

THE POOL

Western Michigan
Health Insurance

LifeWays

2024 Open Enrollment

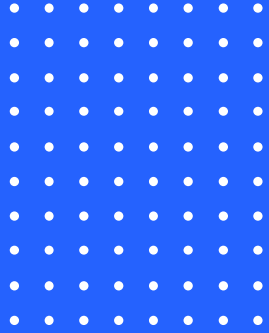
November 2023



Contents

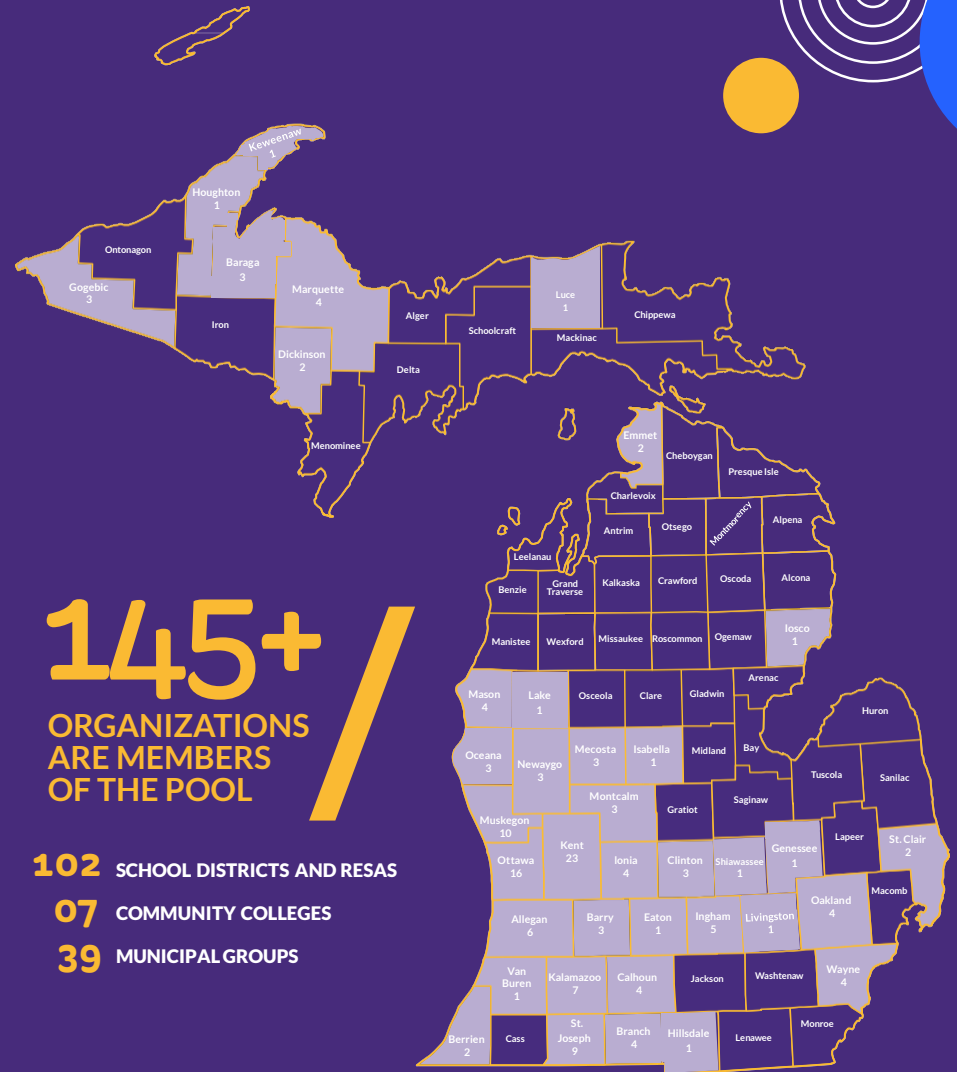


Open Enrollment Overview	1
Medical Plan Details	6
Tools and Resources	23



Thank you for being part of The Pool!

The Pool is made up of over a hundred member entities across Michigan, proud to be a part of our mission.



145+
ORGANIZATIONS
ARE MEMBERS
OF THE POOL

- 102** SCHOOL DISTRICTS AND RESAS
- 07** COMMUNITY COLLEGES
- 39** MUNICIPAL GROUPS



Open Enrollment

2024 Medical Open Enrollment

November 6th – November 20th

Enrollment is **ACTIVE** meaning you must select coverage even if renewing the same choices

Changes you can make

- Switch medical plans
- Enroll yourself or eligible dependents
- Waive coverage for yourself or dependents

Locked-in until **2025** unless you have a Qualifying Life Event

Such as...

- Loss of other Coverage
- Birth, Adoption, Marriage





Medical Plan Details

THE POOL

Western Michigan Health Insurance

Insurance terms to know:



Deductible

The amount you pay for health care services before your health insurance begins to pay. Plans with a higher deductible typically have a lower premium.

Copay

A flat dollar amount for services.

Coinsurance

A fixed percentage amount for services.

Ex: If your plan shows 90% for a service and that service costs \$100, your plan would pay \$90 and you would pay \$10.

