



*To your health!*

## **Retiree, Surviving Spouse and Long-Term Disability Recipient 2022 Benefits Open Enrollment: November 17 - December 3, 2021**

Wayne State University Human Resources is pleased to announce the 2022 Benefits Open Enrollment period. WSU offers access to exceptional benefits for retirees, surviving spouses and long-term disability recipients. Annually, during this period, you are given the opportunity to make changes to your medical, dental and vision benefits for the following year. **Please note: Surviving spouses are eligible only for retiree medical benefits.**

### **Open Enrollment Benefits Highlights**

#### **Rate Changes for 2022**

Rates have changed, so please review the Monthly Premium Rate Schedule on pages 3 and 4. Your costs are based upon the level of coverage (single, two-person or family) and the carrier you have elected. Changes for the 2022 plan year will be reflected starting January, 2022. You will automatically continue enrollment in your current plan(s), at the new 2022 rates, unless you elect another option during Open Enrollment.

#### **NEW COBRA Billing Administrator - Businessolver**

The new billing administrator for COBRA enrollees is Businessolver as of January 1, 2022. Businessolver will be in touch with all enrollees soon.

##### **Businessolver**

web: [mywaynebenefits.com](http://mywaynebenefits.com)  
email: [clientcare@businessolver.com](mailto:clientcare@businessolver.com)  
fax: 515-273-1545

Open Enrollment website: [hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd](http://hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd)

# Benefit Highlights Continued

## Copay Changes

As part of Wayne State's continuing efforts to control benefits costs and maintain market competitiveness, copays and premiums are changing for the HAP HMO & BCN HMO. These changes align the retiree medical plans with the active employee plans at the university. The following applies as of January 1, 2022:

- Office visit copay is increasing from \$10 to \$20
- Brand name prescription drug copay is increasing from \$10 to \$20 (generic prescription copay is unchanged at \$5)
- New: Non-preferred brand name prescription drug copay \$45
- Emergency room (ER) copay of \$100

## Need to Make Changes or Enroll?

### Keep in Mind:

- Enrollments or changes made during Open Enrollment take effect January 1, 2022.
- If you do not make changes during Open Enrollment, your medical, dental and vision elections will remain the same for 2022.
- Rates may have changed – please see the Monthly Premium Rate Schedule on pages 3 and 4. COBRA rates can be found on our website.

### Actions to Take:

- Visit [hr.wayne.edu/tcw/health-welfare/open-enrollment-returnsurvltd](http://hr.wayne.edu/tcw/health-welfare/open-enrollment-returnsurvltd) for forms and handbooks.
- Review your covered dependents. Add those who need coverage and remove those who are not eligible.
- No action is required if you're not making changes.
- Complete all forms necessary for enrollment.

### Don't Miss the Deadline!

- Submit forms to the WSU HR Service Center **no later** than Friday, December 3, 2021!
- Email documents to: [askhr@wayne.edu](mailto:askhr@wayne.edu). **Security Alert:** When emailing forms, use your WSU email account and type "#SECURE" in the subject line. This ensures your email is encrypted and protected.
- Fax documents to: 313-577-0637
- Mail documents to: WSU HR Service Center, 5700 Cass Ave., Suite 3638, Detroit, MI 48202



If you're a retiree or surviving spouse enrolling in Aetna Medicare Advantage Plan (PPO), the Aetna form is to be submitted directly to Aetna: **P.O. Box 7082, London, KY 40742**. Long-term disability recipients enrolling in Aetna should submit the Aetna form to the WSU HR Service Center.

