



2025
PLAN YEAR

MSU SUPPORT STAFF Open Enrollment Benefits Guide



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Open Enrollment | **October 1-31**

WELCOME

to the Michigan State University Benefits Open Enrollment period, which occurs each year from **October 1-31**. Please use this time to evaluate your benefit needs and make any necessary changes for the upcoming plan year. Any changes will be effective January 1 to December 31, 2025.

Providing comprehensive, competitive benefits to our employees is essential. When it comes to making crucial decisions related to your health and well-being, we hope you find the MSU Support Staff Open Enrollment Benefits Guide a helpful resource. I'd like to highlight the following reminders and opportunities for assistance during Open Enrollment:

- ▶ **MSU Benefits Fair:** Join us on October 3 to talk in-person with HR staff and MSU benefit providers about your benefit options or to make changes on-site. Learn more on **page 10**.
- ▶ **HR Site Labs:** Join HR staff throughout October to ask questions and receive assistance. Learn more on **page 11**.
- ▶ **Reminders:** While there are no significant changes to your benefits for the 2025 plan year, we'd like to share important reminders about your options and enrollment on **page 6**.

Please review this guide completely to learn more about the above reminders and opportunities. If you have any questions, MSU Human Resources is here to help!



Sincerely,

A handwritten signature in black ink that reads "Christina K. Brogdon".

Christina K. Brogdon, PHR
Vice President and Chief Human
Resources Officer
Michigan State University

A large, dark-colored statue of a muscular man, possibly a Greek or Roman figure, standing outdoors against a blue sky with white clouds. The statue is positioned on the right side of the page, partially overlapping a green and white striped vertical bar.

“Providing
comprehensive,
competitive
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– Christina K. Brogdon

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WE'RE HERE TO HELP!

We encourage you to attend the **MSU Benefits Fair** and/or an **HR Site Lab** for assistance during Open Enrollment. We will answer your questions and help you enroll in your benefits. See event details on **pages 10-11**.



Contact Information

HR Contact Information

We encourage you to attend the **MSU Benefits Fair** on October 3 and/or an **HR Site Lab** for assistance during Open Enrollment. We will answer your questions and help you enroll in your benefits. See event details on **pages 10-11**.

The HR Solutions Center is also available for on-site services weekdays from 8:00 a.m. to 5:00 p.m. EST, via telephone from 8:30 a.m. to 4:30 p.m. EST, and via email. All services are closed during the lunch hour from 1:00 to 2:00 p.m. EST.

- ▶ SolutionsCenter@hr.msu.edu
- ▶ 517-353-4434 or 800-353-4434 (toll-free)
- ▶ 1407 S. Harrison Road, East Lansing, MI 48823



MSU Benefit Provider Contact Information

Please use the following information to contact MSU benefit providers directly with your questions. Most providers will also be available to answer questions during the MSU Benefits Fair on October 3. See event details on **page 10**.

HEALTH		DENTAL	VOLUNTARY/OTHER	
<p>Blue Care Network 800-662-6667 bcbsm.com</p> <p>BlueCard Out-of-State 888-288-1726 bcbsm.com</p> <p>Community Blue 888-288-1726 bcbsm.com</p>	<p>Consumer Driven Health Plan 888-288-1726 bcbsm.com</p> <p>CVS Caremark 800-565-7105 caremark.com</p>	<p>Aetna Dental 877-238-6200 aetna.com</p> <p>Delta Dental 800-524-0149 deltadentalmi.com</p>	<p>HealthEquity FSA: 877-924-3967 participant.wageworks.com HSA: 877-219-4506 my.healthequity.com</p> <p>Livongo 800-945-4355 welcome.livongo.com/MSU</p> <p>MSU Benefits Plus 888-758-7575 msubenefitsplus.com</p>	<p>Prudential 877-232-3555 prudential.com</p> <p>Teladoc Health 800-835-2362 teladochealth.com</p>



NEED ASSISTANCE?

We encourage you to attend the **MSU Benefits Fair** on October 3 and/or an **HR Site Lab** for assistance during Open Enrollment. We will answer your questions and help you enroll in your benefits. See event details on **pages 10-11**.

How to Use this Guide

- 1. Review Materials**
Please review this Open Enrollment guide completely, starting with important reminders for the 2025 plan year on **page 6**.

- 2. Ask Us Questions**
Consider attending one of the Open Enrollment events on **pages 10-11** to ask questions about your benefit options or make changes to your benefit selections on-site.

- 3. Make Decisions**
Read **page 7** to determine if you need to take any action(s) by October 31.

- 4. Take Action**
Page 8 provides instructions to complete the spouse/other eligible individual affidavit or enroll in, change, or cancel your health, dental, life insurance, or flexible spending account benefits. **Page 34** provides instructions to enroll in, change, or cancel voluntary benefits. *You may only enroll in, change, or cancel vision, legal, and critical illness insurance during the Open Enrollment period.*

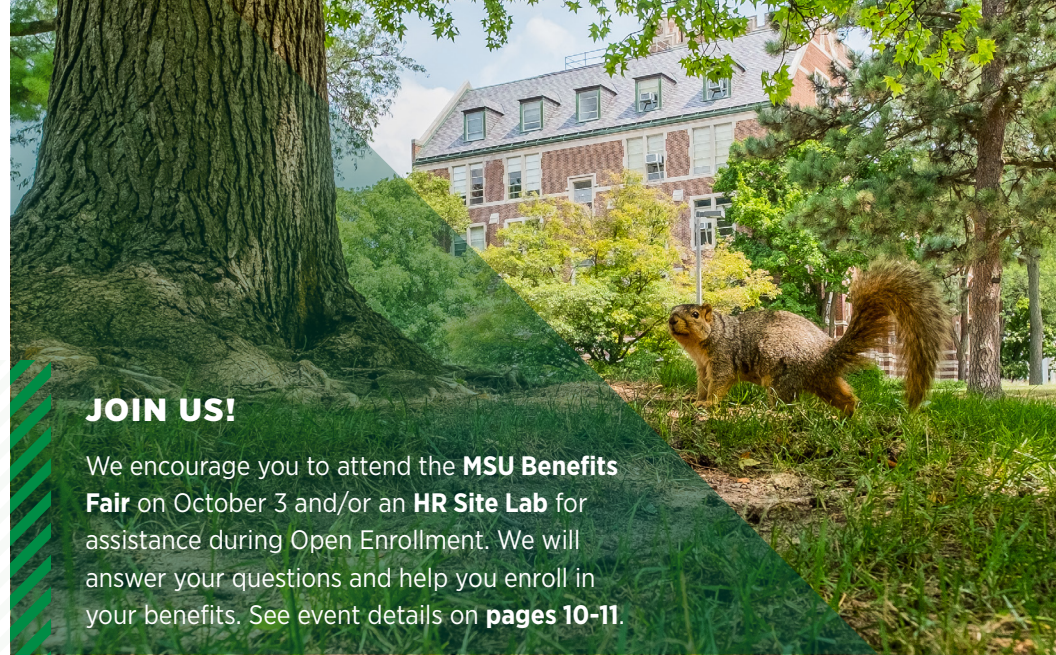
- 5. Other Considerations**
The following may be updated at any time of year:

Life Insurance: Make sure your life insurance beneficiaries are current (if applicable) at hr.msu.edu/benefits/beneficiaries.html.

Retirement Savings: Review your options and make changes. Learn more on **page 39**.

2025 Plan Year Reminders

Read the following reminders for Open Enrollment (October 1-31) and the 2025 plan year. Visit the HR website at hr.msu.edu for the most updated information.



JOIN US!

We encourage you to attend the **MSU Benefits Fair** on October 3 and/or an **HR Site Lab** for assistance during Open Enrollment. We will answer your questions and help you enroll in your benefits. See event details on **pages 10-11**.

Premium Threshold for Spouse/OEI Affidavit

You must review and complete the spouse/other eligible individual (OEI) affidavit in the EBS Portal each year to continue coverage for your spouse/OEI. If your spouse/OEI has access to health care coverage through their own current or former employer, they must purchase the coverage their own employer offers if the annual employee premium cost for single-person coverage is \$1,500 or less. You may still cover your spouse/OEI on your MSU health coverage as a secondary plan. Find instructions to complete the affidavit as part of Open Enrollment on **page 8**. Learn more about the affidavit at hr.msu.edu/open-enrollment/faq.html.

Dependent Care and Health Care Flexible Spending Accounts (FSA)

If you want to participate in an FSA, you must enroll or re-enroll each year. Eligible employees can enroll in two different types of FSAs: Dependent Care FSA and/or Health Care FSA. Before you enroll, make sure you know

the difference between the two options. Learn more on **page 32**.

Review Your Voluntary Benefit Options, Such as Vision, Legal, and Critical Illness Insurance

Some voluntary benefits—like vision, legal, and critical illness insurance—require you to enroll in, make changes, or cancel during the Open Enrollment period. If you are already enrolled in a plan, your enrollment will continue automatically unless you cancel. Learn more on **page 34**.

Qualifying Life Event

During the Open Enrollment period you make important decisions that impact the upcoming plan year. After October 31, you will not be able to make changes to your benefits.

This means you may not enroll in, change, or cancel health, dental, life, accidental death and dismemberment, vision, legal, or critical illness insurance for you or your dependent(s) or enroll or re-enroll in a flexible spending account.

Outside of Open Enrollment, changes can be made to your

benefits for certain qualifying life events, including marriage, childbirth/adoption, loss of existing coverage for you and your family members or retirement. Changes must be made within 30 days of the qualifying event. Learn more at hr.msu.edu/benefits/life-change.

Retirement Programs

Learn more about the available MSU retirement programs on **page 39**.

Summary of Benefits and Coverage (SBC)

The Affordable Care Act requires health plans and employers who provide self-insured plans to share comparative information to consumers on health plan options. Find SBC documents for the health plan options at hr.msu.edu/benefits/summaries/.

Do You Need to Do Anything?

If you're unsure if you need to take any action during Open Enrollment answer the following: As a benefits-eligible employee, review your current benefit elections and answer **true** or **false** to the following statements:

		TRUE	FALSE
1	I currently cover a spouse/other eligible individual (OEI) under my health benefits (who is NOT an MSU benefits-eligible employee or retiree), and I want to continue their coverage in 2025. <i>You must complete a spouse/OEI affidavit every plan year to continue coverage.</i>	<input type="checkbox"/>	<input type="checkbox"/>
2	I want to enroll in, change, or cancel health or dental insurance coverage for myself and/or my eligible dependent(s).	<input type="checkbox"/>	<input type="checkbox"/>
3	I am not currently enrolled in the health plan waiver and want to waive my health care coverage through MSU for the 2025 plan year. See page 13 for instructions. <i>Individuals enrolled in the waiver for the 2024 plan year will continue to be enrolled for the 2025 plan year without any action.</i>	<input type="checkbox"/>	<input type="checkbox"/>
4	I want to enroll or re-enroll in a Flexible Spending Account (FSA). <i>You must re-enroll every plan year.</i>	<input type="checkbox"/>	<input type="checkbox"/>
5	I want to enroll in, change, or cancel life or accidental death & dismemberment insurance for myself and/or my eligible dependent(s). Dependent children are eligible to the end of the calendar year during which they turn age 23. It is your responsibility to cancel coverage during Open Enrollment when they are no longer eligible. See page 30 for details and exceptions.	<input type="checkbox"/>	<input type="checkbox"/>
6	I want to enroll in, change, or cancel voluntary vision, legal, or critical illness insurance for myself and/or my eligible dependent(s). See page 34 for instructions.	<input type="checkbox"/>	<input type="checkbox"/>

Your Result

If you selected **true** for any of the above statements, you **MUST** take action between October 1-31. See **page 8** for instructions. If you only selected **false**, you do not need to take any action. However, we **strongly encourage** you to review your benefits options to make sure you're getting the best coverage.

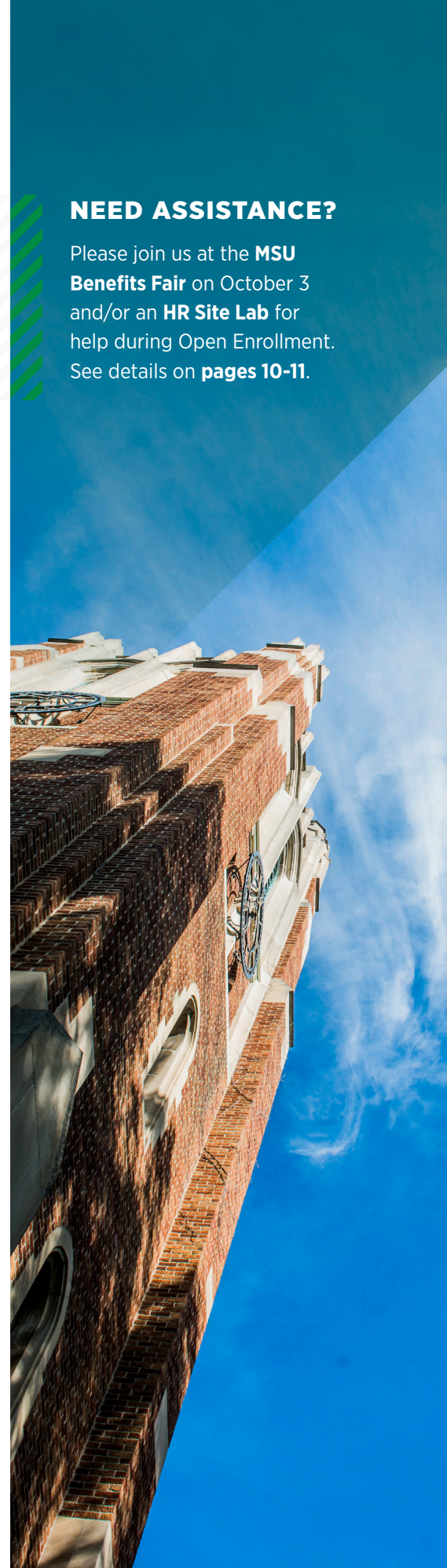
Instructions to Make Changes

Find instructions below to enroll in, change, or cancel health, dental, life insurance, or flexible spending accounts between October 1–31. Find instructions to enroll in, change, or cancel voluntary vision, legal, and/or critical illness insurance during Open Enrollment on [page 34](#).