Out of Pocket Maximum

The most you'll have to pay during a calendar year for health care services. This includes deductible, coinsurance and copays.

Preventive Care

This is your routine care intended to prevent illnesses. It is covered in full with no deductible, coinsurance, or copay.

Contribution

The amount employees pay out of their paycheck for the plan they select.

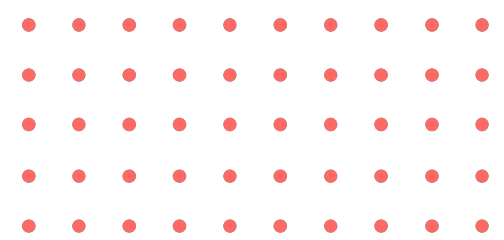
2024 Medical Plans

Blue Cross Blue Shield Plans through The Pool



	PPO Select 8	CB PPO Plan 4	HDHP ACA Plan
Deductible	\$250 / \$500	\$1,000 / \$2,000	\$3,000 / \$6,000
Coinsurance	100%	100%	80%
Out of Pocket Max	\$2,250 / \$4,500	\$3,000 / \$6,000	\$6,350 (\$6,550) / \$12,700
Emergency Room	\$50 copay	\$50 copay	80% after deductible
Office Visit	\$20 copay PCP, \$20 Specialist, 100% after deductible Urgent Care	\$20 copay PCP, \$20 Specialist, 100% after deductible Urgent Care	80% after deductible PCP, Specialist, Urgent Care
Physical, Speech, and Occupational Therapy	100% after deductible (limited to 60 visits)	100% after deductible (limited to 60 visits)	80% after deductible (limited to 30 visits)
Preventive Care	Covered at 100%	Covered at 100%	Covered at 100%
Chiropractic	Covered 100% (limited to 24 visits)	Covered 100% (limited to 24 visits)	80% after deductible (limited to 12 visits)
Drug Card	\$10 / \$40 2x Mail Order	\$10 / \$40 2x Mail Order	\$10 / \$40 / \$80 after deductible 2x Mail Order
Hearing Aids	Covered up to \$1,500 (single) and \$2,542 (Binaural) every 36 months		

How Coinsurance Works – ACA Plan



In Network, most covered major medical services go toward your deductible, then the plan coinsurance kicks in.

- Exception: Preventive care is covered at 100% with no deductible, coinsurance, or copay

After meeting your deductible, you will pay your coinsurance (20% of services), and the plan will pay the rest (80%), until reaching the out of pocket maximum.

If you paid enough to reach the out of pocket maximum (\$6,350 as a single or \$12,700 on a 2 person or family tier [\$6,550 individual]), the plan will pay 100% for covered services and you will no longer have cost sharing.

ACA Plan Large Claim Example

First claim submission of plan year:

In-Network outpatient surgery total cost after discounts = \$13,000



Reminder: Any preventive care and office visits are not subject to the deductible or coinsurance.

Two Ways to Save!

Save on taxes with an FSA or HSA



Flexible Spending Account (FSA)

Contribute up to \$3,050 per year (2023)

Full election available from day one

Funds can be used for any qualified healthcare expense (including dental and vision)

Must use most of the funds during the year

2023 Rollover \$610

Election "locked in" unless you have a qualifying event

Health Savings Account (HSA)

Contribute up to \$4,150 (single) or \$8,300 (family) per year

Available as deposited

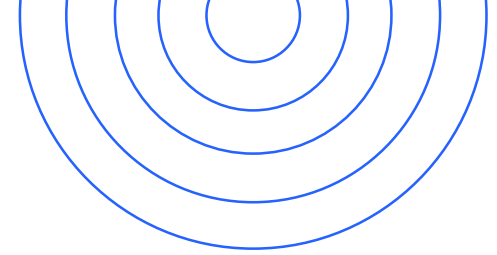
Funds can be used for any qualified healthcare expense (including dental and vision)

Funds stay in account until spent (even into retirement)

Election can be changed at any time

or

How the Health Savings Account (HSA) works:



1.

A bank account will be opened for your with HealthEquity, and a welcome packet with a debit card will be mailed to your home

- You will need to activate the HSA card if you want to use it

2.

The account works just like a standard checking account:

- The funds are owned and controlled by you
- The balance carries forward every year
- It is your account even if you leave LifeWays

3.

Fully tax free:

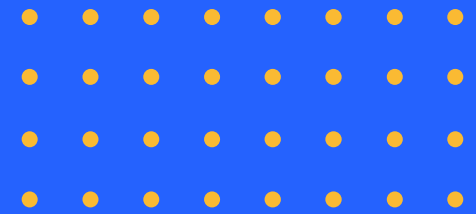
- Contributions are pre-tax
- Distributions to medical expenses are tax free
- Grows tax free
- After age 65-can be used on any expense without penalty

4.

