

Fall Extension Conference (FEC24)

Thursday, October 17, 2024
3:15 p.m. – 4:15 p.m.

Devos Place - Grand Rapids, MI



MSU Benefits Overview

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MSU Human Resources Benefits

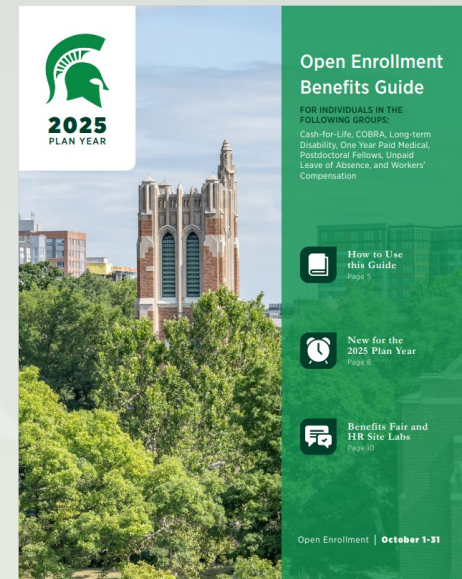


Open Enrollment (OE) Period – Key Points

- **OE is held annually from Oct. 1 – Oct. 31**
- OE is your opportunity to review existing coverage options and ensure you have the benefits that are best for you and your family for the new year
 - **Coverage is effective Jan. 1 – Dec. 31, 2025**
- OE is completed using the Enterprise Business System (EBS) Portal for medical, dental, life insurance, and flexible spending accounts (FSAs)
- Visit the MSU Benefits Plus website to enroll in voluntary benefits such as vision, legal, critical illness insurance, etc.



Open Enrollment Benefits Guides



2025 Plan Year: January 1 - December 31, 2025



Health Care Plan Options

- [Blue Care Network \(BCN\) HMO](#)
- [BlueCard Out-of-State PPO](#)
- [Community Blue PPO](#)
- [Consumer Driven Health Plan \(CDHP\) with Health Savings Account \(HSA\) PPO](#)

Your eligibility for each plan is based on your union affiliation (if any) and where you live (Michigan or out-of-state)

HMO – Health Maintenance Organization

PPO – Preferred Provider Organization



Prescription Coverage by CVS Caremark

- BCN, BlueCard Out-of-State and Community Blue PPO Plans

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

- Selecting brand name over generic or non-preferred over preferred can add significant costs.
- **CDHP PPO with HSA Plan**
 - For Non-Preventative Prescriptions
 - You pay 100% of the drug cost until the annual deductible is met.
 - Once the deductible is met, the plan covers 80% of the cost until the annual out-of-pocket maximum is reached then prescriptions are covered at 100%.
 - Certain preventative, generic, prescription drugs for chronic conditions (asthma, cholesterol, diabetes and anti-hypertensives) are 100% covered without deductible or co-insurance.



Dental Plan Options

- Preferred Provider Organization (PPO) Plan Options
 - Delta Dental Base Plan & Delta Dental Premium Plan
 - Coverage available in-network and out-of-network
 - No Primary Care Dentist (PCD) or referrals required
 - [Delta Dental Comparison Tool](#)
- Dental Maintenance Organization (DMO) Plan Options
 - Aetna Dental Base Plan* & Aetna Dental Premium Plan
 - All dental care must be rendered in-network and care to a specialist needs a referral
 - Available only in areas where there are participating dentists

We recommend you check with your dentist about which plans they accept before making your enrollment selection!

*Not available to Faculty / Academic Staff or Retirees



Life and AD&D Insurance Options

- Optional Employee-Paid Life Insurance
 - Available for employees, their spouse/other eligible individual (OEI) and dependent child(ren)
 - You do not need to be enrolled to add your spouse/OEI and dependent child(ren)
 - 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

- Optional Employee-Paid Accidental Death & Dismemberment (AD&D) coverage is available for employee only and family

Reminder - Review your beneficiary and, if needed, update



Flexible Spending Accounts (FSAs)

MSU offers two kinds of Flexible Spending Accounts (FSA):

- Health Care Spending Account (HCSA)
- Dependent Care Spending Account (DCSA)

What is an FSA?

- Employer owned spending account
- “Use it or lose it” rule applies
- You contribute pre-tax dollars to pay for qualified medical (or childcare) expenses

Annual MSU Contribution Limits for 2025:

- HCSA: \$3,050
- DCSA: \$5,000 (or \$2,500 each if married and filing separately)

Annual Enrollment Required!