1. Visit ebs.msu.edu. Log in with your MSU NetID. No NetID? Visit netid.msu.edu or call 517-432-6200.
2. Click the My Benefits top navigation tab.
3. Click the Benefit/Retirement tile. Select Open Enrollment from the drop-down menu, then click Next.
4. A CDHP/HSA plan disclaimer will appear (regardless of your eligibility for CDHP/HSA). Read and click OK.
5. If the Health Plan Affidavit for Spouse/OEI appears, answer Yes or No and click Next. The following statement will confirm your answer. If the information is correct, click Next.
6. On the Personal Profile screen, verify name and address information and click Next. To make corrections, follow the steps at hr.msu.edu/ebshelp/personalprofile/addresses.html.
7. On the Dependents screen, verify all dependents and click Next. If information is missing, exit enrollment and submit the Add a Family Member or Dependent form. If it is inaccurate, contact MSU HR.
8. The Benefits Summary screen displays current coverage. When finished reviewing, click Next.
9. The next few screens display the different plans available (health, flexible spending accounts, life/accident, etc.). You can Add, Edit or Delete enrollment in these plans. To exit, click Cancel—all changes will be lost.
10. When you reach the Review and Save screen you can Add, Change, or Remove coverage by using the top navigation to navigate back to previous screens. Click Save.
11. On the final screen, review information on the Benefit Elections Summary. You have the option to click additional links such as MSU Benefits Plus or Retirement/Health Savings Accounts.
12. **Please review the confirmation statement sent to your email to ensure your elections are accurate.**

NEED ASSISTANCE?

Please join us at the **MSU Benefits Fair** on October 3 and/or an **HR Site Lab** for help during Open Enrollment. See details on [pages 10-11](#).





Glossary of Terms

Allowed Amount: Maximum amount on which payment is based for covered health care services. If your provider charges more than the allowed amount, you may have to pay the difference.

Coordination of Benefits (COB): A provision to help avoid claims payment delays and duplication of benefits when a person is covered by two or more plans providing benefits or services for medical, dental, or other care/treatment. One plan becomes the “primary” plan and the other becomes the “secondary” plan. This establishes an order in which the plans pay their benefits.

Co-insurance: Your share of the costs of a covered health care service, calculated as a percent of the allowed amount for the service. You pay co-insurance plus any deductibles you owe.

Co-pay: A fixed amount you pay for a covered health care service, usually when you receive the service. The amount can vary by the type of service.

Deductible: A set dollar amount that you must pay out-of-pocket toward certain health care services before insurance starts to pay. Deductibles run on a calendar-year basis.

Durable Medical Equipment (DME): Equipment and supplies ordered by the health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches, or blood testing strips for diabetics.

In-network: Refers to the use of health care professionals who participate in the health plan’s provider and hospital network.

Out-of-network: Refers to the use of health care professionals who are not contracted with the health insurance plan.

Out-of-pocket Maximum(s): The highest amount you are required to pay for covered services. Once you reach the out-of-pocket maximum(s), the plan pays 100% of expenses for covered services.

Premium: The amount that must be paid for your health insurance or plan. You and/or your employer usually pay it monthly, quarterly, or yearly.

Prior Authorization: A decision by your health insurer or plan that a health care service, treatment plan, prescription drug, or durable medical equipment is medically necessary. Sometimes called preauthorization, prior approval or precertification. Your health insurance or plan may require prior authorization for certain services before you receive them, except in an emergency. Prior authorization isn’t a promise your health insurance or plan will cover the cost.

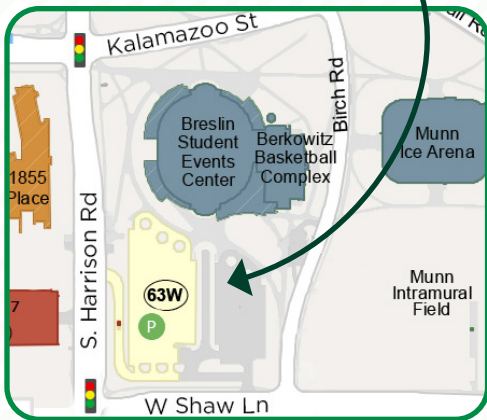
Referral: Specific directions or instructions from your primary care physician that direct a member to a participating health care professional for medically necessary care. A referral may be written or electronic.



JOIN US! **OCTOBER 3**

Noon – 7:00 p.m.
Breslin Student Events Center

The entrance to the fair will be the Gilbert Pavilion/Hall of History, which is to the right of Lot 63W.



MSU Benefits Fair

Learn about your benefit options and receive help with enrollment from HR staff and MSU benefit providers.

FLU SHOTS

Appointment Needed

Noon to 5:00 p.m.

The MSU Pharmacy will be offering flu shots **by appointment** during the fair. The appointment calendar will close once all appointments are filled or 72 hours before the event. Make an appointment at hr.msu.edu/open-enrollment.

MSU BENEFIT PROVIDERS

The following benefit providers will be available during the fair to answer your questions: Aetna Dental, Blue Cross Blue Shield/Blue Care Network, CVS Caremark, Delta Dental, Fidelity, HealthEquity, Livongo, MetLife, MSU Benefits Plus, Nationwide, Prudential, Teladoc Health, TIAA, and VSP Vision.

Other MSU units will also be attending to share more about the resources their units offer to employees, including MSU IT Services and MSU Organization and Professional Development.



HR Site Labs

MSU Human Resources staff will be available during the following dates, times, and locations to answer questions about your benefit options and help you make changes on-site.

OCTOBER 16 (Virtual)

9:00 a.m. to 1:00 p.m.

Find a link to join the virtual site lab at

hr.msu.edu/open-enrollment/site-labs.html

OCTOBER 22 (In-person)

10:00 a.m. to 4:00 p.m.

International Center

427 N. Shaw Lane, Spartan Rooms B and C
East Lansing, MI 48824

OCTOBER 31 (In-person)

8:00 a.m. to 5:00 p.m.

HR Building

1407 S. Harrison Road, Room 125
East Lansing, MI 48823

Please consider joining us at the above HR Site Labs if you need any assistance during Open Enrollment. **We are here to help!**

MORE RESOURCES

MSU Human Resources

If you need assistance outside the MSU Benefits Fair or an HR Site Lab, please contact the HR Solutions Center at SolutionsCenter@hr.msu.edu or 517-353-4434 (toll-free: 800-353-4434).

MSU Benefit Providers

Please use the contact information on **page 4** to ask MSU benefit providers your questions directly.

Online Resources

If you're unable to attend the MSU Benefits Fair or an HR Site Lab, consider visiting the HR website at hr.msu.edu/open-enrollment to find all of the Open Enrollment information available.

You'll also find resources from our MSU benefit providers to help you learn more about your benefit options, such as videos, brochures, webinars, and more.

Health Plan Summary

There are four health care plans available: Blue Care Network (BCN), BlueCard Out-of-State, Community Blue PPO, and the Consumer Driven Health Plan (CDHP) with Health Savings Account (HSA). Your eligibility for each plan is based on your union affiliation and where you live (Michigan or out-of-state). The following chart will help you determine which health care plans you are eligible to enroll in. The information on the following pages will provide more details about each plan.

Health Care Plan Eligibility Chart ¹								
Union Affiliation ²	Blue Care Network		BlueCard Out-of-State		Community Blue PPO		CDHP with HSA	
	In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State	In-State	Out-of-State
APA	Yes	No	No	Yes	Yes	Yes	No	No
APSA	Yes	No	No	Yes	Yes	Yes	No	Yes
CTU	Yes	No	No	Yes	Yes	Yes	No	Yes
MSU Extension	Yes	No	No	Yes	Yes	Yes	No	No
Non-Union	Yes	No	No	Yes	Yes	Yes	Yes	Yes
Nurses	Yes	No	No	Yes	Yes	Yes	No	No
POAM	Yes	No	No	Yes	Yes	Yes	Yes	No
Resident Advisors	Yes	No	No	Yes	Yes	Yes	No	No
SSTU	Yes	No	No	Yes	Yes	Yes	No	No
274	Yes	No	No	Yes	Yes	Yes	No	No
324	Yes	No	No	Yes	Yes	Yes	No	No
1585	Yes	No	No	Yes	Yes	Yes	No	No

1. MSU employees that work outside of the U.S. may be eligible for the Cigna Global Health Advantage plan (see International Employees below).

2. Your supervisor can look up your union affiliation in the EBS portal (ebs.msu.edu) or contact the Solutions Center at SolutionsCenter@hr.msu.edu or 517-353-4434 (toll-free: 800-353-4434).

International Employees

MSU employees who are here on a J-1 or J-2 visa or are actively working for MSU and living outside the U.S. for a minimum of 6 months are

eligible to enroll in the Cigna Global Health Advantage (CGHA) insurance plan. The CGHA plan covers medical, prescription, dental, qualifying

evacuation, and repatriation services with access to health care professionals and facilities worldwide. Learn more on **page 16**.

Guidance for Remote/Hybrid Employees

Please review the following important guidance prior to enrolling in a health care plan.

- ▶ Confirm your provider participates prior to enrolling.
- ▶ Eligible employees who are interested in enrolling in the CDHP with HSA should submit an offline enrollment form. Learn more on **page 15**.

Employees that Work at MSU with a Spouse/OEI

MSU only allows coverage under one health care plan per eligible employee. You have two options if you and your spouse/OEI both work at MSU:

- ▶ You can both have your own plans **OR**

- ▶ You can have one plan with one of you listed as a dependent.

You may wish to cover the entire family on one plan to reduce your employee premium contributions.

Health Plan Waiver

If you are covered by another health plan that adequately meets your health care needs you may want to consider waiving your MSU health coverage.

Individuals who waive coverage will receive a payment of **up to \$600** per year. Payments occur in February for the previous plan year. If you enroll in the waiver for the 2025 plan year, you will receive your payment in February 2026.

Enrollment is not automatic, you must enroll online for the waiver during Open Enrollment.

Please Note: If you and your spouse/OEI both work at MSU,

you are not eligible for the waiver option. Find more waiver information at hr.msu.edu/benefits/healthcare/waiver.html.

Summary of Benefits and Coverage (SBC)

The Affordable Care Act requires health plans and employers who provide self-insured plans to share comparative information to consumers on health plan options. Find SBC documents for the health plan options at hr.msu.edu/benefits/summaries/.

Child Dependent Age Criteria

Children can be covered for health care up to the end of the calendar year in which they turn age 26. Your dependents will be removed from health care once they reach the age limit and will have the option to enroll in COBRA.

Blue Care Network (BCN)

Eligibility	This plan is available to employees who live in Michigan.
Coverage	BCN is a Health Maintenance Organization (HMO), which means you select and work closely with a primary care physician to manage your care. Deductibles, co-insurance, and prior authorization requirements may apply. Highlights of the plan: <ul style="list-style-type: none"> ▶ Lower premium cost. ▶ Access coverage with BlueCard when traveling out-of-state and Blue Cross Blue Shield Global Core for traveling outside of the U.S. ▶ Plan does not require a referral, but some services are subject to prior authorization. ▶ You must choose a primary care physician. See the Health Plan Coverage Chart on page 17 for more information.
Deductible	The in-network deductible is \$100 /individual and \$200 /family. After meeting the deductible, a 20% co-insurance may apply up to the out-of-pocket maximum.
Out-of-Pocket Maximum	\$3,000 /individual or \$6,000 /family
Questions	Visit bcbsm.com or call 800-662-6667 to ask questions or find a provider.

BlueCard Out-of-State

Eligibility	This plan is available to employees who live outside the state of Michigan but within the U.S.
Coverage	<p>BlueCard Out-of-State is a Preferred Provider Organization (PPO), which gives you the flexibility to manage your own care. Coverage for this plan is similar to the BCN plan but allows individuals that live outside the state of Michigan to enroll. Deductibles, co-insurance, and prior authorization may apply. Highlights of the plan:</p> <ul style="list-style-type: none"> ▶ Premium is higher than BCN but lower than Community Blue and intended to be a more affordable option for those living outside the state of Michigan. ▶ Plan is similar to BCN but allows for primary care services to be received outside the state of Michigan. ▶ Does not require you to choose a primary care physician. <p>See the Health Plan Coverage Chart on page 17 for more information.</p>
Deductible	The in-network deductible is \$100 /individual and \$200 /family. After meeting the deductible, a 20% co-insurance may apply up to the out-of-pocket maximum.
Out-of-Pocket Maximum	\$3,000 /individual or \$6,000 /family
Questions	Visit bcbsm.com or call 888-288-1726 to ask questions or find a provider.

Community Blue PPO

Eligibility	This plan is available to employees who live within the U.S.
Coverage	<p>Community Blue is a Preferred Provider Organization (PPO), which gives you the flexibility to manage your own care. Deductibles, co-insurance, and prior authorization requirements apply in some circumstances. There is a worldwide network of participating PPO physicians and hospitals. Highlights of the plan:</p> <ul style="list-style-type: none"> ▶ Does not have an in-network deductible requirement. ▶ Higher premium cost. ▶ More flexibility in managing care. ▶ Does not require you to choose a primary care physician. <p>See the Health Plan Coverage Chart on page 17 for more information.</p>
Deductible	The in-network deductible is \$0 . The out-of-network deductible is \$250 /individual and \$500 /family. After meeting the deductible, a 20% co-insurance may apply up to the out-of-pocket maximum.
Out-of-Pocket Maximum	The in-network maximum is \$2,000 /individual or \$4,000 /family. The out-of-network maximum is \$2,250 /individual or \$4,500 /family.
Questions	Visit bcbsm.com or call 888-288-1726 to ask questions or find a provider.

