



Benefits. Solutions.

2022 Benefits Enrollment Guide

This guide will help you to understand your options and make choices that meet the needs of you and your family.



Michigan Conference

The United Methodist Church



Welcome and What's New

Dear Michigan Conference UMC Retiree:

This Enrollment Packet is your benefits manual. Its purpose of this is to give you information and answer your questions regarding your 2022 benefit package that runs January 1, 2022 through December 31, 2022. Your benefits are important so we invite you to familiarize yourself with details of these plans and encourage you to seek clarification when necessary.

The Conference Board of Pension & Health Benefits (CBOPHB) is committed to providing a comprehensive and sustainable group health care plan while seeking an equitable cost-sharing structure between all involved parties.

2022 Updates

- Medical, prescription, dental and vision remain unchanged for 2022
- **Enhanced Canadian Prescription Drug Program**
 - Now includes refrigerated insulin. When you order insulin through our Canadian partners, you'll receive a two-month supply for only \$10

Questions regarding your health care coverage or claims may be directed to BenePro at (248) 543-8181, option 2 or support@benepro.com.

Questions regarding health care eligibility may be directed to John Kosten at the Conference Benefits Office at (517) 347-4030 or jkosten@michiganumc.org.

God bless,

Rev Donald J Emmert

Michigan Conference UMC

Director of Benefits and Human Resources

1025 N. Campbell Road, Royal Oak, MI 48067 | benepro.com | 248-543-8181 | Fax 248-543-2296 | support@benepro.com

THIS DOCUMENT IS SUBJECT TO THE ACTUAL EMPLOYEE BENEFIT PLANS. A SUMMARY PLAN DESCRIPTION OF THE COMPANY'S BENEFIT PLANS WILL BE PROVIDED.



Medical Benefits

We offer **Blue Cross Blue Shield of Michigan Community Blue PPO** for those who are not yet Medicare Primary and **Medicare plus Blue Supplemental Coverage** for those who are Medicare primary.

Please refer to the Benefits at a Glance or your Summary of Benefits and Coverage for more specific coverage details.

Blue Cross Blue Shield of Michigan is a PPO. This allows each member to select which doctor they will utilize at the time of service. The plan offers you a choice of two benefit levels. The Preferred Provider level applies when you use an In-Network provider. Your out-of-pocket costs are lower when you use this option. The Non-Preferred Provider level applies when you seek services from Out-of-Network providers.

Blue Cross Blue Shield is a nation wide carrier but unless you are having a medical emergency, you should search for a participating provider. You can search the provider directory at www.bcbsm.com.

Blue Cross Blue Shield Primary	BCBS PPO
Deductible	\$500 Single \$1,000 Family
Coinsurance	BCBS Pays 90% you pay 10% after deductible
Coinsurance Maximum	\$1,000 Single \$2,000 Family
Annual Out of Pocket Maximum	\$3,250 Single \$6,500 Family
Office Visit Copays	
• Primary Care	\$25
• Specialist	\$40
Urgent Care Copay	\$50
Chiropractic Care—24 visits per calendar year	\$25 copay
Emergency Room Copay	\$200
Wellness & Preventive Services	Covered 100%
Inpatient & Outpatient Services	10% after deductible
Diagnostic Lab, X-Rays	10% after deductible
Auto Accident	Blue Cross Blue Shield Primary





Medical Benefits

Please see below for a brief overview of the **Medicare plus Blue Supplemental Coverage** for those who are Medicare primary.

Please refer to the Benefits at a Glance or your Summary of Benefits and Coverage for more specific coverage details.

Medicare Primary	BCBS Supplemental Coverage
Deductible	None
Coinsurance	None
Office Visits	No additional coverage by BCBSM
Chiropractic Care	No additional coverage by BCBSM
Emergency Room Copay	Covers Medicare deductible & coinsurance
Wellness & Preventive Services	Covered in full by Medicare. No additional coverage by BCBSM
Inpatient & Outpatient Services	Covers Medicare deductible & daily coinsurance. Additional days are covered at BCBSM approved amount, up to an additional 275 days
Lab & Pathology Tests	Covered in full by Medicare
Auto Accident	Medicare pays primary





Prescription Benefits

Medtipster

Provided by Medtipster, prescriptions are subject to copays listed in the following chart. All major chains are part of the network as are several independent pharmacies. You can search for participating pharmacies here: www.medtipster.com/engage.