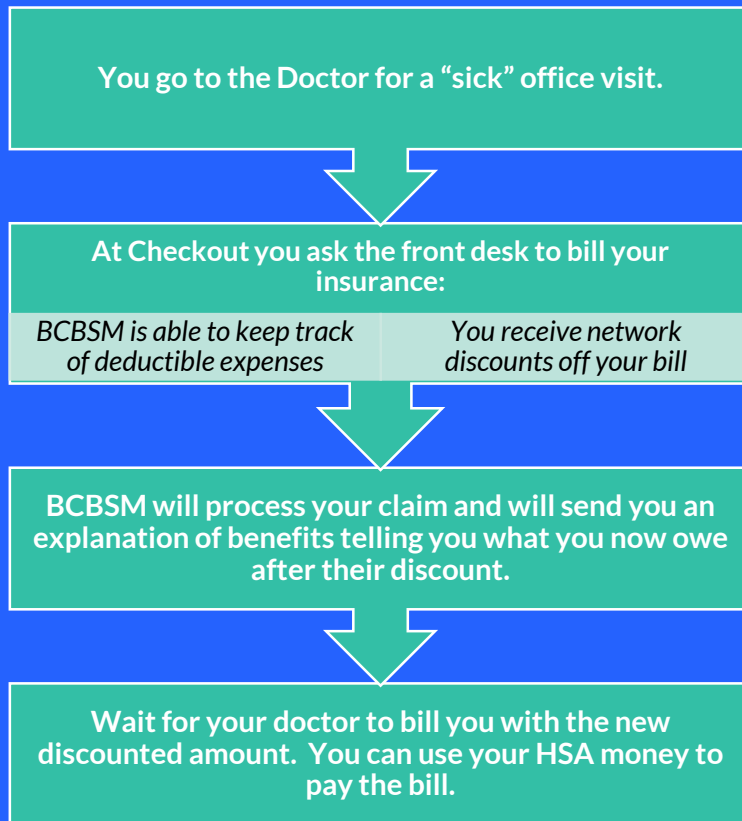
Roll over existing HSA or keep separate until you spend it down

- Investment options are available after minimum balance is achieved

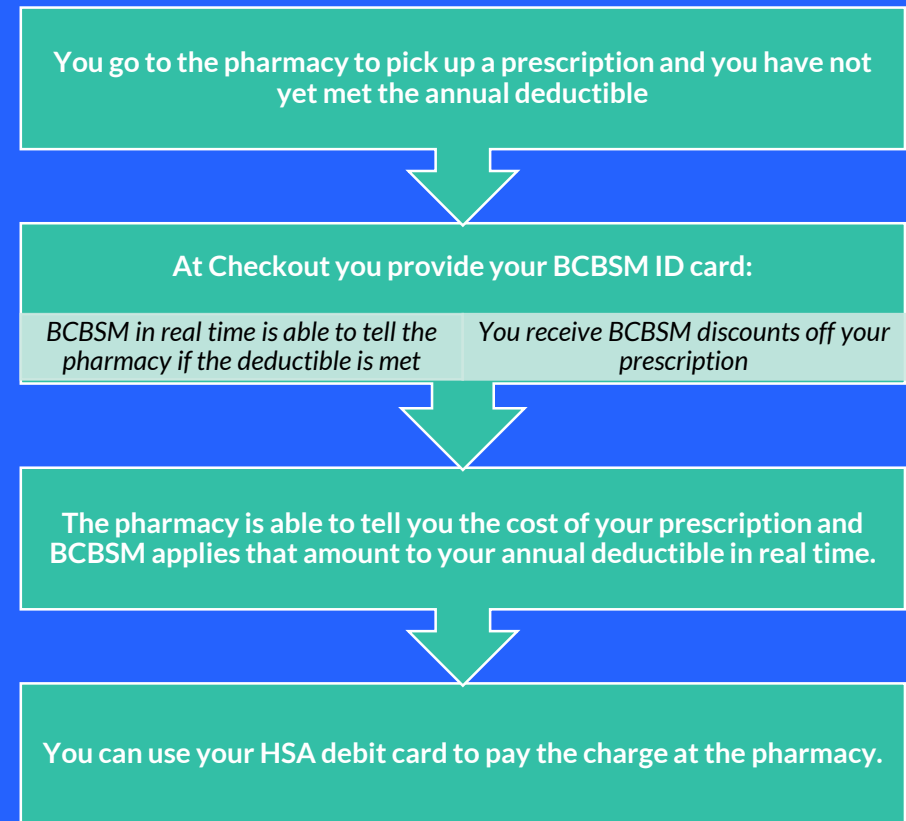
How Does the H.S.A. work with the Medical Plan?



