

Changes to the High Copay Plans

Effective May 1, 2013 the following changes are being made to the High Copay Plans. These changes will impact the following employee groups - Non-Represented, AAUP-AFT, AFSCME, Graduate Assistants and Stipends.

BENEFIT	CURRENT COPAYS	NEW COPAYS EFFECTIVE 5/1/13
Prescription Drugs	\$5 generic copay \$15 brand name copay	\$5 generic copay \$20 preferred brand name copay \$45 non-preferred brand name copay
Office Visits	\$15 copay	\$20 copay
Urgent Care Visits	\$15 copay	\$20 copay
Emergency Room Visits	\$20 / \$50 copay	\$100 copay

For a list of which brand name drugs are considered preferred and non-preferred under your plan, please click on the link below:

BCBSM PPO <http://www.bcbsm.com/index/health-insurance-help/documents-forms/plan-types/pharmacy/drug-lists/blue-cross-blue-shield-of-michigan-ppo.html>
(Select "Custom Formulary")

BCN HMO <http://www.bcbsm.com/index/health-insurance-help/documents-forms/plan-types/pharmacy/drug-lists/blue-care-network-hmo.html>
(Select "Custom Formulary")

CVS Caremark
(DMC Care PPO Plan) <https://www.caremark.com/wps/portal>

HAP HMO <http://www.hap.org/prescriptions/index.php>
(Select "Commercial Formulary")

Total Health Care HMO <http://www.totalhealthcareonline.com/docs/Pharmacy/3%20Tier%20Formulary.pdf>

Enhancement to Preventive Services Benefits

With these benefit changes, the High Copay Plans are no longer considered "grandfathered health plans" under Health Care Reform's Affordable Care Act. This means the High Copay Plans will now cover preventive services at **no cost to you!** Also, all FDA approved contraceptive methods and sterilization procedures for women will be covered at no cost. Generic oral contraceptives will be covered without a copay; however, brand name oral contraceptives will need prior authorization of medical necessity to be covered without a copay. For more information on what other preventive services are required to be covered at no cost due to Health Care Reform, go to:

<http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>.

New ID Cards

If you are enrolled in the HAP HMO or the Total Health Care HMO, you will receive new ID cards with the new copays. If you do not receive your new ID card by May 1st, you can request new ID cards by calling or going online:

HAP HMO www.hap.org (313) 872-8100 or (800) 422-4641	Total Health Care HMO http://www.totalhealthcareonline.com/Members (313) 871-2000 or (800) 826-2862
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