Consumer Driven Health Plan with Health Savings Account

Consumer Driven Health Plan (CDHP) Overview

Eligibility	APSA and CTU employees that live outside the state of Michigan, POAM employees that live in the state of Michigan, and non-union employees that live in the U.S. are eligible to enroll.
How to Enroll	Eligible employees are unable to enroll in this plan through the EBS Portal. Please submit the offline enrollment form found at hr.msu.edu/open-enrollment/documents/OE-Offline-Enrollment-Form.pdf to the HR Solutions Center. Forms may be submitted via email to SolutionsCenter@hr.msu.edu if they do not contain a social security number. You may also drop the form off at the secure mailbox located outside the HR building at 1407 S. Harrison Rd., East Lansing, 48823 or mail the form to this address.
Coverage	<p>The CDHP is a Preferred Provider Organization (PPO), which gives you the flexibility to manage your own care. There is a worldwide network of participating PPO physicians and hospitals. If you do not anticipate having high health care needs and are looking for a sound strategy to save for your retirement health care, this plan may be the most cost-effective option for you.</p> <p>While you pay a deductible first before the plan pays medical and prescription benefits, preventative care and certain generic medications for chronic conditions (asthma, cholesterol, diabetes, and anti-hypertensives) are 100% covered with no deductible or co-pay when using an in-network provider. See the Health Plan Coverage Chart on page 17 for more information. You may find that most of your annual medical costs are 100% covered.</p>
Deductible	The in-network deductible is \$2,000 /individual and \$4,000 /family. The out-of-network deductible is \$4,000 /individual and \$8,000 /family.
Out-of-Pocket Maximum	The in-network maximum is \$3,000 /individual or \$6,000 /family. The out-of-network maximum is \$6,000 /individual or \$12,000 /family. After expenses reach this amount, you do not have to pay for any other health care costs, including prescription drugs.

Health Savings Account (HSA) Overview

Coverage	<p>If you enroll in the CDHP, you must enroll in the HSA at the same time. MSU contributes up to \$750 to the HSA each year (prorated based on employment percentage) and you may add funds to the HSA tax-free. If you do not enroll during Open Enrollment, you will lose MSU's contribution. You can use these HSA funds to pay for any eligible medical expenses or doctor visits you incur. Employer and employee combined annual HSA contributions are limited to the 2025 IRS limits of \$4,300/single and \$8,550/family. These contributions are triple tax-free! You make contributions pre-tax, your account balance earns interest tax-free, and your distributions are tax-free if they are used for eligible medical expenses.</p> <p>Please Note: Due to IRS regulations, you are unable to enroll in the HSA offered with the CDHP if you participate or have a balance in a Health Care FSA. If you have an existing HSA from a previous employer you can add those funds into your new HSA. Money in the HSA is yours to take with you, even if you leave MSU for a different employer or retire. In fact, investing in your HSA now to use in your retirement is a sound strategy to fund your medical expenses in retirement.</p>
Questions	For questions about the CDHP, visit bcbsm.com or call 888-288-1726. For questions about the HSA, contact HealthEquity at 877-219-4506.

Cigna Global Health Advantage (CGHA)

Eligibility	MSU employees who are here on a J-1 or J-2 visa or are actively working for MSU and living outside the U.S. for a minimum of 6 months are eligible to enroll in the Cigna Global Health Advantage (CGHA) health care plan.
How to Enroll	Visit hr.msu.edu/benefits/international-employees/ for enrollment instructions.
Coverage	The CGHA plan covers medical, prescription, dental, qualifying evacuation, and repatriation services with access to health care professionals and facilities worldwide. Visit hr.msu.edu/benefits/international-employees/ to review the Inpat/Expat Welcome Kit, monthly premiums, summary of benefits, FAQs, certificate of coverage, enrollment instructions, and more.
Questions	For questions about specific coverage details or to find a provider visit cignaenvoy.com or call 302-797-3100 or 800-441-2668 (toll-free). Use group number 03664D001.

Health Plan Coverage Chart

Benefit	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Preventative Services								
Health Maintenance Exam ⁷	Covered 100% ¹	Not Covered	Covered 100% ¹	Not Covered	Covered 100% ¹	Not Covered	Covered 100% ¹	Not Covered
Annual Gynecological Exam ⁷	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Pap Smear Screening ⁷ <i>lab services only</i>	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Mammography Screening ⁷	Covered 100%	Covered 80% of eligible expenses after deductible ^{2, 6}	Covered 100%	Covered 80% of eligible expenses after deductible ^{2, 6}	Covered 100%	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Contraceptive Devices <i>IUD, Diaphragm, Norplant</i>	Covered 100%	Not Covered	Covered 100%	Covered 100% after deductible	Covered 100%	Covered 60% after deductible	Covered 100%	Covered 100% after deductible
Contraceptive Injections	Covered 100%	Not Covered	Covered 100%	Covered 80% after deductible	Covered 100%	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Well-Baby and Child Care Exams	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Immunizations <i>recommended by the Advisory Committee on Immunization Practices or mandated by the Affordable Care Act</i>	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Flu Shots	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Not Covered	Covered 100%	Not Covered
Fecal Occult Blood Screening ⁷	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Preventive Colonoscopy ^{4, 7}	Covered 100%	Covered 80% of eligible expenses after deductible ^{2, 6}	Covered 100%	Covered 80% of eligible expenses after deductible ^{2, 6}	Covered 100%	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Flexible Sigmoidoscopy Exam ⁷	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Prostate Exam ^{4, 7}	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Prostate Specific Antigen Screen ^{4, 7}	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 100%	Not Covered
Physician Office Services (medically necessary)								
Office Visits/ Consultations	Co-pay: \$20	Covered 80% after deductible	Co-pay: \$20	Covered 80% after deductible	Covered 80% after deductible	Covered 60% after deductible	Co-pay: \$20	Covered 80% after deductible

Benefit	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Emergency Medical Care								
Hospital Emergency Room	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250	Co-pay: \$50 <i>if emergency services provided or if admitted</i> OR \$250
Emergency Room Physician's Services	Covered 100%	Covered 100%	Covered 100%	Covered 100%	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Co-pay: \$20 <i>when medical emergency criteria not met</i>	Covered 80% <i>after deductible</i>
Urgent Care Center	Co-pay: \$25	Co-pay: \$25	Co-pay: \$25	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Co-pay: \$25	Covered 80% <i>after deductible</i>
Ambulance Service <i>must be medically necessary</i>	Covered 80% <i>ground and air; after deductible</i>	Covered 80% <i>ground and air; after deductible</i>	Covered 80% <i>ground and air; after deductible</i>	Covered 80% <i>ground and air; after deductible</i>	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 100% <i>of the approved amount</i>	Covered 100% <i>of the approved amount</i>
Diagnostic Services								
Laboratory and Pathology Tests	Covered 100%	Not Covered	Covered 100%	Covered 80-100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Diagnostic Tests and X-Rays	Covered 100% <i>after deductible⁶</i>	Covered 80% <i>after deductible^{2, 6}</i>	Covered 100% <i>after deductible⁶</i>	Covered 80% <i>after deductible^{2, 6}</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Radiation Therapy	Covered 100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 90% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Maternity Services Provided by a Physician								
Pre-Natal and Post-Natal Care	Covered 100%	Covered 80% <i>after deductible⁶</i>	Covered 100%	Covered 80% <i>after deductible⁶</i>	Pre-Natal: Covered 100% Post-Natal: Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Delivery and Nursery Care	Covered 100% <i>after deductible⁶</i>	Covered 80% <i>after deductible^{2, 6}</i>	Covered 100% <i>after deductible⁶</i>	Covered 80% <i>after deductible^{2, 6}</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Hospital Care								
Semi-Private Room, General Nursing Care, Hospital Services and Supplies	Covered 100% <i>after deductible, unlimited days⁶</i>	Covered 80% <i>after deductible, unlimited days^{2, 6}</i>	Covered 100% <i>after deductible; unlimited days⁶</i>	Covered 80% <i>after deductible, unlimited days^{2, 6}</i>	Covered 80% <i>after deductible, unlimited days⁶</i>	Covered 60% <i>after deductible^{2, 6}</i>	Covered 100% <i>after deductible, unlimited days^{2, 6}</i>	Covered 80% <i>after deductible^{2, 6}</i>
Inpatient Consultations	Covered 100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>
Chemotherapy	Covered 100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 100% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 80% <i>after deductible</i>	Covered 60% <i>after deductible</i>	Covered 100%	Covered 80% <i>after deductible</i>

Benefit	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Surgical Services								
Surgery and Related Surgical Services	Covered 100% after deductible ⁶	Covered 80% after deductible ^{2, 6}	Covered 100% after deductible ⁶	Covered 80% after deductible ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 60% after deductible ^{2, 6}	Covered 100% ^{2, 6}	Covered 80% after deductible ⁶
Voluntary Sterilization	Male: Covered 100% after deductible Female: Covered 100% under preventive benefit	Not Covered	Male: Covered 100% after deductible Female: Covered 100% under preventive benefit	Not Covered	Male: Covered 50% after deductible Female: Covered 100% under preventive benefit	Male: Not Covered Female: Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Human Organ Transplants								
Such as: liver, heart, lung, pancreas, heart-lung, kidney, cornea, skin and bone marrow <i>Subject to program guidelines. Must be provided at a BCBSM designated facility and may need to be coordinated through the BCBSM Human Organ Transplant Program.</i>	Covered 100% after deductible ⁶	Not Covered	Covered 100% after deductible ⁶	Covered 80%-100% depending on the type of approved transplant. ^{2, 6}	Covered 80% after deductible ⁶	Covered 60-80% depending on the type of approved transplant, after deductible ^{2, 6}	Covered 100% ⁶	Covered 80%-100% depending on the type of approved transplant. ^{2, 6}
National Cancer Institute Clinical Trials								
Cancer and Life-Threatening Conditions <i>all stages, including routine care</i>	Covered 100% after deductible ⁶	Not Covered	Covered 100% after deductible ⁶	Covered 80% after deductible	Covered 80% after deductible ⁶	Covered 60% after deductible ^{2, 6}	Covered 100% ⁶	Covered 80% after deductible ^{2, 6}
Alternatives to Hospital Care								
Skilled Nursing Care <i>must meet medical necessity guidelines for skilled care</i>	Covered 100% after deductible, combined in- and out-of-network benefits up to 100 days per calendar year ^{2, 6}	Covered 80% after deductible, combined in- and out-of-network benefits up to 100 days per calendar year ^{2, 6}	Covered 100% after deductible, combined in- and out-of-network benefits up to 120 days per calendar year ^{2, 6}	Covered 100% after deductible, combined in- and out-of-network benefits up to 120 days per calendar year ^{2, 6}	Covered 80% after deductible, combined in- and out-of-network benefits up to 90 days per calendar year ⁶	Covered 80% after deductible, combined in- and out-of-network benefits up to 90 days per calendar year ^{2, 6}	Covered 100% in approved facilities, up to 120 days per calendar year ^{2, 6}	Covered 100% in approved facilities, up to 120 days per calendar year ^{2, 6}
Hospice Care <i>must be an approved hospice program/facility</i>	Covered 100% after deductible ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 100% ^{2, 6}	Covered 100% ^{2, 6}	Covered 100% after deductible ^{2, 6}	Covered 100% after deductible ^{2, 6}	Covered 100% with approved providers	Covered 100% with approved providers
Home Health Care <i>must be medically necessary and use an approved home health care agency</i>	Covered 100% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 80% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 100% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 100% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 80% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 80% after deductible, combined in- and out-of-network benefits up to 60 days per calendar year	Covered 100% with approved providers, unlimited visits	Covered 100% with approved providers, unlimited visits