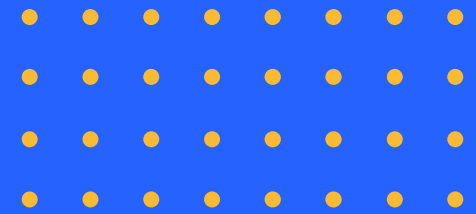
Medical Plan Example:



Prescription Drug Example:



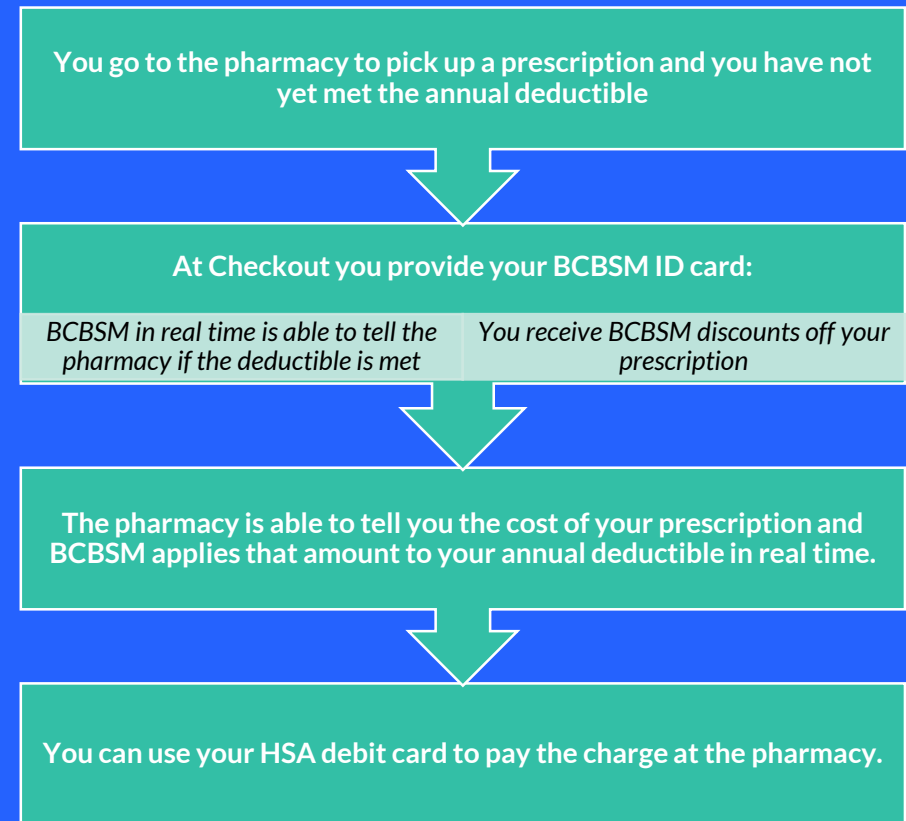
How Does the H.S.A. work with the Medical Plan?



Medical Plan Example:



Prescription Drug Example:



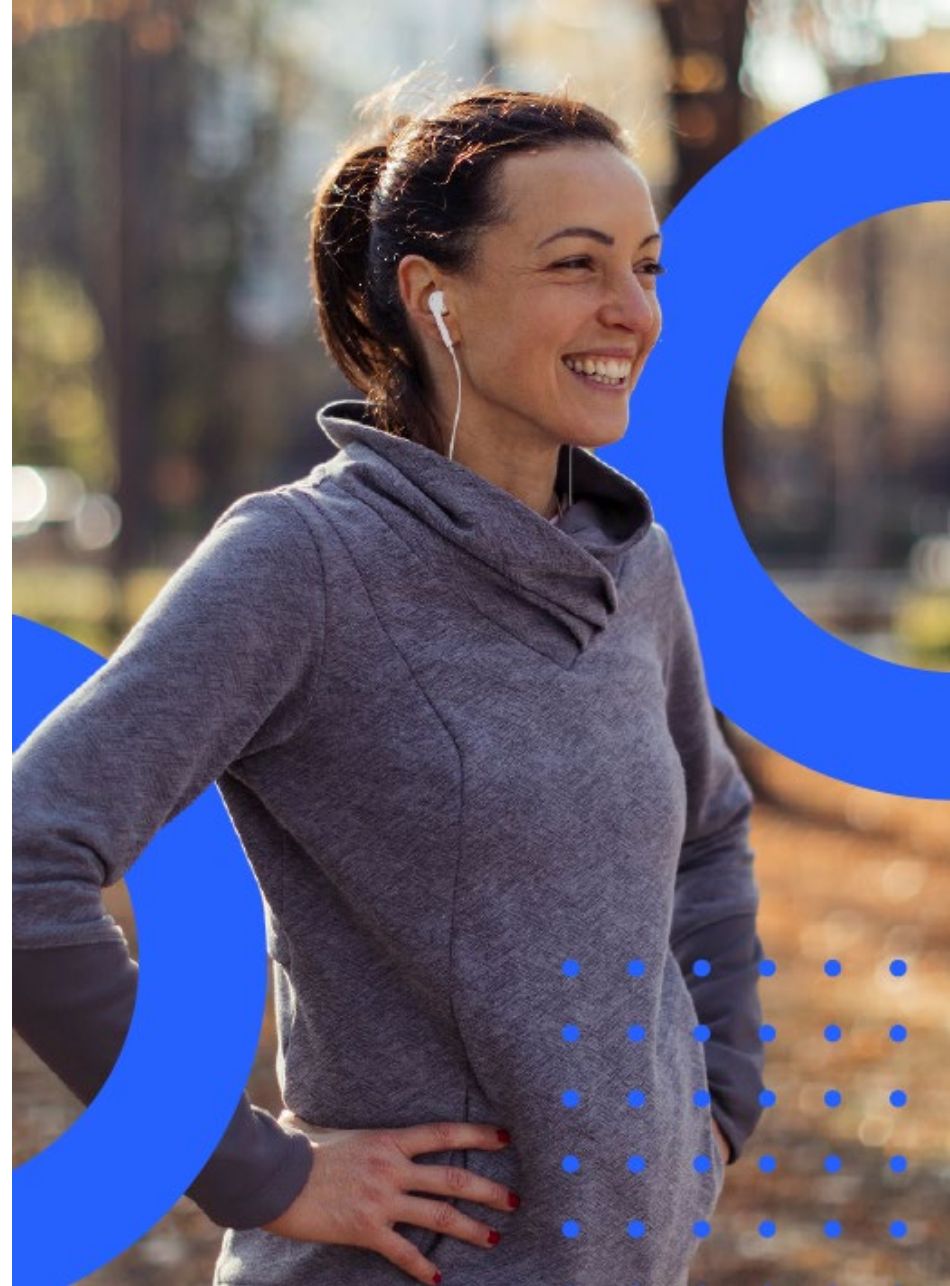
Important HSA Limitations:

The 2024 Annual Contribution Limits are:

- The total annual HSA contribution allowed by the IRS is **\$4,150**/single and **\$8,300**/family.
- If you are age 55 or older in 2023, you may contribute an additional **\$1,000**.

Note: Adult child(ren) must be qualified tax dependents to use HSA funds

*You cannot contribute to an HSA if **you** are covered under a non-High Deductible plan (Medicare, SSDI, Tricare, full medical FSA, spouse's employer plan)*



How a Flexible Spending Account (FSA) Works



FSA's can help you to save money on healthcare and/or dependent day care expenses.

Healthcare FSA Overview:

- Contributions are deducted from your paycheck before tax, giving you more disposable income
- Cannot enroll in a Healthcare FSA if enrolled in an HSA

Specialized Flexible Spending Accounts

Note: These FSA's can be paired with an HSA

- **Dependent Care FSA:** These funds can only be used to pay for qualified caregiving expenses.

Annual FSA Spending Limits 2023

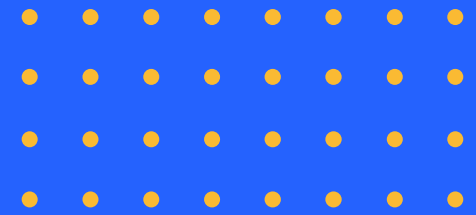
Healthcare : **\$3,050**

- **Healthcare Rollover \$610**

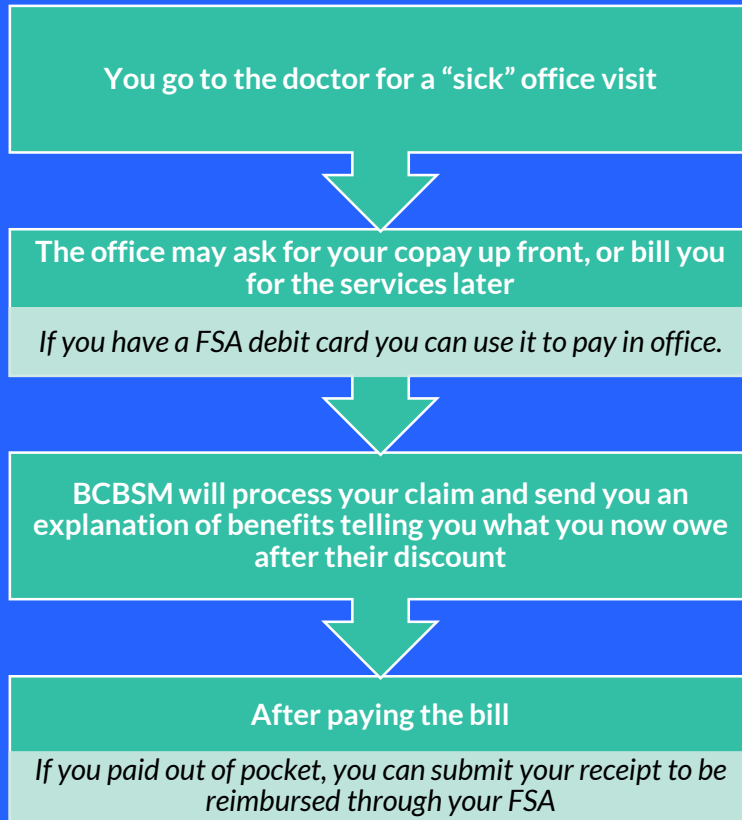
Dependent Care: **\$5,000**

- **Dependent Care Rollover is not allowed**

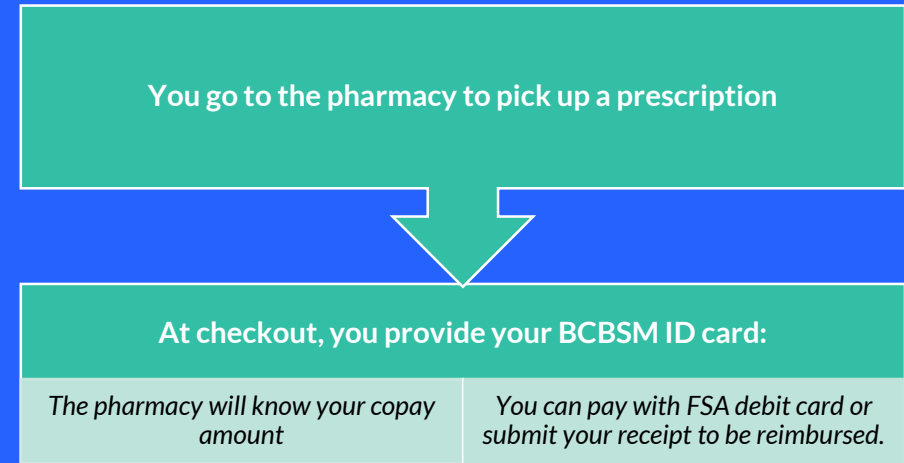
How does the FSA work with Traditional PPO Plans?



Medical Plan Example:



Prescription Drug Example:



Comparing Plan Options



The main difference between HDHP with HSA and a PPO is how and when you pay for your health care

HDHP with HSA

- Lower cost per pay period
- Higher deductible
- You pay all expenses until the deductible is met
- You can budget for out-of-pocket expenses by funding an HSA

VS.

Traditional PPO

- Higher cost per paycheck
- Lower deductible
- You can budget for out-of-pocket expenses by funding a flexible spending account (FSA)

Things to Ask Yourself

1.