You will receive a prescription card separate from your medical card to use for obtaining prescriptions at your pharmacy.

	Filled at Pharmacy	Mail Order
Medtipster Generic	\$0	N/A
Generic Copay	\$15 (30-day supply)	\$30 (90-day supply)
Formulary Brand Copay	\$30 (30-day supply)	\$60.00 (90-day supply)
Non-Formulary Brand Name Copay	\$60 (30-day supply)	\$120 (90-day supply)
Specialty Copay	25% (30-day supply)	N/A

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Prescription Benefits

Save Money on Prescriptions!

You also have a less expensive method for ordering maintenance prescriptions. These are the medications you take daily for continuing health. You can order your prescriptions through Global Health Management and pay only a \$10 copay for a 90-day supply, **including refrigerated insulin (60-day supply for \$10)**. You can participate in the program by contacting Becki Stabler at 1-888-303-5255 or emailing her at becki.stabler@ghmcanada.com.

Please note the following:

- All new prescriptions should first be filled by your local source. If there is no conflict with other medications and ongoing support from the prescription is needed, contact Becki for the second order to be filled through our Canadian Pharmacy partner.
- When a new prescription is received, ask your doctor to write two prescriptions: (1) the standard 30 day supply to verify the need for the drug (which will be obtained from a local pharmacy) and (2) a second maintenance prescription for a 90-day supply, renewable at least three times, which can be faxed to Becki at Global Health Management at 1-877-334-6737. Or, you can call Becki at 888-303-5255 and she can contact your physician for the second prescription.
- Your maintenance provider is York Pharmacy, which will deliver new prescriptions to you in 2-3 weeks from the date your order is processed.
- Global Health Management prescriptions can be paid for via credit card or check.
- You may still use Medtipster for your mail order prescription needs, if you prefer.

The contact information is as follows:

Becki Stabler
 Global Health Management
 Phone: 1-888-303-5255
 Fax: 1-877-334-6737
 78 Havenhurst Crescent SW
 Calgary, AB, T2V 3C5
 Canada



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Ancillary Benefits

Dental and Vision

MetLife Dental

With your **PPO Plan**, you can visit any dentist but you pay less out-of-pocket when you choose a PPO dentist. Please refer to the detailed benefit summaries for more specific coverage details. Please note: **You will not receive an ID card from MetLife.** You will simply supply your SSN to your provider and let them know you have MetLife or you can access a copy of the card via the MetLife mobile app.

	In-Network	Out-of-Network
Deductible	\$00 single/\$0 family	\$25 single/\$75 family
Class I—Preventive Care	100%	100%
Class II—Basic Care	80%	80%
Class III—Major Care	50%	50%
Annual Maximum	\$1,500	\$1,500
Child Orthodontia	50%	50%
Lifetime Orthodontia Maximum	\$1,500	\$1,500
Network	MetLife PDP Plus www.metlife.com/dental or call 1-800-942-0854	


MetLife Vision Plan with the VSP Network

	In-Network
Network	VSP Signature Plan
Copay	
• Exams	\$10
• Materials (waived for elective contact lenses)	\$25
Service Frequencies	
• Exams	Every calendar year
• Lenses (for glasses or contact lenses)	Every calendar year
• Frames	Every two calendar years



Contact Information

If you need assistance with eligibility, claims or have general questions, please utilize the contact information below

 Medical, Prescription, Dental & Vision	Customer Service: (248) 543-8181, Option 2 Customer Service Email: support@benepro.com Account Manager: Erin Faszczewski Phone: (248) 581-0279 E-mail: erin@benepro.com Website: www.benepro.com
 Medical Insurance	Member Services: (877) 469-2583 Website: www.bcbsm.com
 Canadian Mail Order Prescriptions	Becki Stabblers Phone: (888) 303-5255 Fax: (877) 334-6737 Email: becki.stabblers@ghmcanada.com
 Prescription Drugs	Customer Service: (877) 226-2378 Email: contact@medtipster.com Website: www.medtipster.com/engage
 Dental & Vision	Dental Customer Service: (800) 942-0854 Vision Customer Service: (855) 638-3931 Website: www.metlife.com/mybenefits

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