Benefit	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Mental Health Care and Substance Abuse Treatment (in approved facilities)								
Inpatient Mental Health/Substance Abuse Care	Covered 100% after deductible ⁶	Covered 80% after deductible ^{2, 6}	Covered 100% after deductible ⁶	Covered 80% after deductible ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 60% after deductible ^{2, 6}	Covered 100% ^{2, 6}	Covered 80% after deductible ^{2, 6}
Outpatient Mental Health/Substance Abuse Care—Office Visits	Covered 100% ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 100% ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 80% after deductible ^{2, 6}	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Outpatient Mental Health/Substance Abuse Care—Facility	Covered 100% ⁶	Covered 80% after deductible ^{2, 6}	Covered 100% ⁶	Covered 80% after deductible ^{2, 6}	Covered 80% after deductible ⁶	Covered 80% after deductible in participating facilities ^{2, 6}	Covered 100%	Covered 100%
Other Services								
Allergy Testing and Therapy <i>includes allergy injections</i>	Covered 100% office visit co-pay may apply to consultations	Covered 80% after deductible ^{3, 6}	Covered 100% Office visit co-pay may apply to consultations	Covered 80% after deductible ^{3, 6}	Covered 80% after deductible	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Spinal Manipulation and Osteopathic Manipulation	Co-pay: \$20 In-network only, annual maximum of 24 visits ⁶	Not Covered	Co-pay: \$20 In-network only, annual maximum of 24 visits ⁶	Covered 80% after deductible	Covered 80% after deductible <i>In- and out-of-network services have an annual combined max. of 24 visits</i>	Osteopathic Manipulation: Not Covered Chiropractic Spinal Manipulations: Covered 60% after deductible	Co-pay: \$20 In- and out-of-network services have an annual combined maximum of 24 visits	Covered 80% after deductible <i>In- and out-of-network services have an annual combined max. of 24 visits</i>
Outpatient Diabetes Management <i>certified providers</i>	Covered 100%	Not Covered	Covered 100%	Not Covered	Covered 80% after deductible	Covered 60% after deductible	Covered 100%	Covered 80% after deductible
Outpatient Physical, Speech, and Occupational Therapy <i>subject to medical criteria⁵</i>	Co-pay: \$20 combined in- and out-of-network benefits up to 60 visits per calendar year ⁶	Covered 80% after deductible, combined in- and out-of-network benefits limited to 60 visits per calendar year ^{2, 6}	Co-pay: \$20 combined in- and out-of-network benefits up to 60 visits per calendar year ⁶	Covered 80% after deductible, combined in- and out-of-network benefits limited to 60 visits per calendar year ^{2, 6}	Covered 80% after deductible, combined in- and out-of-network benefits limited to 60 visits per calendar year ⁶	Covered 60% after deductible, services at non-participating outpatient physical therapy facilities are not covered, combined in- and out-of-network benefits to 60 visits per calendar year ^{2, 6}	Covered 100% in- and out-of-network services have an annual combined max. up to 60 visits	Covered 80% after deductible in- and out-of-network services have an annual combined max. up to 60 visits
Durable Medical Equipment and Medical Supplies <i>including breastfeeding supplies</i>	Covered 80% ^{3, 6}	Not Covered	Covered 80% after deductible ^{3, 6}	Covered 80% after deductible	Covered 80%	Covered 80% after deductible ^{2, 6}	Covered 100% of the approved amount	Covered 100% of the approved amount
Private Duty Nursing	Not Covered	Not Covered	Covered 70% after deductible ⁶	Covered 50% after deductible ⁶	Covered 80% after deductible ⁶	Covered 60% after deductible ⁶	Covered 70% ⁶	Covered 50% after deductible ⁶

Benefit	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network	In-Network	Out-of-Network
Autism Spectrum Disorder⁶ <i>applied behavioral analysis treatment must be provided by an Approved Autism Evaluation Center (AAEC)</i>	Co-pay: \$20 <i>per visit for applied behavioral analysis⁶</i>	Covered 80% <i>after deductible for applied behavioral analysis⁶</i>	Co-pay: \$20 <i>per visit for applied behavioral analysis⁶</i>	Covered 80% <i>after deductible for applied behavioral analysis⁶</i>	Covered 80% <i>after deductible⁶</i>	Covered 80% <i>after deductible⁶</i>	Covered 100% <i>for applied behavioral analysis⁶</i>	Covered 100% <i>for applied behavioral analysis⁶</i>
Foreign Travel								
Foreign Travel	Only covered for emergency care and accidental injuries when traveling abroad.		Covered for non-emergency and emergency care, as well as accidental injuries.		Covered for non-emergency and emergency care, as well as accidental injuries.		Covered for non-emergency and emergency care, as well as accidental injuries.	
Deductibles, Co-pays, and Dollar Maximums								
Deductibles <i>per calendar year</i>	\$100/individual or \$200/family	\$500/individual or \$1,000/family	\$100/individual or \$200/family	\$500/individual or \$1,000/family	\$2,000/individual or \$4,000/family <i>deductible is combined for medical and prescription coverage. The full family deductible must be met under a two-person or family contract before benefits are paid for any person on the contract.</i>	\$4,000/individual or \$8,000/family	None	\$250/individual or \$500/family <i>services where no network exists are covered at the in-network level.</i>
Out-of-Pocket Maximum <i>per calendar year, amount includes deductible, co-insurance and co-pays, where applicable</i>	\$3,000/individual or \$6,000/family <i>for medical services only</i>	\$3,000/individual or \$6,000/family <i>for co-insurance, plus \$500/individual or \$1,000/family out-of-network deductible</i>	\$3,000/individual or \$6,000/family <i>for medical services only</i>	\$3,000/individual or \$6,000/family <i>for co-insurance, plus \$500/individual or \$1,000/family out-of-network deductible</i>	\$3,000/individual or \$6,000/family <i>for both medical and prescription services</i>	\$6,000/individual or \$12,000/family	\$2,000/individual or \$4,000/family	\$2,250/individual or \$4,500/family <i>for co-insurance, out-of-network cost-sharing amounts also count toward the in-network out-of-pocket maximum</i>
Prescription Drug Benefit	\$1,000/individual or \$2,000/family out-of-pocket maximum <i>see page 24 for co-pays</i>		\$1,000/individual or \$2,000/family out-of-pocket maximum <i>see page 24 for co-pays</i>		Subject to deductible, co-insurance and out-of-pocket maximum		\$1,000/individual or \$2,000/family out-of-pocket maximum <i>see page 24 for co-pays</i>	

Footnotes:

1. Chemical profile, complete blood count, urinalysis, cholesterol testing, chest x-ray and EKG are payable as part of the Health Maintenance Exam.
2. You may be responsible for the premiums, health care this plan doesn't cover, and difference between BCBSM's or BCN's approved amount and the provider's charge when services are rendered by a non-participating provider, where applicable.
3. Referrals to specialists are not required.
4. Age restrictions may apply.
5. Autism Spectrum Disorder services are not subject to Outpatient Physical, Speech, and Occupational Therapy visit limit.
6. Prior authorization may be required.
7. One per calendar year.

Monthly Health Plan Premiums

The charts on the following pages show monthly health plan premiums for support staff. Premiums are made pre-tax through payroll deduction. The lowest cost plan for most support staff for the 2025 plan year is Blue Care Network.

Support Staff Health Care Premiums									
%	Coverage	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
Full Time (90-100%)	Individual	MSU Pays: \$739.76	You Pay: \$0	MSU Pays: \$739.76	You Pay: \$88.64	MSU Pays: \$553.13	You Pay: \$34.64	MSU Pays: \$739.76	You Pay: \$402.51
	2 Person	MSU Pays: \$1,553.49	You Pay: \$0	MSU Pays: \$1,553.49	You Pay: \$186.15	MSU Pays: \$1,098.05	You Pay: \$67.52	MSU Pays: \$1,553.49	You Pay: \$845.27
	Family	MSU Pays: \$1,849.40	You Pay: \$0	MSU Pays: \$1,849.40	You Pay: \$221.61	MSU Pays: \$1,296.66	You Pay: \$79.02	MSU Pays: \$1,849.40	You Pay: \$1,006.27
3/4 Time (65-89.9%)	Individual	MSU Pays: \$554.82	You Pay: \$184.94	MSU Pays: \$554.82	You Pay: \$273.58	MSU Pays: \$453.80	You Pay: \$133.97	MSU Pays: \$554.82	You Pay: \$587.45
	2 Person	MSU Pays: \$1,165.12	You Pay: \$388.37	MSU Pays: \$1,165.12	You Pay: \$574.52	MSU Pays: \$962.66	You Pay: \$202.91	MSU Pays: \$1,165.12	You Pay: \$1,233.64
	Family	MSU Pays: \$1,387.06	You Pay: \$462.34	MSU Pays: \$1,387.06	You Pay: \$683.95	MSU Pays: \$1,153.07	You Pay: \$222.61	MSU Pays: \$1,387.06	You Pay: \$1,468.61
1/2 Time (50-64.9%)	Individual	MSU Pays: \$369.89	You Pay: \$369.87	MSU Pays: \$369.89	You Pay: \$458.51	MSU Pays: \$291.00	You Pay: \$296.77	MSU Pays: \$369.89	You Pay: \$772.38
	2 Person	MSU Pays: \$776.75	You Pay: \$776.74	MSU Pays: \$776.75	You Pay: \$962.89	MSU Pays: \$619.26	You Pay: \$546.31	MSU Pays: \$776.75	You Pay: \$1,622.01
	Family	MSU Pays: \$924.70	You Pay: \$924.70	MSU Pays: \$924.70	You Pay: \$1,146.31	MSU Pays: \$742.37	You Pay: \$633.31	MSU Pays: \$924.70	You Pay: \$1,930.97

Police Officers Association of Michigan (POAM) Health Care Premiums									
%	Coverage	Blue Care Network		BlueCard Out-of-State		CDHP PPO with HSA		Community Blue PPO	
Full Time (90-100%)	Individual	MSU Pays: \$661.59	You Pay: \$78.17	MSU Pays: \$661.59	You Pay: \$166.81	MSU Pays: \$587.77	You Pay: \$0	MSU Pays: \$661.59	You Pay: \$480.68
	2 Person	MSU Pays: \$1,389.32	You Pay: \$164.17	MSU Pays: \$1,389.32	You Pay: \$350.32	MSU Pays: \$1,165.57	You Pay: \$0	MSU Pays: \$1,389.32	You Pay: \$1,009.44
	Family	MSU Pays: \$1,653.96	You Pay: \$195.44	MSU Pays: \$1,653.96	You Pay: \$417.05	MSU Pays: \$1,375.68	You Pay: \$0	MSU Pays: \$1,656.96	You Pay: \$1,198.71
3/4 Time (65-89.9%)	Individual	MSU Pays: \$476.65	You Pay: \$263.11	MSU Pays: \$476.65	You Pay: \$351.75	MSU Pays: \$488.44	You Pay: \$99.33	MSU Pays: \$476.65	You Pay: \$665.62
	2 Person	MSU Pays: \$1,000.95	You Pay: \$552.54	MSU Pays: \$1,000.95	You Pay: \$738.69	MSU Pays: \$1,030.18	You Pay: \$135.39	MSU Pays: \$1,000.95	You Pay: \$1,397.81
	Family	MSU Pays: \$1,191.62	You Pay: \$657.78	MSU Pays: \$1,191.62	You Pay: \$879.39	MSU Pays: \$1,232.09	You Pay: \$143.59	MSU Pays: \$1,193.87	You Pay: \$1,661.80
1/2 Time (50-64.9%)	Individual	MSU Pays: \$291.72	You Pay: \$448.04	MSU Pays: \$291.72	You Pay: \$536.68	MSU Pays: \$325.64	You Pay: \$262.13	MSU Pays: \$291.72	You Pay: \$850.55
	2 Person	MSU Pays: \$612.58	You Pay: \$940.91	MSU Pays: \$612.58	You Pay: \$1,127.06	MSU Pays: \$686.78	You Pay: \$478.79	MSU Pays: \$612.58	You Pay: \$1,786.18
	Family	MSU Pays: \$729.26	You Pay: \$1,120.14	MSU Pays: \$729.26	You Pay: \$1,341.75	MSU Pays: \$821.39	You Pay: \$554.29	MSU Pays: \$730.76	You Pay: \$2,124.91

Provider Contact Information

If you have questions about your health care plan options, we encourage you to speak with the providers at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDERS:

- ▶ **BCN**
800-662-6667
bcbsm.com
- ▶ **BlueCard Out-of-State**
888-288-1726
bcbsm.com
- ▶ **CDHP**
888-288-1726
bcbsm.com
- ▶ **Community Blue**
888-288-1726
bcbsm.com

IRS Dependency Test

Your dependent must meet the IRS dependency test in order to receive coverage in the Sponsored Dependent or Family Continuation options. Learn more at hr.msu.edu/benefits/life-change/eldercare.html.

Health Plan Premiums for Sponsored Dependents

The following monthly premium rates are to add a sponsored dependent to your health plan. This premium is in addition to the staff monthly premium rates listed on the previous page. A sponsored dependent is someone who is related to you by blood, marriage, or legal adoption, is a member of your household and is dependent on you for more than half of their support. The dependent must meet the IRS dependency test (see left). Please note the Cigna Global Health Advantage plan does not offer sponsored dependents.

Plan	Sponsored Dependent Premium
Blue Care Network	\$887.73
BlueCard Out-of-State	\$994.10
CDHP PPO with HSA	\$536.43
Community Blue PPO	\$1,370.73

Health Plan Premiums for Family Continuation

The following monthly premium rates are to add a non-adopted grandchild, niece, nephew, or ward through legal guardianship (age 23 to 25) to your health plan. The family continuation premium is in addition to the staff monthly premium rates listed on the previous page. The dependent must meet the IRS dependency test (see left). Please note the Cigna Global Health Advantage plan does not offer family continuation.

Plan	Family Continuation Premium
Blue Care Network	\$369.87
BlueCard Out-of-State	\$414.19
CDHP PPO with HSA	\$223.50
Community Blue PPO	\$571.12

Child Dependent Age Criteria

Children (biological, step, or adopted) are eligible through the end of the calendar year in which they turn age 26.

Non-adopted grandchildren, nieces, nephews, or wards through legal guardianship are eligible through the end of the calendar year in which they turn age 23. You will receive an email from MSU Human Resources with options to continue coverage for children once they have aged out of coverage.

Dependents who become incapacitated before the age limit may be eligible to continue coverage after eligibility ends by completing the MSU Dependent Disability Certification Form at hr.msu.edu/benefits/documents/DependentDisabilityCertForm.pdf.

Prescription Information

Prescription coverage is administered through CVS Caremark. You are automatically enrolled in prescription coverage when you enroll in one of the MSU health plans. You may use any in-network pharmacy, which includes the MSU Health Care Pharmacy. The table below shows co-pay rates for various types of prescription drugs for BCN, BlueCard Out-of-State, and Community Blue PPO enrollees effective January 1, 2025.

Prescription Plan Co-Pays for BCN, BlueCard Out-of-State, and Community Blue PPO		
Drug Tier	34-Day Supply	90-Day Supply ^{1, 2}
Generic	\$10	\$20
Preferred Brand-Name	\$30	\$60
Non-Preferred Brand-Name	\$60	\$120
Annual Out-of-Pocket Co-Pay Maximum		
Individual: \$1,000	Family: \$2,000	

¹90-day supply (except Bio-Tech/Specialty Drugs) may only be filled at MSU Pharmacies or through CVS Caremark mail order.
²See also the **CVS Caremark Maintenance Choice Program FAQ**.