Do you prefer to pay more for medical insurance out of your paycheck, but less when you need care?

A PPO may be right for you

2.

Do you prefer to pay less out of your paycheck, but more when you need care?

A HDHP may be right for you

3.

What planned medical services or prescriptions for you expect to need in the upcoming year?

4.

Are you able to budget for your deductible by setting aside pre-tax dollars from your paycheck in an HSA or FSA?



Pool Tools and Resources

Important Tools and Features



BCBSM Website

Create an account to search for doctors, order ID cards, view claims and access benefits. Check out the BCBSM App for these services on the go.



Telehealth and Nurseline

Get 24/7 help through the free nurse line or BCBSM online visits.



Cost Transparency

Shop for services and prescriptions on BCBSM's website or through tools like GoodRx.com

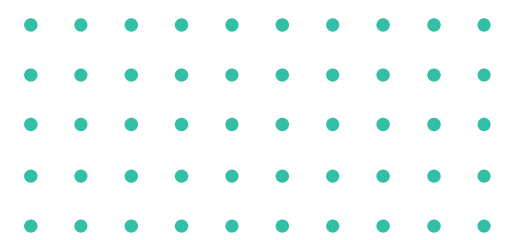


2nd Opinions

The Pool offers free online consultations with the world's top doctors through 2nd.MD for serious diagnoses, upcoming surgeries, chronic conditions, and more.

Your Blue Cross Member Account and Mobile App

Create an online account to access all of your health plan information and resources



Review coverage and plan information

View deductible, coinsurance, and out-of-pocket cost balances

View and share your virtual ID card using text or email

Go to bcbsm.com/register, download the BCBSM app, or text REGISTER to 222764



Blue Cross Online Visits

Things to know

Medical visits

See a doctor on demand or by appointment 24 hours a day, seven days a week

- Visits generally last about 10 minutes, but the doctor will spend as much time as needed

Behavioral health visits

Talk to a therapist and/or psychiatrist about life's challenges from the comfort of your home

- 45 minutes visits
- Medication management



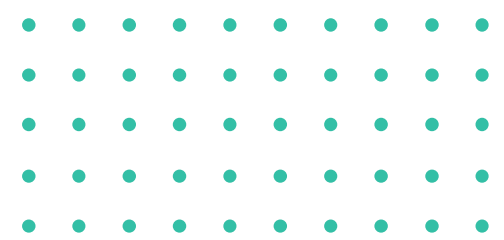
Ready to sign up?