Health Savings Account (HSA)

- Only available to employees enrolled in the CDHP PPO with HSA
 - Employee-owned medical savings account
 - No “use it or lose it” rule
 - You can use HSA funds for yourself and your eligible dependent(s)
- Who is eligible to have an HSA?
 - Must be enrolled in an HSA-qualifying High Deductible Health Plan (HDHP) and not enrolled in Medicare or another health plan
 - Spouse/OEI cannot be enrolled in a Health Care Flexible Spending Account (HCSA)
- Annual Contribution Limits (CL)

Employees 55+ may contribute an additional \$1,000 per year	2025 IRS Contribution Limit	2025 MSU HSA Contribution	2025 Calendar Year Max Employee Contribution
Employee Only	\$4,300 (increased by \$150)	Up to \$750	\$3,550
Two Person	\$8,550 (increased by \$250)	Up to \$750	\$11,350
Family			



Voluntary Benefits

Additional employee paid **Voluntary Benefits** available through **MSU Benefits Plus**:

- Vision Insurance – VSP
- Critical Illness Insurance – MetLife
- Legal Insurance – ARAG
- Home & Auto Insurance – Farmers Insurance or Liberty Mutual
- Pet Insurance – Nationwide
- Discounts on a wide variety of products and services!



To enroll and for more information, visit the [MSU Benefits Plus website](#).

MSU has a relationship with these vendors that allows you to enroll and pay for these benefits via payroll deduction.



Other Health Options and Information

- [Health Plan Waiver](#)
 - Opting out of all health coverage – you are required to take action and choose the “waiver” option when completing enrollment selections to receive the waiver payment.
 - Payment is made in February, the following year, and is considered taxable income.
- **Teladoc Services** - Available to MSU health plan enrolled employees and dependents
 - [Teladoc Telemedicine](#) - allows you to consult virtually with a doctor 24/7 via phone, computer or smartphone app
 - [Teladoc Medical Experts](#) - allows you to have a medical expert review your medical case file and consult with you on treatment options and assistance finding specialists
 - [Livongo by Teladoc Health](#) - a program to help people with diabetes that includes a free advanced glucose meter, unlimited free test strips and coaching from medical professionals.



Health Plan Affidavit

Deadline – October 31, 2024

- Required annually during OE (Oct. 1-31) and during a Qualifying Life Event (QLE) to confirm if an employee's spouse/other eligible individual (OEI) has access to affordable coverage through their employer
 - If the annual employee premium cost is \$1,500 or less, for single coverage, the spouse/OEI must enroll in their employer's health coverage
 - Does not apply to dual employed MSU couples and MSU retirees
- The affidavit is completed online in the EBS Portal
- **Failure to complete the Affidavit will result in cancellation of employee's spouse/OEI health benefits for the 2025 Plan Year (January 1 – December 31, 2025)**



Dependent Eligibility & Documentation

Adding a Dependent:

- The following must be submitted BEFORE your dependent(s) can be enrolled in coverage:
 - Complete an Add a Family Member or Dependent Form in the EBS Portal
 - Supply Documentation (birth certificate, marriage certificate, legal guardianship, etc.) to the HR Solutions Center
- Instructions are available online at www.hr.msu.edu/open-enrollment/add-dependent.html
- For Dependent eligibility, visit www.hr.msu.edu/benefits/documents/EligibleDependents.pdf



Retirement Plan Overview

MSU provides the following retirement accounts for benefits-eligible employees:

- **[403\(b\) Base Retirement Program](#) (Base or BRP)**
 - The employee contributes 5% each pay period of eligible pay and the university provides a 10% matching contribution each pay period (up to the Internal Revenue Service (IRS) limits).
 - The eligibility to enroll is immediately upon hire and the contributions are 100% vested. Most employees will begin participation as a voluntary participant, while some may be required to participate as a condition of employment (by being age 35 or older at the time of being hired). Please review the 403(b) Base Eligibility Chart for details on voluntary or mandatory participation.



Retirement Plan Overview

For those who would like to contribute more than 5% in the BRP, we have two additional accounts:

- **[403\(b\) Supplemental Retirement Program](#) (Supp or SRP)**
 - Employee contributions only and up to the IRS 403(b) limits (including the Voluntary Base amounts)
- **[457\(b\) Deferred Compensation Plan](#) (457 or DCP)**
 - Employee contributions only and up to a separate IRS 457(b) contribution limit
- Refer to **MSU Retirement Plans Enrollment Guide** for more information
 - Available online at hr.msu.edu/benefits/retirement/documents/Retirement_Enrollment_Guide.pdf



Retirement Investment Vendor Information




- netbenefits.com/msu
- Call 800-343-0860
- One-on-one meeting with a Fidelity workplace financial consultant
 - nb.fidelity.com/public/nb/msu/contactus/schedule-a-meeting
- tiaa.org/msu
- Call 800-842-2252
- One-on-one meeting with a TIAA investment professional
 - tiaa.org/public/support/contact-tiaa/consultations-seminars



A Tour of Benefits EBS Tiles (ebs.msu.edu)


My Benefits

MSU Benefits Plus
Auto, Home, etc.




