

# Active Enrollment Guide



## 2025 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

## Benefits. Solutions.



## Welcome & What's New

Dear Michigan Conference UMC Member/Employee:

It is that time of year again - Michigan Conference of the United Methodist Church 2025 Plan Year Open Enrollment, a window of opportunity for you - the member to change, add, or drop benefit plan elections. This Enrollment Packet is your benefits manual. Its purpose of this is to give you information and answer your questions regarding your 2025 benefit package that runs January 1, 2025 through December 31, 2024. Your benefits are an important part of your total compensation, 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.

You are required to work a minimum of 30 hours per week in order to be eligible for the conference health care plan. Health care coverage becomes effective on the date of hire or when you become eligible. If you do not enroll at the time of eligibility you must wait until the next open enrollment period or unless you experience a life-qualifying event. Dependent children may be enrolled through the end of the month in which they turn age 26.



## Welcome & What's New

### **Reminders for 2025**

- Medical and prescription coverages remain unchanged for 2025
- **Dental coverage is moving to Delta Dental**
  - No ID cards will be issued. Inform your providers you have Delta Dental when seeking services
- **Vision coverage is moving to Delta Dental but continues to utilize the VSP network**
  - No ID cards will be issued. Inform your providers you have VSP when seeking services
- Omada
  - Diabetes & hypertension management program along with Joint & Muscle Health. Visit [www.omadahealth.com/miumc](http://www.omadahealth.com/miumc) for more information.
- Employee Assistance Program from HMSA
  - HMSA can confidentially help address a wide range of personal, family and employment concerns such as stress management, parent-child communication, relationship issues, substance abuse, and workplace conflicts.
  - Free short-term counseling assistance or referral to provider resources.
- Open Enrollment
  - Electronic enrollment will continue for the 2025 plan year via InfinityHR. Visit [www.infinityhr.com](http://www.infinityhr.com) in order to:
    - Complete your open enrollment elections
    - Process qualifying events throughout the plan year
    - Update address, phone number, email, etc.

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

God bless,

Rev Joel Walther

Michigan Conference UMC

Director of Conference Benefits and Coordinator of Human Resources



## Medical Benefits

As a part of the Michigan Conference of the United Methodist Church you are eligible for medical coverage through Blue Cross Blue Shield of Michigan beginning on your date of hire. Dependent children are covered to the end of the month in which they turn 26.

We offer **Blue Cross Blue Shield of Michigan Community Blue PPO**. Following is an overview of In-Network benefits only. 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](http://www.bcbsm.com).

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



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## Medical Benefits

### Teladoc

If you elect medical coverage, Michigan Conference of the United Methodist Church offers Teladoc at no cost to you. Teladoc is a telemedicine service that's available 24 hours a day, 7 days a week, 365 days a year. You can speak with a board certified physician anytime the need arises. If you elect medical coverage, you will automatically be enrolled in Teladoc.

Upon enrollment, a package will be mailed to you directly from Teladoc explaining how the program works.

#### Customer Service

(800) 835-2362  
www.teladoc.com

### Flexible Spending Account

#### Flexible Spending & Dependent Care Accounts

A Flexible Spending Account is an employer-sponsored benefit that allows you to pay for certain out-of-pocket expenses with your pre-tax income. Because this benefit uses pre-tax dollars, a Flexible Spending Account is a great way for you to save money on your healthcare costs, as well as increase your take home pay!

Much like the Health FSA, the Dependent Care Flexible Spending Account (DCA) allows you to avoid both FICA and Federal Income Tax on qualifying child and dependent care expenses.

The FSA is a use it or lose it account; however, you are allowed to roll over up to \$660 of unused funds into next year's FSA account.

2025 Plan Year Limits  
FSA: \$3,300  
Dependent Care: \$5,000

#### Customer Service

(800) 989-8776  
www.hrpro.com  
accounts@hrpro.com

1025 N. Campbell Road, Royal Oak, MI 48067 | [benepro.com](http://benepro.com) | 248-543-8181 | Fax 248-543-2296 | [support@benepro.com](mailto: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.



## 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](http://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
<b>Medtipster Generic</b>	\$0	N/A
<b>Generic Copay</b>	<b>\$15</b> (30-day supply)	<b>\$30</b> (90-day supply)
<b>Formulary Brand Copay</b>	<b>\$30</b> (30-day supply)	<b>\$60.00</b> (90-day supply)
<b>Non-Formulary Brand Name Copay</b>	<b>\$60</b> (30-day supply)	<b>\$120</b> (90-day supply)
<b>Specialty Copay</b>	<b>25%</b> (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](mailto: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

#### Delta 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 Delta Dental.** You will simply supply your SSN to your provider and let them know you have Delta Dental or you can access a copy of the card via the Delta Dental mobile app.