Visit bcbsmonlinevisits.com or download the BCBSM Online Visits app



Blue Cross Member Discounts

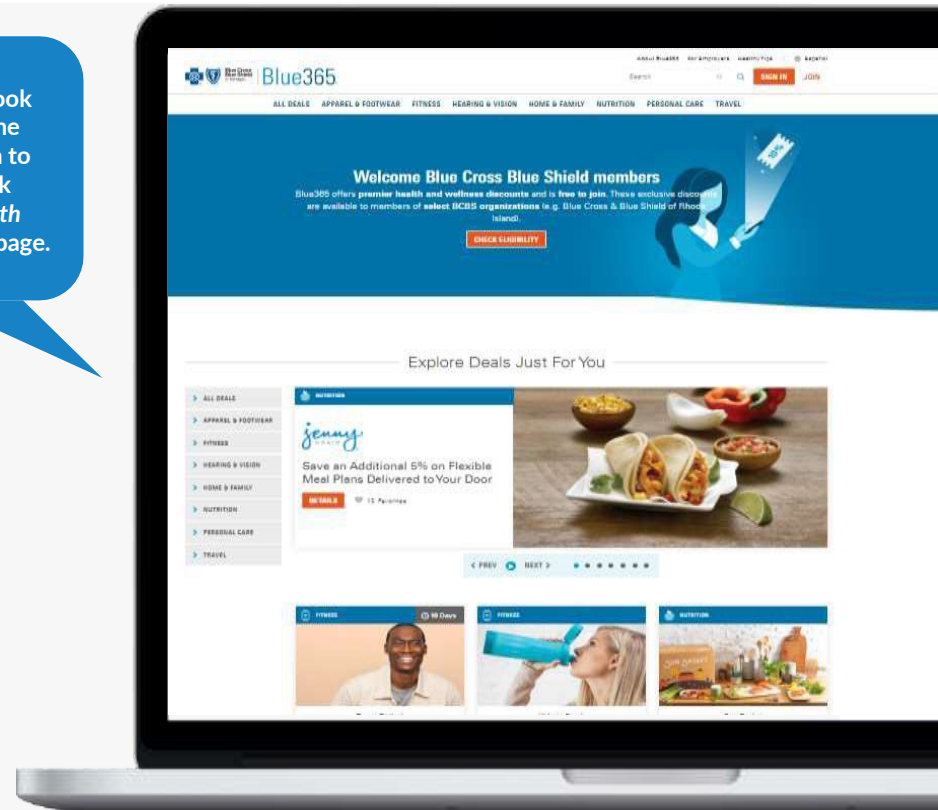
Take advantage of exclusive member discounts through Blue365



With Blue365® you get discounts on:

- Apparel & Footwear
- Fitness and Nutrition
- Hearing & Vision
- Travel
- and more!

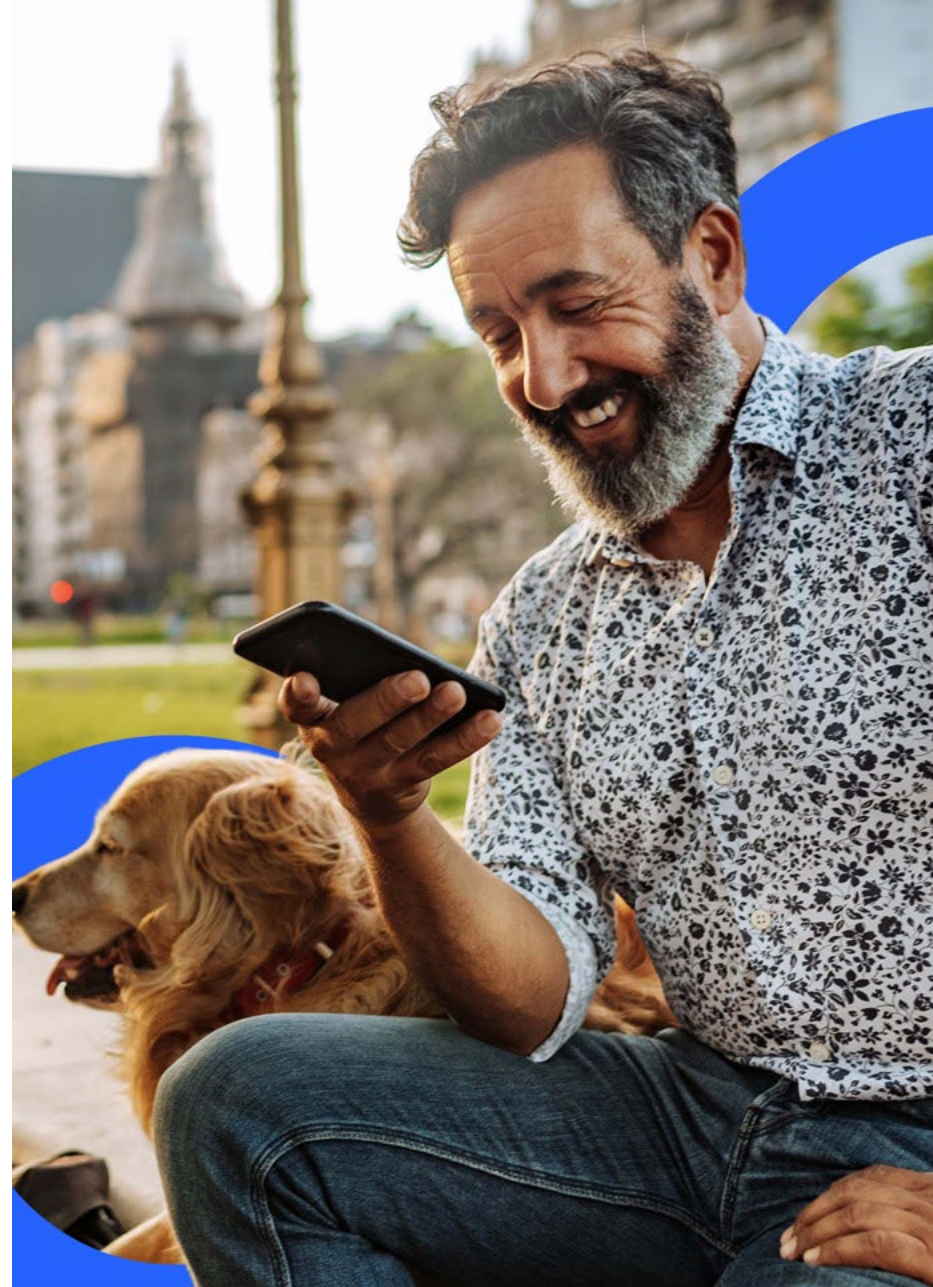
To access discounts, look under the menu in the Mobile App OR log in to bcbsm.com and click *Member Discounts with Blue365* on your home page.