New Window Opens


Current Benefits Participation
View/Print Benefits S...




Add Family Member or Dependent




Benefit/Retirement Enrollment & Changes







Click this tile to go to **VOLUNTARY** benefits enrollment



Click this tile to **VIEW** what benefits you have enrolled in



Click this tile **BEFORE** enrolling to add dependents



Click this tile to **ENROLL** in your Benefits



Enrolling – Things to Know

Before Enrolling in Benefits:

- [Activate your MSU NetID](#) (and know your password!)
- Set-Up [Multi-Factor Authentication](#)
- If [adding dependents](#), have scanned documents proving dependent status ready to upload (birth certificate, marriage certificate, legal guardianship, etc.)
- If adding an other eligible individual (OEI), an OEI form will need to be submitted to the HR Solutions Center via mail, drop-off, or sent electronically
 - Instructions can be found on the [OEI form](#)
 - OEI information is available online at hr.msu.edu/benefits/other-eligible-individual



Open Enrollment Action Items

- Review Open Enrollment Materials
 - What's New
 - Reminders
 - Do I Need to Do Anything? – Checklist
- Spouse / Other Eligible Individual (OEI) Affidavit
- Dependent Documentation
- Flexible Spending Account (FSA) Enrollment
- Child Life Insurance – Age 23
 - It is the enrollee's responsibility to cancel coverage when dependent children no longer qualify in order to stop premium deductions



2025 Benefits Open Enrollment Site Labs

MSU HR staff will be available during the following dates, times, and locations to answer questions about your benefit options and help you enroll.

Event	Location	Format	Date	Time
Benefits Fair	Breslin Center	In-Person	10/03/2024	12:00 p.m. – 7:00 p.m.
IPF Site Lab	IPF Building	In-Person	10/10/2024	2:00 p.m. – 5:00 p.m. 10:00 p.m. – 11:00 p.m.
Virtual Site Lab	Virtual	Virtual	10/16/2024	9:00 a.m. – 1:00 p.m.
CHM Resource Fair	Secchia Center Grand Rapids	In-Person	10/17/2024	11:00 a.m. – 1:00 p.m.
Site Lab	International Center	In-Person	10/22/2024	10:00 a.m. – 4:00 p.m.
SLE Site Lab	1855 Place	In-Person	10/23/2024	1:00 p.m. – 4:00 p.m.
Site Lab	HR Building	In-Person	10/31/2024	8:00 a.m. – 5:00 p.m.



Open Enrollment (OE) Resources

Resource	Resource Location
OE Website	https://hr.msu.edu/open-enrollment/
OE Instructions / How-To Video	https://hr.msu.edu/open-enrollment/instructions.html
OE Frequently Asked Questions (FAQs)	https://hr.msu.edu/open-enrollment/faq.html
OE Benefits Fair Information	https://hr.msu.edu/open-enrollment/benefits-fair.html
OE Site Lab Information	https://hr.msu.edu/open-enrollment/site-labs.html
Benefit Provider Resources	https://hr.msu.edu/open-enrollment/provider-resources.html



MSU Benefit Provider Contact Information

Please use the following information to contact MSU benefit providers directly with your questions.

Health		Dental	Voluntary	
BCN 800-662-6667 bcbsm.com	CDHP PPO 888-288-1726 bcbsm.com	Aetna Dental 877-238-6200 aetna.com	Health Equity FSA: 877-924-3967 participant.wageworks.com HSA: 877-219-4506 my.healthequity.com	Prudential 877-232-3555 prudential.com
BlueCard 888-288-1726 bcbsm.com	CVS Caremark 800-565-7105 caremark.com	Delta Dental 800-524-0149 deltadentalmi.com	Livongo 800-945-4355 welcome.livongo.com/MSU	Teladoc Health 800-835-2362 teladochealth.com
Community Blue 888-288-1726 bcbsm.com			MSU Benefits Plus 888-758-7575 msubenefitsplus.com	



MSU HR Solutions Center

- **By Email:** SolutionsCenter@hr.msu.edu
- **By Phone:** 517-353-4434 or 800-353-4434
 - Monday – Friday, 8:30 a.m. - 4:30 p.m.
- **On-site Services:**
 - 1407 S. Harrison Road, East Lansing, MI 48823
 - Monday – Friday, 8:00 a.m. - 5:00 p.m.
- Closed during the lunch hour from 1:00 p.m. - 2:00 p.m.

hr.msu.edu/benefits