	In-Network	Out-of-Network
<b>Deductible</b>	\$0 single/\$0 family	\$25 single/\$75 family
<b>Class I—Preventive Care</b>	100%	100%
<b>Class II—Basic Care</b>	80%	80%
<b>Class III—Major Care</b>	50%	50%
<b>Annual Maximum</b>	\$1,500	\$1,500
<b>Child Orthodontia</b>	50%	50%
<b>Lifetime Orthodontia Maximum</b>	\$1,500	\$1,500
<b>Network</b>	Delta Dental PPO <a href="http://www.deltadentalmi.com">www.deltadentalmi.com</a> or call 1-800-524-0149	

#### Delta Vision Plan with the VSP Network

	In-Network
<b>Network</b>	VSP Choice
<b>Copay</b>	
• Exams	\$10
• Materials (waived for elective contact lenses)	\$25
<b>Service Frequencies</b>	
• Exams	Every 12 months
• Lenses (for glasses or contact lenses)	Every 12 months
• Frames	Every 24 months





## Ancillary Benefits

# Employee Assistance Program

### Health Management Systems of America (HMSA)

Our EAP provider, HMSA, can confidentially help to address a wide range of personal, family and employment concerns such as stress management, parent-child communication, relationship issues, substance abuse, and workplace conflicts. The Employee Assistance Program is available to provide free short-term counseling assistance or referral to provider resources, for these situations and many more.

The objective of the EAP is to help you and your family members, in this case your spouse and/or dependents in your household, to obtain assistance with problems at the earliest possible stage to minimize potential adverse personal and/or financial impact. Often when these problems are neglected, they result in a deterioration of one's overall physical and emotional well-being.

If you have a concern that is affecting your daily life, or if such concerns exist in your family, the EAP can be a valuable service. Professional counselors are available at HMSA 24-hours a day to assist you and can be reached by calling 1-800-847-7240. You may also access helpful content covering a variety of wellbeing topics by visiting the HMSA website:

[www.my-life-resource.com](http://www.my-life-resource.com)

Username: hmsa

Password: myresource

The Michigan Conference of the United Methodist Church recognizes that the personal life and concerns of all personnel are their own affairs. The program is confidential and is designed to help ensure the well-being of all employees and family members who utilize it. We encourage you, or any eligible member of your family, to take advantage of this employer-paid benefit.



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## Ancillary Benefits

### Omada

A personalized program that surrounds you with the tools and support you need to reach your health goals, whether that's losing weight, managing diabetes, lowering your blood pressure, joint & muscle care or improving your overall health.

**All at no cost to you! If you or your adult family members are in need of joint & muscle care, are at risk for type 2 diabetes or heart disease or living with diabetes or high blood pressure, Michigan Conference of the United Methodist Church will cover the entire cost of the program.**

Dependent up on the program you enroll in you'll get secure, 24/7 access to:

- An Omada health coach to keep you on track
- Devices you need like a scale, glucose meter, and/or blood pressure monitor
- A personalized dashboard to guide your journey
- An online community tailored to your interests
- Licensed physical therapists
- Treatment from head to toe
- Appointments within 24 hours for joint & muscle care

Get started: [omadahealth.com/miumc](https://omadahealth.com/miumc)





## Contact Information

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

 <b>Medical Flexible Spending Account Dependent Care Account</b>	Customer Service Phone: (800) 989-8776 E-mail: <a href="mailto:accounts@hrpro.biz">accounts@hrpro.biz</a> Website: <a href="http://www.hrpro.biz">www.hrpro.biz</a>
 <b>Medical, Prescription, Dental &amp; Vision</b>	Customer Service: (248) 543-8181, Option 2 Customer Service Email: <a href="mailto:support@benepro.com">support@benepro.com</a> Account Manager: Erin Faszczewski Phone: (248) 581-0279 E-mail: <a href="mailto:erin@benepro.com">erin@benepro.com</a> Website: <a href="http://www.benepro.com">www.benepro.com</a>
 <b>Medical Insurance</b>	Member Services: (877) 469-2583 Website: <a href="http://www.bcbsm.com">www.bcbsm.com</a>
 <b>Canadian Mail Order Prescriptions</b>	Becki Stabbler Phone: (888) 303-5255 Fax: (877) 334-6737 Email: <a href="mailto:becki.stabbler@ghmcanada.com">becki.stabbler@ghmcanada.com</a>
 <b>Prescription Drugs</b>	Customer Service: (877) 226-2378 Email: <a href="mailto:contact@medtipster.com">contact@medtipster.com</a> Website: <a href="http://www.medtipster.com/engage">www.medtipster.com/engage</a>
 <b>Dental &amp; Vision</b>	Dental Customer Service: (800) 524-0149 Vision Customer Service: (800) 877-7195 Website: <a href="http://www.metlife.com/mybenefits">www.metlife.com/mybenefits</a>
 <b>Telemedicine</b>	Customer Service: (800) 835-2362 Website: <a href="http://www.teladoc.com">www.teladoc.com</a>
 <b>Employee Assistance Program</b>	(800) 847-7240 <a href="http://www.my-life-resource.com">www.my-life-resource.com</a> Username: hmsa, Password: myresource
 <b>Diabetes, Hypertension Management &amp; Joint &amp; Muscle Care</b>	(888) 987-8337 <a href="http://omadahealth.com/miumc">omadahealth.com/miumc</a> <a href="mailto:support@omadahealth.com">support@omadahealth.com</a>

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