



Benefits & Wellness

Office of Human Resources

Academic/Administration
Building, Suite 3638
5700 Cass Avenue
Detroit, MI 48202
Phone: 313-577-3000
Fax: 313-577-0637

Retiree Open Enrollment Information

Retiree Open Enrollment:

Starts: November 12, 2018

Ends: December 1, 2018

The Office of Human Resources is pleased to announce the 2019 WSU retiree benefits Open Enrollment period. Annually, you are given the opportunity to enroll or make changes to your benefits (medical, dental and vision) during this time period.

Keep In Mind:

- Enrollments or changes made during Open Enrollment take effect January 1, 2019.
- If you do not make changes during Open Enrollment, your medical, dental, and vision elections will remain the same for 2019.
- Now is the time to review your covered dependents:
 - Add eligible dependents.
 - Remove ineligible dependents.
 - Outside of the Open Enrollment period, any ineligible dependent must be removed from your coverage within 30 days of becoming ineligible.

Actions to Take:

- Review the new medical, dental and vision rate schedule included in this packet.
- If you're not making changes, no action is required.
- Submit all forms to the HR Service Center.

Fax documents to: (313) 577-0637

Or mail to: HR Service Center,
5700 Cass Ave. Suite 3638,
Detroit, Michigan 48202

hr.wayne.edu

Rate Changes for 2019

Plan coverage and costs can change each year. Look at your plan's coverage for 2019 and compare it with other plans. You will automatically continue enrollment in your current plan, unless you elect another option during Open Enrollment. A rate schedule has been included in this packet.

New Billing Administrator

Effective June 1, 2018, Arcadia is now WSU's billing administrator for retiree medical, dental and vision plans. Arcadia provides multiple payment options.

Contact Arcadia:

Web: www.arcadiabenefits.com

Phone: 866-329-4333

Fax: 269-381-5844

Email: info@arcadiabenefits.com

Medicare

National open enrollment for Medicare Advantage and Medicare Part D prescription plans is October 15 – December 7, 2018. This national open enrollment is not the same as the WSU retiree Open Enrollment period. Visit Medicare.gov for more information.

Don't Miss the Deadline!

Forms are due to the WSU HR Service Center **no later** than Saturday, December 1, 2018, for changes which will be effective as of January 1, 2019.

For all forms and the 2019 Retiree, LTD and Surviving Spouse Benefits Handbook, please visit our website at hr.wayne.edu.

2019 Plan Year



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Retiree Open Enrollment Information

What is Open Enrollment?

Open Enrollment is your annual opportunity to make changes to your medical, dental and vision benefits. The Open Enrollment period is November 12, 2018 through December 1, 2018. Changes made will be effective as of January 1, 2019 and are in effect for the full calendar year. It is important to note that the Open Enrollment period is the only time you can enroll, make changes, and add dependents without a qualifying Life Status Change (divorce, loss of coverage, death, etc.). Take action now and know your options! Individuals who are not yet eligible for Medicare may wish to compare health plan options available through the Health Insurance Marketplace. To evaluate your Marketplace coverage options, visit www.healthcare.gov/.

If I like the plans I have right now, do I need to do anything during Open Enrollment?

No, you don't need to call or process any forms! However, we encourage you to read the materials in this Open Enrollment package to see what's changing for the new plan year. Things to consider include:

- If you are not making changes, your current elections will continue into next year.
- If you have questions about how a plan works or what is covered, call healthcare providers directly or visit their website. We have a provider directory at hr.wayne.edu.
- Be sure you are enrolled in the correct coverage level.
- Be sure your eligible dependents are enrolled in your plans and ineligible dependents are removed from your plans.

Do I need to send documentation to enroll or terminate dependents?

If you are adding a new dependent, you must submit the required supporting documentation along with a Medical Plan Enrollment Form. Dependents will not be added to your plan if the required supporting documentation is not submitted with the form.

During Open Enrollment you may terminate a dependent from your plan. Any ineligible dependent (i.e. ex-spouse, etc.) should be terminated as soon as the ineligibility occurs. Complete the Medical Plan Termination Form.

All forms are found on hr.wayne.edu and in the 2019 Retiree, LTD and Surviving Spouse Benefits Handbook. We do not recommend that any documents containing confidential information are sent via e-mail. Instead, fax or mail documentation to the HR Service Center.

When will I get my health insurance ID cards?

Health insurance companies will mail your ID cards as quickly as possible, once Open Enrollment ends, usually in mid-December.



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Retiree Open Enrollment Information

When is the Medicare Open Enrollment Period?

Every year, Medicare's open enrollment period is October 15 - December 7.

What is the Medicare Open Enrollment Period?

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

How do people know if they need to change plans?

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

When can people get information about next year's Medicare plans?

Information for next year's plans is made available beginning in October, annually.

Where can people find Medicare plan information or compare plans?

1-800-MEDICARE or [Medicare.gov](https://www.medicare.gov). Sign up for e-mail notifications regarding Medicare and review details on services provided by Medicare Part A, Part B and Part D at Medicare.gov.

Drug coverage (Part D) Note:

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

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

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