaid Website: medicaid.utah.gov/
CHIP Website: health.utah.gov/chip
Phone: 877-543-7669

VERMONT – Medicaid
Website: greenmountaincare.org/
Phone: 800-250-8427

VIRGINIA – Medicaid and CHIP
Medicaid Website:
coverva.org/programs_premium_assistance.cfm
Medicaid Phone: 800-432-5924
CHIP Website: coverva.org/programs_premium_assistance.cfm
CHIP Phone: 855-242-8282

WASHINGTON – Medicaid
Website: hca.wa.gov/
Phone: 800-562-3022, ext. 15473

WEST VIRGINIA – Medicaid
Website: mywvhipp.com/
Phone: 855-MyWVHIPP (855-699-8447)

WISCONSIN – Medicaid and CHIP
Website: dhs.wisconsin.gov/publications/p1/p10095.pdf
Phone: 800-362-3002

WYOMING – Medicaid
Website: wyequalitycare.acs-inc.com/
Phone: 307-777-7531

To see if any other states have added a premium assistance program since July 31, 2019, or for more information on special enrollment rights, contact either:

• U.S. Dept. of Labor, Employee Benefits Security Administration:
dol.gov/agencies/ebsa
Phone: 866-444-EBSA (3272)

• U.S. Dept. of Health and Human Services, Centers for Medicare & Medicaid Services:
cms.hhs.gov
Phone: 877-267-2323, Menu Option 4, Extension 61565