Biotech/Specialty Medications

Biotech and specialty medications, such as infusions, injections, or orally taken medications to treat chronic or rare conditions, must receive prior authorization and can be filled only by the CVS Caremark Specialty Pharmacy. Visit **CVSspecialty.com** or call CVS Specialty Customer Service at 800-237-2767 for details. Specialty drugs eligible for the PrudentRx Co-pay Program have a \$0 co-pay for members enrolled and a 30% co-pay for members not enrolled in the program. All other specialty drugs have a \$75 co-pay.

Employees Enrolled in the CDHP with HSA Plan:

APSA and CTU employees that live outside the state of Michigan, POAM employees that live in the state of Michigan, and non-union employees are eligible to enroll in the CDHP with HSA. Those enrolled in the CDHP with HSA have different prescription benefits. Prescription drug costs under this plan are subject to plan deductible and co-insurance, and then the total cost is covered after you reach the out-of-pocket maximum. This means that you pay 100% of prescription costs until you reach the deductible. Once the deductible is met, the plan covers 80% of the costs while you pay 20% co-insurance. Once the out-of-pocket maximum is reached, prescriptions are 100% covered.

Certain preventative generic prescription drugs for chronic conditions (asthma, cholesterol, diabetes, and anti-hypertensives) are 100% covered without a deductible or co-insurance.

Be sure to enroll in the HSA during Open Enrollment when you enroll in the CDHP plan to receive MSU's HSA contribution of **up to \$750** (prorated based on employment percentage). You can use this money to pay for eligible medical and prescription costs.

Provider Contact Information

If you have questions about your prescription coverage, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- › **CVS Caremark**
800-565-7105
caremark.com

More Information

Visit **hr.msu.edu/benefits/prescription-drug-plan/** for more prescription drug coverage information.

MSU Health Care Pharmacy

MSU employees have access to free prescription delivery on campus and off campus within a 30 mile radius. Please contact them directly with questions.

- › **MSU Health Care Pharmacy**
517-353-3500
pharmacy.msu.edu

Dental Plan Summary

Provider Contact Information

If you have questions about your dental plan options, we encourage you to speak with the providers at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDERS:

- ▶ **Aetna Dental**
877-238-6200
aetna.com
Aetna app available
- ▶ **Delta Dental**
800-524-0149
deltadentalmi.com
Delta Dental app available

More Information

Visit the HR website at **hr.msu.edu/benefits/dental** to learn more about MSU's dental plan options.

Child Dependent Age Criteria

Children (biological, step, or adopted), non-adopted grandchildren, nieces, nephews, or wards through legal guardianship are eligible through the end of the calendar year in which they turn age 23.

Dependents who become incapacitated before the age limit may be eligible to continue coverage after the age limit by completing the MSU Dependent Disability Certification form at **hr.msu.edu/benefits/documents/DependentDisabilityCertForm.pdf**.

MSU offers the Delta Dental Base Plan and Delta Dental Premium Plan to all benefits-eligible employees and either Aetna DMO or Aetna Premium DMO depending on your union affiliation (see chart on page 28).

Aetna DMO and Aetna Premium DMO

In a Dental Maintenance Organization (DMO) like Aetna DMO and Aetna Premium DMO, enrollees select a participating primary care dentist. Their primary dental care is provided by that dentist and only at locations and by dentists that participate in the plan. Although the choice of providers is more limited, it tends to cover a greater range of services at lower co-pays and does not have an annual maximum.

If you plan to enroll in Aetna DMO or Aetna Premium DMO, please verify that the dentist you want to use accepts “Aetna DMO” rather than just “Aetna” to avoid rejected claims.

Guidance for Employees that Enroll in an Aetna Plan

Eligibility for Aetna is determined by where you live. Please contact Aetna directly to confirm if you are eligible to enroll in this plan based on your state and zip code. **Please note there are areas within Michigan that are not eligible for coverage through Aetna.**

Delta Dental Base Plan

This plan typically allows more freedom in selecting service providers and services performed. This coverage includes a 50% co-pay on all services, \$600 annual maximum, and \$600 lifetime orthodontic maximum. Delta Dental offers hundreds of participating providers and allows you to seek care from both participating and non-participating providers, although you may incur additional costs if you use a non-participating provider. Contact Delta Dental for information on participating providers.

Delta Dental Premium Plan

This plan offers additional services such as sealants and adult orthodontics. It has a higher level of coverage for many dental services, including 100% coverage for diagnostic and preventative services, a \$2,000 annual maximum, and a \$2,000 lifetime orthodontic maximum. Additionally, diagnostic and preventative services do not apply to the annual maximum.

Review Definitions

Please review these definitions before you enroll in a dental plan:

- ▶ **Annual Maximum:** This is the maximum amount the dental provider will cover in a plan year. Once you reach this amount, you are responsible for 100% of the cost.
- ▶ **Lifetime Maximum:** This is the maximum amount your plan will ever pay toward the cost of specific dental services. Once you reach this amount, you are responsible for 100% of the cost.

Dental Plan Coverage Chart

Dental Service	Aetna DMO (plan 41)	Aetna Premium DMO (plan 67)	Delta Dental Base Plan	Delta Dental Premium Plan
Diagnostic and Preventative Service				
Exams	\$20 co-pay	No co-pay	50% patient pay	0% patient pay
Cleanings	No co-pay	No co-pay	50% patient pay	0% patient pay
X-rays	No co-pay	No co-pay	50% patient pay	0% patient pay
Fluoride	No co-pay	No co-pay <i>1 per year, age 15 and under</i>	50% patient pay <i>less than age 19</i>	0% patient pay <i>less than age 19</i>
Sealants <i>to prevent decay of permanent molars for dependents</i>	\$10 co-pay <i>per tooth⁴</i>	\$10 co-pay <i>per tooth⁴</i>	Not covered	0% patient pay <i>see age limitations</i>
Space Maintainers	\$100 co-pay	\$80 co-pay <i>fixed and removable</i>	50% patient pay <i>less than age 19</i>	0% patient pay <i>less than age 19</i>
Minor Restorative				
Amalgam Silver Fillings	\$22 co-pay <i>per filling</i>	No co-pay	50% patient pay	30% patient pay
Composite Resin Fillings <i>anterior teeth only</i>	\$40 co-pay <i>per filling</i>	No co-pay	50% patient pay	30% patient pay
Prosthetics				
Crowns <i>semi-precious</i>	\$488 co-pay	\$315 co-pay	50% patient pay	50% patient pay
Bridges <i>per unit</i>	\$488 co-pay	\$315 co-pay	50% patient pay	50% patient pay
Denture <i>for each</i>	\$500 co-pay	\$320 co-pay	50% patient pay	50% patient pay
Partial <i>for each</i>	\$513-\$719 co-pay	\$320-\$460 co-pay	50% patient pay	50% patient pay
Oral Surgery				
Simple Extraction	\$12 co-pay	No co-pay	50% patient pay	30% patient pay
Extraction - Erupted Tooth	\$30 co-pay	No co-pay	50% patient pay	30% patient pay
Extraction - Soft Tissue Impaction	\$80 co-pay	\$60 co-pay	50% patient pay	30% patient pay
Extraction - Partial Bony Impaction	\$175 co-pay	\$80 co-pay	50% patient pay	30% patient pay
Extraction - Complete Bony Impaction	\$225 co-pay	\$120 co-pay	50% patient pay	30% patient pay
Endodontics				
Anterior Root Canal	\$150 co-pay	\$120 co-pay	50% patient pay	30% patient pay
Bicuspid Root Canal	\$195 co-pay	\$180 co-pay	50% patient pay	30% patient pay
Molar Root Canal	\$435 co-pay	\$300 co-pay	50% patient pay	30% patient pay
Apicoectomy	\$156-\$190 co-pay	\$170 co-pay	50% patient pay	30% patient pay
Periodontics				
Gingivectomy <i>per quadrant</i>	\$160 co-pay <i>see Summary Plan Description for details</i>	\$125 co-pay <i>see Summary Plan Description for details</i>	50% patient pay	30% patient pay

Dental Service	Aetna DMO (plan 41)	Aetna Premium DMO (plan 67)	Delta Dental Base Plan	Delta Dental Premium Plan
Osseous Surgery <i>per quadrant</i>	\$445 co-pay	\$375 co-pay	50% patient pay	30% patient pay
Root Scaling <i>per quadrant</i>	\$65 co-pay	\$60 co-pay	50% patient pay	30% patient pay
Orthodontics				
Child <i>under age 19</i>	\$3,000 co-pay ¹	\$1,500 co-pay ¹	50% patient pay	50% patient pay
Adult <i>age 19 or older</i>	\$3,000 co-pay ¹	\$1,500 co-pay ¹	Not covered	50% patient pay
Dental Plan Maximums				
Annual	No maximum	No maximum	\$600 maximum ²	\$2000 maximum ³
Lifetime Orthodontics	No maximum	No maximum	\$600 maximum	\$2000 maximum

The plan summary on this page is intended to help you compare your options and not a full description of coverage.

Footnotes:

1. Includes screening exam, diagnostic records, orthodontic treatment, and orthodontic retention. Phase 1 orthodontic services are not covered, which includes treatment to prepare the mouth to be fully banded or possibly avoid a comprehensive treatment plan.
2. Diagnostic and preventative services apply to the annual maximum.
3. Diagnostic and preventative services do not apply to the annual maximum.
4. Once per tooth every three rolling years on permanent molars only for children under age 16.

Monthly Dental Plan Premiums

The following chart displays monthly dental plan premiums for support staff. Premiums are made pre-tax through payroll deduction. Dental plan eligibility is dependent on your union affiliation.

Support Staff Dental Care Premiums									
%	Coverage	Aetna DMO		Aetna Premium DMO		Delta Dental Base Plan		Delta Dental Premium Plan	
		Eligible Unions: 274, AP, and POAM		Eligible Unions: APSA, CTU, 324, 1585, SSTU, Nurses, Resident Advisors, and MSU Extension		ALL support staff are eligible.		ALL support staff are eligible.	
Full Time (90-100%)	Individual	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$20.63	You Pay: \$11.64	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$20.63	You Pay: \$22.29
	2 Person	MSU Pays: \$39.48	You Pay: \$0	MSU Pays: \$39.48	You Pay: \$21.73	MSU Pays: \$39.48	You Pay: \$0	MSU Pays: \$39.48	You Pay: \$42.50
	Family	MSU Pays: \$64.55	You Pay: \$0	MSU Pays: \$64.55	You Pay: \$37.44	MSU Pays: \$64.55	You Pay: \$0	MSU Pays: \$64.55	You Pay: \$69.80
3/4 Time (65-89.9%)	Individual	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$15.47	You Pay: \$16.80	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$15.47	You Pay: \$27.45
	2 Person	MSU Pays: \$39.48	You Pay: \$0	MSU Pays: \$29.61	You Pay: \$31.60	MSU Pays: \$39.48	You Pay: \$0	MSU Pays: \$29.61	You Pay: \$52.37
	Family	MSU Pays: \$48.41	You Pay: \$16.14	MSU Pays: \$48.41	You Pay: \$53.58	MSU Pays: \$48.41	You Pay: \$16.14	MSU Pays: \$48.41	You Pay: \$85.94
1/2 Time (50-64.9%)	Individual	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$10.32	You Pay: \$21.95	MSU Pays: \$20.63	You Pay: \$0	MSU Pays: \$10.32	You Pay: \$32.60
	2 Person	MSU Pays: \$32.28	You Pay: \$7.20	MSU Pays: \$19.74	You Pay: \$41.47	MSU Pays: \$32.28	You Pay: \$7.20	MSU Pays: \$19.74	You Pay: \$62.24
	Family	MSU Pays: \$32.28	You Pay: \$32.27	MSU Pays: \$32.28	You Pay: \$69.71	MSU Pays: \$32.28	You Pay: \$32.27	MSU Pays: \$32.28	You Pay: \$102.07

Life Insurance

Provider Contact Information

If you have questions about your life insurance options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **Prudential**
877-232-3555
prudential.com

More Information

Visit hr.msu.edu/benefits/life-insurance/ to learn more and read the Prudential brochure.

Estimate Your Insurance Needs

Visit prudential.com/financial-education/life-insurance-calculator to estimate your insurance needs.

MSU offers optional, employee-paid life insurance to all regular full- and part-time (50% or more) employees, as well as to your spouse/ other eligible individual (OEI) and dependent children. You do not need to be enrolled to add your children or spouse/OEI.

Life insurance is offered at 1 to 10 times your annual salary. There are various levels of coverage for your spouse/OEI and children. You must provide evidence of insurability (EOI) when enrolling or increasing your coverage for yourself or your spouse/OEI. EOI is not required for children. MSU will contact you via your MSU email address with instructions on how to submit your EOI to Prudential. Please see Dependent Age Criteria on **page 30**.

How Much Does Optional Life Insurance Cost?

You may use the charts and formulas below and on the following page to calculate the monthly cost for you, your spouse/OEI, and/ or your children. Rates are also calculated in the EBS Portal as you go through Open Enrollment. Rates will change on the date you enter a new age bracket or if your salary changes.

Employee Life Insurance Cost

Step One – determine the following:

- ▶ Your salary.
- ▶ Your rate (see Chart A).
- ▶ Your benefit level. Choose from 1 – 10 times your salary, up to a maximum of \$2,000,000.