## Medical Plan Monthly Premium Rate Schedule - Retirees, Surviving Spouses and Long-Term Disability Recipients

January 1 – December 31, 2022

	Retirees	Long-Term Disability		
	Monthly Premium	Total Cost	University Subsidy	Monthly Premium
<b>Blue Cross and Blue Shield</b>				
Single without Medicare A&B	\$2,452.75	\$2,452.75	\$751.87	\$1,700.89
Single with Medicare A&B	\$1,594.29	\$1,594.29	\$751.87	\$842.42
2 Person both without Medicare A&B	\$5,396.06	\$5,396.06	\$1,629.15	\$3,766.91
2 Person 1 with 1 without Medicare A&B	\$4,047.04	\$4,047.04	\$1,629.14	\$2,417.90
2 Person both with Medicare A&B	\$3,188.58	\$3,188.58	\$1,629.16	\$1,559.42
Family (1 with 2 without Medicare A&B)	\$6,990.35	\$6,990.35	\$1,851.62	\$5,138.73
Family (All without Medicare A&B)	\$6,622.43	\$6,622.43	\$1,850.70	\$4,771.73
Family (2 with and 1 without Medicare A&B)	\$5,641.33	\$5,641.33	\$1,851.62	\$3,789.71
<b>Blue Care Network (HMO)</b>				
Single without Medicare A&B	\$710.22	\$710.22	\$624.99	\$85.23
Single with Medicare A&B	\$810.69	\$810.69	\$535.06	\$275.63
2 Person both without Medicare A&B	\$1,633.50	\$1,633.50	\$1,437.48	\$196.02
2 Person 1 with 1 without Medicare A&B	\$1,520.91	\$1,520.91	\$1,323.20	\$197.71
2 Person both with Medicare A&B	\$1,621.38	\$1,621.38	\$1,232.24	\$389.14
Family (1 with 2 without Medicare A&B)	\$2,444.19	\$2,444.19	\$1,393.19	\$1,051.00
Family (All without Medicare A&B)	\$1,669.01	\$1,669.01	\$1,468.72	\$200.29
<b>Health Alliance Plan (HMO)</b>				
Single w/out Medicare	\$1,405.06	\$1,405.06	\$648.28	\$756.78
Single with Medicare	\$851.65	\$851.65	\$545.69	\$305.96
2 Person both w/out Medicare	\$3,256.92	\$3,256.92	\$1,491.94	\$1,764.98
2 Person Sub w/out Medicare, Sp w/ Medicare	\$2,256.71	\$2,256.71	\$1,393.08	\$863.63
2 Person Sub w/ Medicare, Sp w/out Medicare	\$2,703.51	\$2,703.51	\$1,405.83	\$1,297.68
2 Person Sub w/ Medicare, Child w/out Medicare	\$2,703.51	\$2,703.51	\$1,405.83	\$1,297.68
2 Person both with Medicare	\$1,703.30	\$1,703.30	\$1,255.82	\$447.48
Family all w/out Medicare	\$3,327.60	\$3,327.60	\$1,562.68	\$1,764.92
Family Sub, Spouse (Medicare) & Child	\$4,108.57	\$4,108.57	\$1,520.17	\$2,588.40
Family Sub, Spouse (Medicare) & Children	\$4,179.25	\$4,179.25	\$1,504.53	\$2,674.72
Family Sub (Medicare), Sp (Medicare) & Child	\$3,555.16	\$3,555.16	\$1,433.60	\$2,121.56
Family Sub (Medicare), Sp (Medicare) & Children	\$3,625.84	\$3,625.84	\$1,450.34	\$2,175.50
Family Sub (Medicare) & Children	\$2,774.19	\$2,774.19	\$1,477.41	\$1,296.78
Family Sub (Medicare), Spouse & Children	\$2,774.19	\$2,774.19	\$1,477.41	\$1,296.78
Family Sub, Spouse & Child (all w/ Medicare)	\$2,554.95	\$2,554.95	\$1,303.02	\$1,251.93

## Medical Plan Monthly Premium Rate Schedule - Retirees, Surviving Spouses and Long-Term Disability Recipients

January 1 – December 31, 2022

	Retirees	Long-Term Disability		
	Monthly Premium	Total Cost	University Subsidy	Monthly Premium
<b>Health Alliance Plan Senior Plus - Medicare Advantage (HMO)</b>				
Single with Medicare A&B	\$698.49	\$698.49	\$384.17	\$314.32
2 Person both with Medicare A&B	\$1,396.98	\$1,396.98	\$768.34	\$628.64
Family (All with Medicare A&B)	\$2,095.47	\$2,095.47	\$838.19	\$1,257.28
<b>Aetna - Medicare Advantage (PPO)</b>				
Single with Medicare A&B	\$418.21	\$418.21	\$230.02	\$188.19
2 Person both with Medicare A&B	\$836.42	\$836.42	\$460.03	\$376.39
Family (All with Medicare A&B)	\$1,254.63	\$1,254.63	\$501.85	\$752.78
<b>Delta Dental</b>				
Single	\$37.36	\$37.36	\$0.00	\$37.36
Two Person	\$72.26	\$72.26	\$0.00	\$72.26
Family	\$120.18	\$120.18	\$0.00	\$120.18
<b>EyeMed Vision - Basic</b>				
Single	\$8.46	\$8.46	\$0.00	\$8.46
Two Person	\$16.02	\$16.02	\$0.00	\$16.02
Family	\$23.58	\$23.58	\$0.00	\$23.58
<b>EyeMed Vision - Enhanced</b>				
Single	\$14.92	\$14.92	\$0.00	\$14.92
Two Person	\$28.23	\$28.23	\$0.00	\$28.23
Family	\$41.55	\$41.55	\$0.00	\$41.55





## **WSU Retiree Open Enrollment IS NOT Medicare Open Enrollment**

National open enrollment for Medicare Advantage and Medicare Part D prescription plans is October 15 – December 7, 2021. This national open enrollment is **not** the same as the WSU Open Enrollment period.

