

Insurance Open Enrollment 16-17

August 1, 2016, through August 31, 2016



Insurance Open Enrollment (IOE) will be held this year starting Monday, August 1st, and ending Wednesday, August 31st, at 11:59 p.m. This is your annual opportunity to review plan summaries and current benefits, make changes to your coverage, and add or remove individuals from your insurance. New enrollments, rates, and changes will take effect on Sunday, October 9, 2016. MSPTA (T01) represented employees are excluded from all changes listed below.

As always, www.mi.gov/IOE is your comprehensive resource for research, reference materials, and information. It's always a good idea to make sure you are prepared for the coming year. Don't miss out!



Plan Design Improvements

This year, there are multiple benefit plans receiving improvements. State Health Plan PPO improvements include a new telemedicine benefit and hearing aid discount, as well as a new online smoking cessation platform (UAW from online smoking excluded cessation platform). Some **HMOs** currently offer telemedicine so for more details check your carrier's insurance plan summary.

The State Dental Plan has enhanced coverage with occlusal guards being covered 100% every five years (in-network). The plan previously only offered one guard per lifetime. The State Vision Plan has also been enhanced with photochromatic (transition) and progressive lenses now being covered at 100% (in-network after copay).



How to Enroll

Visit www.mi.gov/selfserv to enroll online through Self-Service or call the MI HR Service Center at 877-766-6447, Monday through Friday, from 8:00 a.m. to 5:00 p.m., to walk through the enrollment process with a MI HR representative!



New Dependent Life Options

Dependent life insurance is seeing some changes this year as well, with two new coverage levels.

In addition to the existing five coverage levels that will remain available, there are a new \$50,000 Spouse and \$15,000 Children option and a new \$15,000 Children-only option. Either of these two new coverage options can be selected during IOE.



OEAI Dependent Eligibility

Also new this year, employees in bargaining units represented by MCO and AFSCME may now add Other Eligible Adult Individuals (OEAI) and OEAI dependents to their health insurance plans, joining non-represented employees (NEREs) and employees in bargaining units represented by MSEA, UAW, and SEIU Local 517 (Judicial Branch excluded).

View the <u>OEAI Enrollment Affidavit</u> (PDF) for more information.