Step Two – use the following formula and your answers from step one to calculate monthly cost:

$$\text{Salary} \times \text{Rate} \times \text{Benefit Level} \div 1,000 = \$ \quad /\text{month}$$

Example

- ▶ Salary = \$50,000
- ▶ Age = 25, so rate = \$0.027 (according to Chart A).
- ▶ Benefit level chosen = 5 x salary
\$50,000 (salary) x **\$0.027** (rate) x **5** (benefit level) ÷ **1,000** = \$6.75/month

Chart A. Employee Rates Per \$1,000 of Coverage by Age

Age	Rate
<25	\$0.023
25-29	\$0.027
30-34	\$0.037
35-39	\$0.042
40-44	\$0.047
45-49	\$0.070
50-54	\$0.107
55-59	\$0.200
60-64	\$0.308
65-69	\$0.590
70+	\$0.957

Spouse/OEI Life Insurance Cost

Step One – determine the following:

- ▶ Spouse/OEI coverage level. Choose from options in Chart B.
- ▶ Spouse/OEI rate (use age of employee, NOT spouse/OEI; see Chart C).

Step Two – use the following formula and your answers from step one to calculate monthly cost:

$$\text{Spouse/OEI Coverage Level} \times \text{Rate} \div 1,000 = \$ \quad /\text{month}$$

Example

- ▶ Coverage Level = \$10,000
 - ▶ Age = 25, so rate = \$0.040 (according to Chart C).
- $$\text{\$10,000 (coverage level)} \times \text{\$0.040 (rate)} \div 1,000 = \$0.40/\text{month}$$

Chart B. Spouse/OEI Coverage Levels

\$10,000
\$25,000
\$50,000
\$75,000
\$100,000
\$125,000
\$150,000
\$175,000
\$200,000

Chart C. Spouse/OEI Rates Per \$1,000 of Coverage by Age

Age	Rate
<25	\$0.040
25-29	\$0.040
30-34	\$0.055
35-39	\$0.063
40-44	\$0.071
45-49	\$0.112
50-54	\$0.167
55-59	\$0.311
60-64	\$0.478
65-69	\$0.924
70+	\$1.489

Child Life Insurance Cost

Step One – determine the following:

- ▶ Child coverage level. Choose from options in Chart D.

Step Two – use the following formula and your answers from step one to calculate monthly cost:

$$\text{Child Coverage Level} \times \$0.083 \div 1,000 = \$ \quad /\text{month}$$

Example

- ▶ Coverage Level = \$10,000
- $$\text{\$10,000 (coverage level)} \times \text{\$0.083 (rate)} \div 1,000 = \$0.83/\text{month}$$

Chart D. Child Coverage Levels

\$5,000
\$10,000
\$15,000
\$20,000
\$25,000

Child Dependent Age Criteria

Dependent children enrolled in Life and/or AD&D insurance are eligible through the end of the calendar year during which the child turns age 23 with no restrictions such as student enrollment or IRS dependency.

It is the enrollee's responsibility to cancel coverage when dependent children no longer qualify in order to stop premium deductions.

Children who become incapacitated before the age limit may be eligible to continue coverage after the age limit if (1) the child is mentally and/or physically incapable of earning a living, (2) Prudential has received proof of incapacity within 31 days, AND (3) the child otherwise meets the definition of a Qualified Dependent. If the child becomes incapacitated after the age limit, they will not be able to continue coverage.

Learn more at hr.msu.edu/benefits/documents/EligibleDependents.pdf.

AD&D Insurance

Provider Contact Information

If you have questions about your AD&D insurance options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **Prudential**
877-232-3555
prudential.com

More Information

Visit hr.msu.edu/benefits/life-insurance/ to learn more and read the Prudential brochure.

Accidental Death and Dismemberment (AD&D) insurance through Prudential provides various amounts of coverage for accidental death, dismemberment, or loss of sight whether in the course of business or pleasure. AD&D insurance is optional and paid directly by the employee via payroll deduction. Optional family coverage is also offered. This is available to regular full-time and part-time (50% or more) employees, your spouse/other eligible individual (OEI) and dependent children.

You can enroll in AD&D coverage at 1 to 10 times your annual salary. Benefit levels vary by type of insurance selected (employee-only or family) and the extent of the injury. Evidence of insurability is not required. Benefit amounts for spouse/OEI and/or children are based on a percentage of your benefit amount. Please see Child Dependent Age Criteria on **page 30**.

How Much Does Optional AD&D Insurance Cost?

Use the chart and formula below to find the cost of insurance for you, your spouse/OEI, and your children. Rates are also calculated in the EBS Portal as you go through Open Enrollment. Rates are subject to change.

AD&D Insurance Cost

Step One – determine the following:

- ▶ Your salary.
- ▶ Your rate (see Chart A).
- ▶ Your benefit level. Choose from 1 – 10 times your salary, up to a maximum of \$1,500,000 for the employee, \$750,000 for a spouse/OEI, or \$100,000 per child.

Step Two – use the following formula and your answers from step one to calculate monthly cost:

$$\text{Salary} \times \text{Rate} \times \text{Benefit Level} \div 1,000 = \$ \quad /\text{month}$$

Example

- ▶ Salary = \$50,000
- ▶ Employee rate = \$0.015 (according to Chart A).
- ▶ Benefit level chosen = 5 x salary
 $\$50,000$ (salary) x $\$0.015$ (rate) x 5 (benefit level) $\div 1,000 = \$3.75/\text{month}$

Chart A. Employee Rates Per \$1,000 of Coverage

Coverage Type	Rate
Employee-only	\$0.015
Family	\$0.023

Flexible Spending Accounts

A flexible spending account (FSA) allows you to set aside pre-tax money from your paycheck to pay for eligible expenses, which saves you an average of 30% on necessary items and services.

We all spend money on medical expenses such as prescriptions, doctor visits, dental work, or over-the-counter items like bandages. Many of us also spend thousands each year on

child care. Using money from an FSA to pay for these common household items and services is a sound money-saving strategy.

MSU's FSA provider is HealthEquity and they offer eligible employees two FSA options: Health Care or Dependent Care. You may enroll in one or both options.

Prior to enrolling in an FSA, please thoroughly review the information on these pages. The

IRS requires any unused funds at the end of the grace period be forfeited, so it's important to understand the difference between the two plan options and plan your expenses for the year accordingly.

Please note: Due to IRS regulations, eligible employees are unable to enroll in a Health Care FSA if they enroll in the Health Savings Account offered with the Consumer Driven Health Plan.

KNOW THE DIFFERENCE



Health Care FSA

Use money from your Health Care FSA on eligible medical expenses for you and your dependents.

Eligible Expense Examples

- ▶ Medical or dental deductibles and co-pays
- ▶ Eyeglasses or contacts
- ▶ Hearing aids
- ▶ Pain relievers
- ▶ And much more!

Contribution Maximums

An individual may contribute up to \$3,050. If both you and your spouse/OEI have a Health Care FSA, you each may contribute up to \$3,050.



Dependent Care FSA

Use money from your Dependent Care FSA on eligible child and dependent care expenses. **This does NOT include dependent health care expenses.**

Eligible Expense Examples

- ▶ Child or adult daycare
- ▶ Preschool
- ▶ Summer day camp
- ▶ Before/after school programs

Contribution Maximums

A household may contribute up to \$5,000. If you and your spouse/OEI both have a Dependent Care FSA, your combined household contributions cannot total more than \$5,000 at MSU or through another employer.

Provider Contact Information

If you have questions about your flexible spending account options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **HealthEquity**
877-924-3967
participant.wageworks.com

Download the App:

HealthEquity offers an app for submitting receipts and reimbursements. You'll love the convenience of being able to snap a picture of your receipt each time you use your card to make it easy to verify card transactions later. Download the app by searching for "EZ Receipts."

More Information

Visit hr.msu.edu/benefits/flexible-spending-accounts to learn more and find tools to help you plan your yearly expenses.

How FSAs Work

You will confirm your contribution amount for the 2025 plan year when you enroll. Your contributions will be deducted from your paycheck and will not be taxed. Maximum contribution amounts can be found on the previous page.

Carefully estimate the eligible expenses you are likely to incur in 2025. The IRS mandates any unused funds must be forfeited, so it's important you plan ahead to match your FSA withholdings to the amount you are likely to spend. Please review important deadlines for using your funds and submitting claims:

2024 Plan Year Deadlines

Use Funds	March 15, 2025
Submit Claims	April 30, 2025

2025 Plan Year Deadlines

Use Funds	March 15, 2026
Submit Claims	April 30, 2026

When you pay for an eligible expense, you will fill out a reimbursement request. You'll submit receipts for the expense with the request. You will then be reimbursed for those expenses with the tax-free dollars from your account(s). For some expenses, like prescriptions and office visit co-pays, you can pay directly with your Health Care FSA debit card.

Health Care FSA Tips

Please keep all of your receipts for eligible expenses. IRS rules require FSA administrators to substantiate the eligibility of all

items and services, including those transactions using Health Care FSA debit cards. Some types of expenses, like doctor visits or prescription drug co-pays, can be automatically substantiated because co-pays are predictable amounts from medical providers.

HealthEquity may ask you to send in supporting documentation for a card transaction. Acceptable documentation contains the following five pieces of information:

- ▶ Date of Service
- ▶ Description of Service (such as co-pay)
- ▶ Patient Name
- ▶ Provider's Name
- ▶ Amount of Transaction

An Explanation of Benefits contains all five pieces of information and is available from your insurance administrator if you used insurance for your card transaction.

Due to IRS regulations, Health Care FSAs are not compatible with Health Savings Accounts (HSA). You may not participate in a Health Care FSA if you enroll in the HSA offered with the Consumer Driven Health Plan. Also, if your spouse's health plan has an HSA and you enroll in a Health Care FSA, you may have IRS compatibility issues. Please review the FSA FAQs on the HR website to learn about more IRS regulations.

You may want to visit the FSA Store at FSASStore.com to buy your eligible expenses online – everything on the website is a guaranteed health care FSA eligible expense.

Voluntary Benefits

You have the opportunity to enroll in the following voluntary benefits. Please note there is no university financial contribution toward these benefits. You pay the premium for any benefits you select and those payments are collected via payroll deduction. You may only enroll in, change, or cancel vision, legal, and critical illness insurance in October; pet, auto, and home insurance can be changed at any time. The voluntary benefits available include:

Enroll in, change, or cancel these benefits between October 1–31!



Vision



Critical Illness



Legal



Pet



Auto



Home

Take Note of Enrollment Periods

Vision, critical illness, and legal insurance have an annual Open Enrollment period of October 1–31 with coverage effective January 1. **This means you can only enroll in, change, or cancel these voluntary benefits in October each year** and once you enroll, you cannot change or cancel until the next annual Open Enrollment period (unless you have a qualifying life event). Your enrollment in vision, critical illness, and legal insurance will continue automatically each year unless you cancel.

Auto, home, and pet insurance allow you to enroll in, change, or cancel at anytime.

How to Enroll

Voluntary benefits are administered by MSU Benefits Plus. Please visit

[MSUBenefitsPlus.com](https://www.msu.edu/benefitsplus) to learn more about available programs and enroll online. Signing up for an account does not obligate you to enroll in any benefits; it just gives you access to learn about and enroll in the various programs.

First Time Users: Click the link to create an account. Enter your MSU email and pick a password to get started. You will need your MSU ZPID number (use a capital “Z”), which is located on your MSU Spartan ID Card or in the EBS Portal.

Existing Users: Enter your email and password and then click Log In.

Current Participation and Deduction History

After you log in to the MSU Benefits Plus website, click on Benefits and then Enrollments to view a summary of your enrollment elections. Click on Deductions

to view an itemized list of your voluntary benefit deductions.

Child Dependent Age Criteria

Dependent children are eligible through the end of the calendar year during which the child turns age 23, with no restrictions such as student enrollment or IRS dependency.

It is your responsibility to cancel coverage when dependent children no longer qualify in order to stop premium deductions.

Provider Contact Information

If you have questions about your voluntary benefit options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- **MSU Benefits Plus**
888-758-7575
msubenefitsplus.com

Voluntary Benefits Overview

MSU Benefits Plus is the administrator for the following voluntary benefits. Please visit the MSU Benefits Plus website at **MSUBenefitsPlus.com** to view plan summaries with basic information about coverage and premiums. All payments are collected via payroll deduction. Please contact MSU Benefits Plus directly with any questions.

Vision Insurance

Vision Insurance can help with the cost of glasses and contact lenses for you and your family. VSP is the benefit provider and they offer two plan options: the standard coverage plan or a premium coverage plan with an additional enhanced eyewear option of your choice.

Legal Insurance

ARAG is the benefit provider for legal insurance. They make it affordable to get the legal help you need. Network attorney fees are 100% paid-in-full for most covered matters. Some legal situations you plan for, like creating a will, and others are more unexpected, like fighting a traffic ticket. Choose between two plans for coverage that best fit the needs of you and your family. UltimateAdvisor® covers most common legal issues. UltimateAdvisor Plus™ includes more robust coverage plus additional services, such as family law, care giving support, and comprehensive ID theft coverage with restoration and credit monitoring.

ARAG excludes most pre-existing legal issues and business-related matters. A pre-existing condition, which ARAG has defined as any legal matter which is initiated prior to the effective date of coverage, will be considered excluded and no benefits will apply.

Critical Illness Insurance

MetLife is the benefit provider for critical illness insurance, which gives you extra cash in the event you or covered family members experience a covered illness. This money can be used to offset unexpected medical expenses or for any other use you wish. Simplified plan options are offered through MetLife with no evidence of insurability requirement.

Pet Insurance

Nationwide is the benefit provider for pet insurance, which can reimburse you for eligible vet bills related to covered conditions for dogs, cats, avian, and exotic pets. Nationwide is the benefit provider and they offer two levels of coverage. Rates are based on the plan you select, age, location, and breed of the pet.

Auto and Home Insurance

Auto and/or home insurance is available from either Farmers Insurance or Liberty Mutual. You may apply for auto or home insurance at anytime throughout the year and the coverage period depends on when your policy is issued.