If you're enrolling in one of WSU's Medicare Advantage Plans, either **HAP Senior Plus (HMO)** or **Aetna Medicare Plan (PPO)**, you may enroll during the national Medicare open enrollment period. WSU's Open Enrollment period takes place during the national Medicare open enrollment period for this reason. Retirees and surviving spouses should return Aetna forms directly to Aetna: **P.O. Box 7082, London, KY 40742**. Long-term disability recipients should return Aetna forms to the WSU HR Service Center. All HAP Senior Plus (HMO) forms should be returned to the WSU HR Service Center. Please visit [medicare.gov](https://www.medicare.gov) for more information on Medicare open enrollment.

## **Retirees Receiving COBRA Benefits**

The new billing administrator is Businesssolver. You will receive communications from Businesssolver soon. If you are a retiree receiving COBRA benefits, your benefits will terminate when:

- You turn 65
- Your COBRA eligibility period ends
- You terminate your COBRA benefits
- You fail to make timely payments

Enrollment in WSU retiree benefits after your COBRA ends is not automatic. You must enroll in WSU retiree benefits by submitting the required forms to the HR Service Center. We suggest you contact the HR Service Center one month prior to your COBRA end date if you're interested in enrolling in WSU retiree benefits.



**Please remember:** Even if you're not making Open Enrollment changes, it is always a good idea to make sure your WSU retiree **life insurance beneficiaries are kept up to date** with us. You can submit a Life Insurance Beneficiary Designation Form at any time.

## Frequently Asked Questions

### What is Open Enrollment?

Open Enrollment is your annual opportunity to make changes to your medical, dental and vision benefits. This year's WSU Retiree Open Enrollment period is November 17 through December 3, 2021. Changes made will be effective January 1, 2022 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 [healthcare.gov](https://www.healthcare.gov).

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

No, you do not need to call or process any forms! However, we encourage you to review the Monthly Premium Rate Schedule for 2022. Things to consider include:

- Your current elections will continue into next year if you do not make any changes.
- Be sure you are enrolled in the correct coverage level (single, two-person, family).
- Be sure your eligible dependents are enrolled in your plans and ineligible dependents are removed from your plans.

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

Yes, if you are a Long-term disability recipient and **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. This does not apply to retirees and surviving spouses.

If you are **terminating** a dependent, no. Simply complete the Medical Plan Termination Form. Any ineligible dependent (i.e. ex-spouse, etc.) should be terminated as soon as the ineligibility occurs.

All forms and supporting documentation requirements are found on [hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd](https://hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd). Email, fax or mail documentation to the HR Service Center. **Security Alert:** When emailing forms, use your WSU email account and type "#SECURE" in the subject line.

### What and when is the Medicare open enrollment period?

Medicare health and drug plans can change each year. For instance, things like cost, coverage, and what providers and pharmacies are in their networks may change. Annually, 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. Although dates overlap, WSU Open Enrollment **IS NOT** the same as Medicare Open Enrollment. Please visit [medicare.gov](https://www.medicare.gov) for more information on Medicare open enrollment.



Contact	Phone/Email	Website	Address
WSU HR Service Center • To return forms	313-577-3000 (M – F 8:30am – 5pm) Fax: 313-577-0637 Email: askhr@wayne.edu Security Alert: Encrypt all emails when sending forms.	<a href="http://hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd">hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd</a>	5700 Cass Ave., Suite 3638 Detroit, Michigan 48202
Navia Benefit Solutions • Retiree Billing Administrator	877-920-9675 (M – F 7am – 5pm PST) Email: cobra@naviabenefits.com	<a href="http://naviabenefits.com">naviabenefits.com</a>	PO Box 3961 Seattle, WA 98124-3961
Businessolver • COBRA Billing Administrator	Email: clientcare@businessolver.com Fax: 515-273-1545	<a href="http://mywaynebenefits.com">mywaynebenefits.com</a>	



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