



2023 Open Enrollment is Here!

Retiree, Surviving Spouse and Long-Term Disability Recipient 2023 Benefits Open Enrollment: November 14 - December 2, 2022

Wayne State University Human Resources is pleased to announce the 2023 Benefits Open Enrollment period 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 only eligible for retiree medical benefits.**

Open Enrollment Benefits Highlights

Rate Changes for 2023

Dental and vision rates have not changed! Please review the enclosed Monthly Premium Rate Schedule. Your costs are based upon the level of coverage and the carrier you have elected. Any changes for the 2023 plan year will be reflected starting January, 2023.

Updated Dental & Vision Enrollment Guidelines

If you are enrolled in the WSU retiree dental or vision plan(s), you will be billed for the monthly premium by the university's billing agent, Navia Benefit Solutions. Payments are due by the first of the month for the given month's coverage. Payments not received within 45 days will result in cancellation of coverage. WSU retiree dental and/or vision coverage **MUST** continue for a 12-month period based on your enrollment date. If your coverage is terminated due to non-payment or you cancel coverage for any reason during the 12-month period you may not re-enroll until the first Open Enrollment period following 12 months from your coverage end date. In order to re-enroll you must first remit all back premiums for the 12-month period in which you canceled previously.

Forms & Open Enrollment website: hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd

Need to Make Changes or Enroll?

Actions to Take:

- Visit hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd 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 and submit all enrollment forms by December 2, 2022.

Keep in Mind:

- Enrollments or changes made during Open Enrollment take effect January 1, 2023.
- If you do not make changes during Open Enrollment, your medical, dental and vision elections will remain the same for 2023. Dental and vision coverage is subject to the updated enrollment guidelines (see front page).
- Review the enclosed Monthly Premium Rate Schedule. COBRA rates can be found on our website. You will be billed by our retiree billing administrator, Navia Benefit Solutions.

Don't Miss the Deadline!

- Submit forms to the WSU HR Service Center **no later** than Friday, December 2, 2022!
- Email documents to: 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 Attn: Retiree Open Enrollment, 5700 Cass Ave., Suite 3638, Detroit, MI 48202

Retirees Receiving COBRA Benefits

The WSU COBRA billing administrator is Businessolver. You will receive communications regarding Open Enrollment from Businessolver soon. If you are a retiree receiving COBRA benefits, your benefits will terminate when: your COBRA eligibility period ends, you terminate your COBRA benefits or you fail to make timely payments

Businessolver

Web: mywaynebenefits.com
Email: clientcare@businessolver.com
Fax: 515-273-1545
Phone: 888-907-1433

When COBRA is ending, enrollment in WSU retiree benefits is not automatic. If you would like to enroll in WSU retiree benefits you must submit the required forms to the HR Service Center within 30 days of COBRA ending.



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.



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, 2022. 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.

Keep Us Informed

Please remember to inform WSU if your contact information changes. We may try to communicate with you via mail, phone and e-mail. Please send any contact information updates to:

HR Service Center

Phone: 313-577-3000 (M – F 8:30am – 5pm)