Teladoc Health Telemedicine

Teladoc Health is a telemedicine service that offers 24/7 access to a health care professional by phone, web, or mobile app. Talk to a doctor from anywhere in the U.S. Teladoc Health is available to MSU employees and their dependents who are enrolled in an MSU health plan.

Use Teladoc Health to get help for a range of conditions including a cold/flu, bronchitis, allergies, pink eye, dermatology, and more. Eligible employees and their dependents who are over the age of 18 can also receive medical care for mental health (depression, anxiety, grief counseling, addiction, etc.)

How Does it Work?

When you need medical advice, you can receive convenient, quality care from a licensed health care professional in three easy steps:

- ▶ **Request:** Ask for a visit with a doctor 24 hours a day, 365 days a year by web, phone, or mobile app.
- ▶ **Visit:** Talk to the doctor. Take as much time as you need to explain your medical situation – there's no limit.
- ▶ **Resolve:** If medically necessary, a prescription will be sent to the pharmacy of your choice anywhere in the U.S.

There is no co-pay associated with accessing this service at this time except for employees and their dependents enrolled in the CDHP with HSA plan, who pay the full charge until their annual deductible is met due to IRS regulations.

Set-Up Your Teladoc Health Account

We encourage you to set up your Teladoc Health account now so it's ready to use when you need it. Visit teladochealth.com and click Register Now at the top of the page to set up your account. You can then request a consult with an available doctor.

Provider Contact Information

If you have questions about your Teladoc Health options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **Teladoc Health**
800-835-2362
teladochealth.com

Teladoc Medical Experts

Provider Contact Information

If you have questions about your Teladoc Medical Experts options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **Teladoc Medical Experts**
800-835-2362
[teladochealth.com/
expert-care/specialty-
wellness/medical-experts](https://teladochealth.com/expert-care/specialty-wellness/medical-experts)

Teladoc Medical Experts give expert second opinions and provide answers to your medical questions. If you're facing a serious diagnosis, Teladoc Medical Experts can help you determine the best course of action. Some of the ways they can help include:

- ▶ Having an expert conduct an in-depth review of your medical case.
- ▶ Getting expert advice about medical treatment.
- ▶ Exploring your treatment options before making a decision.
- ▶ Finding a specialist near you.

Teladoc Medical Experts is completely confidential and provides vital information and options you might otherwise miss.

There are no out-of-pocket costs to you for using Teladoc Medical Experts. However, your medical providers may charge you to copy and forward your medical records to Teladoc Medical Experts. You are responsible for paying those charges.

Other Support Options

Teladoc Medical Experts also offers Treatment Decision Support, Medical Records eSummary and the Mental Health Navigator.

- ▶ **Treatment Decision Support:** This service gives you access to coaching and interactive, online educational tools that offer in-depth and easy-to-follow information about your specific condition. Use these tools to help you make more educated, confident decisions about your health.
- ▶ **Medical Records eSummary:** This service allows Teladoc Medical Experts, with your permission, to collect and organize your medical records for you and provide them on a USB drive. You will also receive a personal Health Alert Summary based on the records collected, giving you a total snapshot of your medical wellness.
- ▶ **Mental Health Navigator:** Feel like yourself again with Mental Health Navigator. If you feel like your condition isn't improving or your treatment isn't working, medical experts can help you get the support you need to feel better.

Livongo by Teladoc Health

Livongo by Teladoc Health helps you manage your diabetes by delivering tools and resources directly to your home – all completely free to you and/or your eligible dependents! MSU pays for this program on your behalf, so you can access unlimited supplies, smart meter, and coaching at no cost to you.

Livongo is available to all benefit-eligible employees and their dependents (age 19 or older) that are not enrolled in Medicare. You and/or your dependents must be diagnosed with type 1 or type 2 diabetes.

Benefits of the Program

After you sign up, you will have access to unlimited supplies, smart meter, and optional coaching. Learn more:

- ▶ **An advanced blood glucose meter:** The Livongo connected meter is super easy to use. It automatically uploads readings to your private account and gives instant insights.
- ▶ **Unlimited free strips and lancets:** You can get as many strips and lancets as you need with no hidden costs or co-pays. When your supplies are about to run out, Livongo ships you more.
- ▶ **Optional coaching anytime and anywhere:** Connect to a Livongo expert coach for optional, one-on-one support by phone, email, text or mobile app to help with questions about nutrition or lifestyle changes and live interventions triggered by acute alerts.

How to Sign Up

Visit welcome.livongo.com/MSU to learn more and click Join Now to sign up. You may enroll in Livongo at anytime throughout the year.

Provider Contact Information

If you have questions about Livongo, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- ▶ **Livongo**
800-945-4355
livongo.com

Retirement Programs

Provider Contact Information

If you have questions about your retirement benefit options, we encourage you to speak with the provider at the Benefits Fair on October 3 (see **page 10** for details). You may also contact them directly.

CONTACT PROVIDER:

- › **Fidelity**
800-343-0860
netbenefits.com/msu
- › **TIAA**
800-842-2252
tiaa.org/msu

We encourage you to take advantage of the retirement savings options available to you. The university offers Fidelity and TIAA as providers of administration, record keeping, and investment options for each of the MSU retirement plans. Both companies offer resources and tools to help participants plan their investment strategy.

The university's 403(b) Retirement Plan includes the MSU 403(b) Base Retirement Program and the MSU 403(b) Supplemental Retirement Program. These programs, as well as the MSU 457(b) Deferred Compensation Plan, are designed to help you invest more money today to help you have the income you need during your retirement.

Retirement plans are offered year round, and coverage can be added and modified outside of the Open Enrollment period. Learn more about the available MSU retirement plans and how to maximize your contributions on the HR website at hr.msu.edu/benefits/retirement/about-retirement-plans.html.

Thinking About Retiring Soon?

Find resources to help you transition smoothly into retirement at hr.msu.edu/benefits/retirement/prepare-to-retire.html.

Important Notices About Your Health Care Rights

MSU HR is pleased to provide you with this resource to help you learn about or re-familiarize yourself with various regulations intended to safeguard your health care rights. Included in this publication you will find health care notices regarding:

- A notice of privacy practices: how medical information about you can be used and disclosed and how you can access this information.
- Information about Medicaid and the Children's Health Insurance Program.
- Information about the Women's Health and Cancer Rights Act of 1998.

Women's Health and Cancer Rights Act of 1998

As required by the Women's Health and Cancer Rights Act of 1998 (effective October 21, 1998), MSU Health Plans provide the following coverage:

- All stages of reconstruction of the breast on which the mastectomy has been performed;
- Surgery and reconstruction of the other breast for symmetrical appearance; and
- Prosthesis and treatment of physical complications in all stages of mastectomy, including lymphedemas, in a manner determined in consultation with the attending physician and the patient. Such coverage may be subject to annual deductibles and coinsurance provisions as may be deemed appropriate and are consistent with those established for other benefits under the plan or coverage.

If you have any additional questions, please contact your health plan administrator.

Contact Information for MSU Health and Dental Plans

Please keep the below contact information for MSU Health Plans in a safe place so you can call on our plans at any time with questions:

- Humana: 800-273-2509
- Blue Cross Blue Shield: 888-288-1726
- Delta Dental: 800-524-0149
- Aetna Dental Maintenance Organization (DMO): 877-238-6200
- Health Savings Account (administered by HealthEquity): 877-219-4506

As always, contact MSU Human Resources for assistance at SolutionsCenter@hr.msu.edu, 517-353-4434 or 800-353-4434.

HIPAA: Notice of Privacy Practices Michigan State University Health Plans

EFFECTIVE DATE

This Notice is effective January 1, 2013.

PURPOSE

This notice describes how your medical information may be used and disclosed and how you can get access to this information. Please review it carefully.

The Michigan State University Health Plans (collectively referenced in this notice as the "Plan") are regulated by numerous federal

and state laws.

The Health Insurance Portability and Accountability Act (HIPAA) identifies protected health information (PHI) and requires that the Plan, with Michigan State University and the Plan administrator(s) and insurer(s) maintain a privacy policy and that it provides you with this notice of the Plan's legal duties and privacy practices. This notice provides information about the ways your medical information may be used and disclosed by the Plan and how you may access your health information.

PHI means individually identifiable health information that is created or received by the Plan that relates to your past, present or future physical or mental health or condition; the provision of health care to you; or the past, present or future payment for the provision of health care to you; and that identifies you or for which there is a reasonable basis to believe the information can be used to identify you. If state law provides privacy protections that are more stringent than those provided by federal law, the Plan will maintain your PHI in accordance with the more stringent state law standard.

In general, the Plan receives and maintains health information only as needed for claims or Plan administration. The primary source of your health information continues to be the healthcare provider (for example, your doctor, dentist or hospital) that created the records. Most health plans are administered by a third party administrator (TPA) or insurer, and Michigan State University, the Plan sponsor, does not have access to the PHI.

The Plan is required to operate in accordance with the terms of this notice. The Plan reserves the right to change the terms of this notice. If there is any material change to the uses or disclosures, your rights, or the Plan's legal duties or privacy practices, the notice will be revised and you'll receive a copy. The new provisions will apply to all PHI maintained by the Plan, including information that existed prior to revision.

Uses and Disclosures Permitted Without Your Authorization or Consent

The Plan is permitted to use or disclose PHI without your consent or authorization in order to carry out treatment, payment or healthcare operations. Information about treatment involves the care and services you receive from a healthcare provider. For example, the Plan may use information about the treatment of a medical condition by a doctor or hospital to make sure the Plan is well run, administered properly and does not waste money. Information about payment may involve activities to verify coverage, eligibility, or claims management. Information concerning healthcare operations may be used to project future healthcare costs or audit the accuracy of claims processing functions.

The Plan may also use your PHI to undertake underwriting, premium rating and other insurance activities related to changing TPA contracts or health benefits. However, federal law prohibits the Plan from using or disclosing PHI that is genetic information for

underwriting purposes which include eligibility determination, calculating premiums, the application of pre-existing conditions, exclusions and any other activities related to the creation, renewal, or replacement of a TPA contract or health benefit.

The Plan may disclose health information to the University if the information is needed to carry out administrative functions of the Plan. In certain cases, the Plan or TPA may disclose your PHI to specific employees of the University who assist in the administration of the Plan. Before your PHI can be used by or disclosed to these employees, the University must take certain steps to separate the work of these employees from the rest of the workforce so that the University cannot use your PHI for employment-related purposes or to administer other benefit plans. For example, a designated employee may have the need to contact a TPA to verify coverage status or to investigate a claim without your specific authorization.

The Plan may disclose information to the University that summarizes the claims experience of Plan participants as a group, but without identifying specific individuals, to get a new TPA contract, or to change the Plan. For example, if the University wants to consider adding or changing an organ transplant benefit, it may receive this summary health information to assess the cost of that benefit. The Plan may also use or disclose your PHI for any purpose required by law, such as responding to a court order, subpoena, warrant, summons, or similar process authorized under state or federal law; to identify or locate a suspect, fugitive, material witness, or similar person; to provide information about the victim of a crime if, under certain limited circumstances, the Plan is unable to obtain the person's agreement; to report a death we believe may be the result of criminal conduct; to report criminal conduct at the University; to coroners or medical examiners; in emergency circumstances to report a crime, the location of the crime or victims, or the identity, description, or location of the person who committed the crime; to authorized federal officials for intelligence, counterintelligence, and other national security authorized by law; and, to authorized federal officials so they may conduct special investigations or provide protection to the President, other authorized persons, or foreign heads of state.

The Plan may disclose medical information about you for public health activities. These activities generally include licensing and certification carried out by public health authorities; prevention or control of disease, injury, or disability; reports of births and deaths; reports of child abuse or neglect; notifications to people who may have been exposed to a disease or may be at risk for contracting or spreading a disease or condition; organ or tissue donation; and notifications to appropriate government authorities if we believe a patient has been the victim of abuse, neglect, or domestic violence. The Plan will make this disclosure when required by law, or if you agree to the disclosure or when authorized by

law and the disclosure is necessary to prevent serious harm.

Uses and disclosures other than those listed will be made only with your written authorization. Types of uses and disclosures requiring authorization include use or disclosure of psychotherapy notes (with limited exceptions to include certain treatment, payment or healthcare operations); use or disclosure for marketing purposes (with limited exceptions); and disclosure in exchange for remuneration on behalf of the recipient of your protected health information.

You should be aware that the Plan is not responsible for any further disclosures made by the party to whom you authorize the release of your PHI. If you provide the Plan with authorization to use or disclose your PHI, you may revoke that authorization, in writing, at any time. If you revoke your authorization, the Plan will no longer use or disclose your PHI for the reasons covered by your written authorization.

Your Rights

You have the following rights with respect to your protected health information:

Right to Inspect and Copy

You have the right to inspect and copy certain protected health information that may be used to make decisions about your health care benefits. To inspect and copy your protected health information, you must submit your request in writing to Michigan State University Human Resources. If you request a copy of the information, the Plan may charge a reasonable fee for the costs of copying, mailing, or other supplies associated with your request.

The Plan may deny your request to inspect and copy in certain very limited circumstances. If you are denied access to your medical information, you may request that the denial be reviewed by submitting a written request to Michigan State University Human Resources.

Right to Amend

If you feel that the protected health information the Plan has about you is incorrect or incomplete, you may ask it to amend the information. You may request an amendment for as long as the information is kept by or for the Plan.

To request an amendment, your request must be made in writing and submitted to Michigan State University Human Resources. In addition, you must provide a reason that supports your request.

The Plan may deny your request for an amendment if it is not in writing or does not include a reason to support the request. In addition, the plan may deny your request if you ask it to amend information that is not part of the medical information kept by or for the Plan; was not created by the Plan, unless the person or entity that created the information is no longer available to make the amendment; is not part of the information that you would be permitted to inspect and copy or is already accurate and complete.