Fax: 313-577-0637

Email: askhr@wayne.edu

Address: 5700 Cass Ave., Suite 3638

Detroit, Michigan 48202

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

January 1 – December 31, 2023

	Retirees & Surviving Spouses	Long-Term Disability Recipients		
	Monthly Premium	Total Cost	University Subsidy	Monthly Premium
Blue Cross and Blue Shield				
Single without Medicare A&B	\$2,454.69	\$2,454.69	\$752.46	\$1,702.23
Single with Medicare A&B	\$1,595.55	\$1,595.55	\$752.46	\$843.09
2 Person both without Medicare A&B	\$5,400.31	\$5,400.31	\$1,630.43	\$3,769.88
2 Person 1 with 1 without Medicare A&B	\$4,050.23	\$4,050.23	\$1,630.43	\$2,419.81
2 Person both with Medicare A&B	\$3,191.09	\$3,191.09	\$1,630.44	\$1,560.65
Family (1 with 2 without Medicare A&B)	\$6,995.86	\$6,995.86	\$1,818.92	\$5,176.94
Family (All without Medicare A&B)	\$6,627.66	\$6,627.66	\$1,852.16	\$4,775.49
Family (2 with and 1 without Medicare A&B)	\$5,645.78	\$5,645.78	\$1,853.08	\$3,792.70
Blue Care Network (HMO)				
Single without Medicare A&B	\$746.04	\$746.04	\$656.51	\$89.53
Single with Medicare A&B	\$844.61	\$844.61	\$557.44	\$287.17
2 Person both without Medicare A&B	\$1,715.89	\$1,715.89	\$1,509.99	\$205.90
2 Person 1 with 1 without Medicare A&B	\$1,590.65	\$1,590.65	\$1,383.87	\$206.78
2 Person both with Medicare A&B	\$1,689.22	\$1,689.22	\$1,283.80	\$405.42
Family (1 with 2 without Medicare A&B)	\$2,560.50	\$2,560.50	\$1,459.49	\$1,101.01
Family (All without Medicare A&B)	\$1,790.50	\$1,790.50	\$1,575.63	\$214.87
Health Alliance Plan (HMO)				
Single w/out Medicare	\$1,488.52	\$1,488.52	\$686.79	\$801.73
Single with Medicare	\$902.18	\$902.18	\$578.07	\$324.11
2 Person both w/out Medicare	\$3,453.36	\$3,453.36	\$1,581.93	\$1,871.43
2 Person Sub w/out Medicare, Sp w/ Medicare	\$2,390.70	\$2,390.70	\$1,475.79	\$914.91
2 Person Sub w/ Medicare, Sp w/out Medicare	\$2,867.02	\$2,867.02	\$1,490.85	\$1,376.17
2 Person Sub w/ Medicare, Child w/out Medicare	\$2,867.02	\$2,867.02	\$1,490.85	\$1,376.17
2 Person both with Medicare	\$1,804.36	\$1,804.36	\$1,330.33	\$474.03
Family all w/out Medicare	\$3,602.22	\$3,602.22	\$1,691.64	\$1,910.58
Family Sub, Spouse (Medicare) & Child	\$4,355.54	\$4,355.54	\$1,611.55	\$2,743.99
Family Sub, Spouse (Medicare) & Children	\$4,504.40	\$4,504.40	\$1,621.58	\$2,882.82
Family Sub (Medicare), Sp (Medicare) & Child	\$3,769.20	\$3,769.20	\$1,519.91	\$2,249.29
Family Sub (Medicare), Sp (Medicare) & Children	\$3,918.06	\$3,918.06	\$1,567.22	\$2,350.84
Family Sub (Medicare) & Children	\$3,015.88	\$3,015.88	\$1,606.12	\$1,409.76
Family Sub (Medicare), Spouse & Children	\$3,015.88	\$3,015.88	\$1,606.12	\$1,409.76
Family Sub, Spouse & Child (all w/ Medicare)	\$2,706.54	\$2,706.54	\$1,380.34	\$1,326.20

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

January 1 – December 31, 2023

	Retirees & Surviving Spouses	Long-Term Disability Recipients		
	Monthly Premium	Total Cost	University Subsidy	Monthly Premium
Health Alliance Plan Senior Plus - Medicare Advantage (HMO)				
Single with Medicare A&B	\$729.92	\$729.92	\$401.46	\$328.46
2 Person both with Medicare A&B	\$1,459.84	\$1,459.84	\$802.91	\$656.93
Family (All with Medicare A&B)	\$2,189.76	\$2,189.76	\$875.90	\$1,313.86
Aetna - Medicare Advantage (PPO)				
Single with Medicare A&B	\$425.40	\$425.40	\$233.97	\$191.43
2 Person both with Medicare A&B	\$850.80	\$850.80	\$467.94	\$382.86
Family (All with Medicare A&B)	\$1,276.20	\$1,276.20	\$510.48	\$765.72
Delta Dental				
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
EyeMed Vision - Basic				
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
EyeMed Vision - Enhanced				
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





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 14 through December 2, 2022. Changes made will be effective January 1, 2023 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 2023. 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 dependents (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. 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, 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.	hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd	5700 Cass Ave., Suite 3638 Detroit, Michigan 48202
Navia Benefit Solutions • Retiree, LTD & Surviving Spouse Billing Administrator	877-920-9675 (M – F 7am – 5pm PST) Email: cobra@naviabenefits.com	cobrapoint.benaissance.com	PO Box 3961 Seattle, WA 98124-3961
Businessolver • COBRA Billing Administrator	Phone: 888-907-1433 Email: clientcare@businessolver.com	mywaynebenefits.com	

Forms & Open Enrollment website: hr.wayne.edu/tcw/health-welfare/open-enrollment-retsurltd



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