If your request is denied, you have the right to file a statement of disagreement. Any future disclosures of the disputed information will include your statement.

Right to an Accounting of Disclosures

You have the right to request an "accounting" of certain disclosures of your protected health information. The accounting will not include (1) disclosures for purposes of treatment, payment, or health care operations; (2) disclosures made to you; (3) disclosures made pursuant to your authorization; (4) disclosures made to friends or family in your presence or because of an emergency; (5) disclosures for national security purposes; and (6) disclosures incidental to otherwise permissible disclosures.

To request this list or accounting of disclosures, you must submit your request in writing to Michigan State University Human Resources. Your request must state a time period of not longer than six years and may not include dates before April 14, 2003. Your request should indicate in what form you want the list (for example, paper or electronic). The first list you request within a 12-month period will be provided free of charge. For additional lists, the Plan may charge you for the costs of providing the list. You will be notified of the cost involved and you may choose to withdraw or modify your request at that time before any costs are incurred.

Right to Request Restrictions

You have the right to request a restriction or limitation on your protected health information that is used or disclosed for treatment, payment, or health care operations. You also have the right to request a limit on your protected health information that is disclosed to someone who is involved in your care or the payment for your care, such as a family member or friend. For example, you could ask that the Plan not use or disclose information about a surgery that you had.

Except as provided in the next paragraph, the Plan is not required to agree to your request. However, if it does agree to the request, it will honor the restriction until you revoke it or the Plan notifies you.

Effective February 17, 2010 (or such other date specified as the effective date under applicable law), the Plan will comply with any restriction request if: (1) except as otherwise required by law, the disclosure is to the health plan for purposes of carrying out payment or health care operations (and is not for purposes of carrying out treatment); and (2) the protected health information pertains solely to a health care item or service for which the health care provider involved has been paid out-of-pocket in full.

To request restrictions, you must make your request in writing to Michigan State University Human Resources. In your request, you must tell the Plan (1) what information you want to limit; (2) whether you want to limit the use, disclosure, or both; and (3) to whom you want the limits to apply—for example, disclosures to your spouse.

Right to Request Confidential Communica-

tions. You have the right to request that you receive communications about medical matters in a certain way or at a certain location. For example, you can ask that you are only contacted at work or by mail.

To request confidential communications, you must make your request in writing to Michigan State University Human Resources. You will not be asked the reason for your request. Your request must specify how or where you wish to be contacted. The Plan will accommodate all reasonable requests if you clearly provide information that the disclosure of all or part of your protected information could endanger you.

Right to be Notified of a Breach

You have the right to be notified in the event that the Plan (or a Business Associate) discover a breach of unsecured protected health information.

Right to Obtain a Paper Copy of This Notice

You have the right to a paper copy of this Notice of Privacy Practices at any time. Even if you have agreed to receive this notice electronically, you are still entitled to a paper copy.

Complaints

If you believe your privacy rights have been violated, you may file a complaint with the Plan or with the Secretary of the U.S. Department of Health and Human Services. Michigan State University Human Resources can provide you with the address upon request.

Plan Contact Information:

Contact Person: Director of Benefits

**Contact Office: Michigan State University
Address: 1407 South Harrison Road, Suite
110, East Lansing, MI 48823-5287**

Telephone: 517-353-4434

Fax: 517-432-3862

This contact information for the Plan may change from time to time. The most recent information will be included in the Plan's most recent benefit brochures and on the Michigan State University Human Resources website at hr.msu.edu/benefits.

Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)

If you or your children are eligible for Medicaid or CHIP and you're eligible for health coverage from your employer, your state may have a premium assistance program that can help pay for coverage, using funds from their Medicaid or CHIP programs. If you or your children aren't eligible for Medicaid or CHIP, you won't be eligible for these premium assistance programs but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, visit www.healthcare.gov.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, contact your State Medicaid or CHIP office to find out if premium assistance is available. If you or your dependents are NOT currently enrolled in Medic-

aid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, contact your State Medicaid or CHIP office or dial 1-877-KIDS NOW or www.insurekidsnow.gov to find out how to apply. If you qualify, ask your state if it has a program that might help you pay the premiums for an employer-sponsored plan.

If you or your dependents are eligible for premium assistance under Medicaid or CHIP, as well as eligible under your employer plan, your employer must allow you to enroll in your employer plan if you aren't already enrolled. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible

for premium assistance. If you have questions about enrolling in your employer plan, contact the Department of Labor at www.askebsa.dol.gov or call 1-866-444-EBSA (3272).

If you live in one of the following states, you may be eligible for assistance paying your employer health plan premiums. The following list of states is current as of January 31, 2024. Contact your State for more information on eligibility

Alabama - Medicaid Website: http://myalhipp.com/ ; Phone: 1-855-692-5447
Alaska - Medicaid The AK Health Insurance Premium Payment Program - Website: http://myakhipp.com/ ; Phone: 1-866-251-4861; Email: CustomerService@MyAKHIPP.com ; Medicaid Eligibility: https://health.alaska.gov/dpa/Pages/default.aspx
Arkansas - Medicaid Website: http://myarhipp.com/ ; Phone: 1-855-MyARHIPP (855-692-7447)
California - Medicaid Health Insurance Premium Payment (HIPP) Program: Website: http://dhcs.ca.gov/hipp/ ; Phone: 916-445-8322; Fax: 916-440-5676; Email: hipp@dhcs.ca.gov
Colorado - Health First Colorado (Colorado's Medicaid Program) & Child Health Plan Plus (CHP+) Health First Colorado Website: https://www.healthfirstcolorado.com/ ; Health First Colorado Member Contact Center: 1-800-221-3943/State Relay 711; CHP+: https://hcpf.colorado.gov/child-health-plan-plus CHP+ Customer Service: 1-800-359-1991/State Relay 711; Health Insurance Buy-In Program (HIBI): https://www.mycohibi.com/ ; HIBI Customer Service: 1-855-692-6442
Florida - Medicaid Website: https://www.flmedicaidtprecovery.com/flmedicaidtprecovery.com/hipp/index.html ; Phone: 1-877-357-3268
Georgia - Medicaid

GA HIPP Website: https://medicaid.georgia.gov/healthinsurance-premium-payment-program-hipp ; Phone: 678-564-1162, Press 1 GA CHIPRA Website: https://medicaid.georgia.gov/programs/third-partyliability/childrens-health-insurance-program-reauthorizationact-2009-chipra ; Phone: 678-564-1162, Press 2
Indiana - Medicaid Healthy Indiana Plan for low-income adults 19-64: Website: http://www.in.gov/fssa/hip/ ; Phone: 1-877-438-4479; All other Medicaid: Website: https://www.in.gov/medicaid/ ; Phone: 1-800-457-4584
Iowa - Medicaid and CHIP (Hawki) Medicaid Website: https://dhs.iowa.gov/ime/members ; Medicaid Phone: 1-800-338-8366 Hawki Website: http://dhs.iowa.gov/Hawki ; Hawki Phone: 1-800-257-8563; HIPP Website: https://dhs.iowa.gov/ime/members/medicaida-to-z/hipp ; HIPP Phone: 1-888-346-9562
Kansas - Medicaid Website: https://www.kancare.ks.gov/ ; Phone: 1-800-792-4884; HIPP Phone: 1-800-967-4660
Kentucky - Medicaid Kentucky Integrated Health Insurance Premium Payment Program (KI-HIPP) Website: https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx ; Phone: 1-855-459-6328; Email: KIHIPP.PROGRAM@ky.gov KCHIP Website: https://kynect.ky.gov/ ; Phone: 1-877-524-4718; Kentucky Medicaid Website: https://chfs.ky.gov/agencies/dms
Louisiana - Medicaid Website: www.medicaid.la.gov or www.lahipp.com ; Phone: 1-888-342-6207 (Medicaid hotline) or 1-855-618-5488 (LaHIPP)
Maine - Medicaid Enrollment Website: https://www.mymaineconnection.gov/benefits/s/?language=en_US ; Phone: 1-800-442-6003 TTY: Maine relay 711; Private Health Insurance Premium Webpage: https://www.maine.gov/dhhs/ofi/applications-forms ; Phone: 1-800-977-6740; TTY: Maine relay 711
Massachusetts - Medicaid and CHIP Website: https://www.mass.gov/masshealth/pa ; Phone: 1-800-862-4840; TTY: 711; Email: masspremassistance@accenture.com
Minnesota - Medicaid Website: https://mn.gov/dhs/people-we-serve/children-andfamilies/health-care/health-care-programs/programs-andservices/other-insurance.jsp ; Phone: 1-800-657-3739
Missouri - Medicaid Website: http://www.dss.mo.gov/mhd/participants/pages/hipp.htm ; Phone: 573-751-2005
Montana - Medicaid Website: http://dphhs.mt.gov/MontanaHealthcarePrograms/HIPP ; Phone: 1-800-694-3084; Email: HSHIPPProgram@mt.gov

Nebraska - Medicaid Website: http://www.ACCESSNebraska.ne.gov Phone: 1-855-632-7633; Lincoln: 402-473-7000; Omaha: 402-595-1178
Nevada - Medicaid Medicaid Website: http://dhcfp.nv.gov Medicaid Phone: 1-800-992-0900
New Hampshire - Medicaid Website: https://www.dhhs.nh.gov/programsservices/medicaid/health-insurance-premium-program ; Phone: 603-271-5218; Toll free number for the HIPP program: 1-800-852-3345, ext.5218
New Jersey - Medicaid and CHIP Medicaid Website: http://www.state.nj.us/humanservices/dmahs/clients/medicaid/ Medicaid Phone: 609-631-2392; CHIP Website: http://www.njfamilycare.org/index.html ; CHIP Phone: 1-800-701-0710
New York - Medicaid Website: https://www.health.ny.gov/health_care/medicaid/ ; Phone: 1-800-541-2831
North Carolina - Medicaid Website: https://medicaid.ncdhhs.gov/ Phone: 919-855-4100
North Dakota - Medicaid Website: https://www.hhs.nd.gov/healthcare Phone: 1-844-854-4825
Oklahoma - Medicaid and CHIP Website: http://www.insureoklahoma.org Phone: 1-888-365-3742
Oregon - Medicaid and CHIP Website: http://healthcare.oregon.gov/Pages/index.aspx ; Phone: 1-800-699-9075
Pennsylvania - Medicaid and CHIP Website: https://www.dhs.pa.gov/Services/Assistance/Pages/HIPPProgram.aspx ; Phone: 1-800-692-7462; CHIP Website: https://www.dhs.pa.gov/CHIP/Pages/CHIP.aspx (pa.gov) CHIP Phone: 1-800-986-KIDS (5437)
Rhode Island - Medicaid and CHIP Website: http://www.eohhs.ri.gov/ ; Phone: 1-855-697-4347, or 401-462-0311 (Direct Rlthe Share Line)
Sourth Carolina - Medicaid Website: https://www.scdhhs.gov Phone: 1-888-549-0820
South Dakota - Medicaid Website: http://dss.sd.gov ; Phone: 1-888-828-0059
Texas - Medicaid Website: https://www.hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program ; Phone: 1-800-440-0493
Utah - Medicaid and CHIP Medicaid Website: https://medicaid.utah.gov/ CHIP Website: http://health.utah.gov/chip Phone: 1-877-543-7669

Vermont - Medicaid
Website: https://dvha.vermont.gov/members/medicaid/hipp-program ; Phone: 1-800-250-8427
Virginia - Medicaid and CHIP
Website: https://coverva.dmas.virginia.gov/learn/premiumassistance/famis-select https://coverva.dmas.virginia.gov/learn/premiumassistance/health-insurance-premium-payment-hipp-programs ; Medicaid/CHIP Phone: 1-800-432-5924
Washington - Medicaid
Website: https://www.hca.wa.gov/ ; Phone: 1-800-562-3022
West Virginia - Medicaid and CHIP
Website: https://dhhr.wv.gov/bms/ ; http://mywvhipp.com/ Medicaid Phone: 304-558-1700 CHIP Toll-free phone: 1-855-MyWVHIPP (1-855-699-8447)
Wisconsin - Medicaid and CHIP
Website: https://www.dhs.wisconsin.gov/badgercareplus/p-10095.htm Phone: 1-800-362-3002
Wyoming - Medicaid
Website: https://health.wyo.gov/healthcarefin/medicaid/programs-andeligibility/ Phone: 1-800-251-1269

To see if any other states have added a premium assistance program since January 31, 2024, or for more information on special enrollment rights, contact either:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa
1-866-444-EBSA (3272)

U.S. Department of Health and Human Services
Centers for Medicare & Medicaid Services
www.cms.hhs.gov
1-877-267-2323, Menu Option 4, Ext. 61565

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995 (Pub. L. 104-13) (PRA), no persons are required to respond to a collection of information unless such collection displays a valid Office of Management and Budget (OMB) control number. The Department notes that a Federal agency cannot conduct or sponsor a collection of information unless it is approved by OMB under the PRA, and displays a currently valid OMB control number, and the public is not required to respond to a collection of information unless it displays a currently valid OMB control number. See 44 U.S.C. 3507. Also, notwithstanding any other provisions of law, no person


shall be subject to penalty for failing to comply with a collection of information if the collection of information does not display a currently valid OMB control number. See 44 U.S.C. 3512.

The public reporting burden for this collection of information is estimated to average approximately seven minutes per respondent.

Interested parties are encouraged to send comments regarding the burden estimate or any other aspect of this collection of information,

including suggestions for reducing this burden, to the U.S. Department of Labor, Employee Benefits Security Administration, Office of Policy and Research, Attention: PRA Clearance Officer, 200 Constitution Avenue, N.W., Room N-5718, Washington, DC 20210 or email ebsa.opr@dol.gov and reference the OMB Control Number 1210-0137. OMB Control Number 1210-0137 (expires 1/31/2026)



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