BCBSM Customer Service

2023 YTD averages:

1. Telephone answer speed – 6 seconds
2. Initial call resolution rate – 97%
3. Inquiry timeliness, percent processed within seven business days – 96%
4. Abandoned call rate – 0.4%



Expert Opinions with 2nd.MD



2nd.MD offers virtual second opinions about your:

- disease, cancer, or condition
- surgery or procedure
- medications and treatment plan

all from the comfort of your home!

WHO IS ELIGIBLE?

2nd.MD is confidential, fast, and FREE for you and your covered dependents enrolled in The Pool's medical plans.

GET STARTED TODAY

visit the website

www.2nd.MD/wmhip

call at

1.866.841.2575

download the



Diabetes Support and Prevention



Diabetes Reversal

If you or a family member have been diagnosed with Type 2 Diabetes, Virta helps you lower blood glucose levels, lose weight, and reduce your need for medication by making meaningful changes to your diet.



Diabetes Management

Receive a smart glucose meter, unlimited strips and lancets, and have access to expert coaches who provide advice on diet, lifestyle, and more.








Diabetes Prevention

Build sustainable habits to improve your health and lose weight with access to interactive, digital lifestyle programs; professional health coaches; and more. You and/or family members are eligible if at risk for Type 2 Diabetes.

Virta

Learn how to change your diet so your body burns fat for energy, lowering your blood sugar and need for diabetes medication

What does the treatment include?

-  Unlimited 1:1 health coaching
-  Free diabetes testing supplies like meters and strips, delivered right to your door
-  Doctor-driven support
-  Smartphone app for tracking ketones, glucose, and weight
-  On-demand resources like recipes, grocery lists, meal plans and more



“After 3 days on Virta I was able to stop taking Metformin because my blood glucose numbers were so low!”
– Pool member

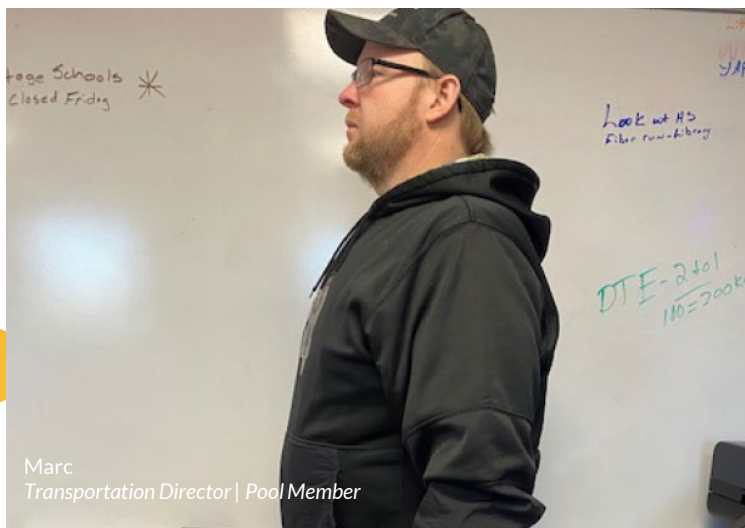
Ready to learn more?

Visit virtahealth.com/join/thepoolmi or scan this code with your smart phone:



Virta – Member Testimonial

Marc, Transportation Director for Schoolcraft Community Schools lived with type 2 diabetes and thought medication was the only answer. After joining Virta, his life completely changed in just a few months.



Results after 10 months on Virta

- ✓ **Weight Loss:** Lost over 50 pounds
- ✓ **Lifestyle:** Boosted his energy and ambition
- ✓ **Blood Sugar:** Learned how to control blood sugar through nutrition

“I am just astounded with the results. Having a father who is diabetic is my motivation to help myself for a longer, healthier life.”

Learn more at
virtahealth.com/join/thepoolmi

Ready to enroll?

Scan this code with your smart phone:



Livongo/Teladoc Health

Livongo helps make living with diabetes easier

Sign up and receive:

- ✓ An advanced blood glucose meter (\$200 value)
- ✓ Unlimited strips and lancets, right to your door
- ✓ 24/7 real-time support for out-of-range readings
- ✓ Personalized tips, action plans, and coaching



Livongo coaches hold a variety of nationally recognized credentials and certifications to support members – ranging from dietitians and RNs to behavioral and exercise psychologists.



Get started:
Text “GO WMHIP” to 85240 to learn more and join, visit Join.Livongo.com/WMHIP/ register or call 800-945-4355 and use registration code **WHMIP**

Omada

Whatever 'healthy' means to you, Omada helps you get there

What you get with Omada:

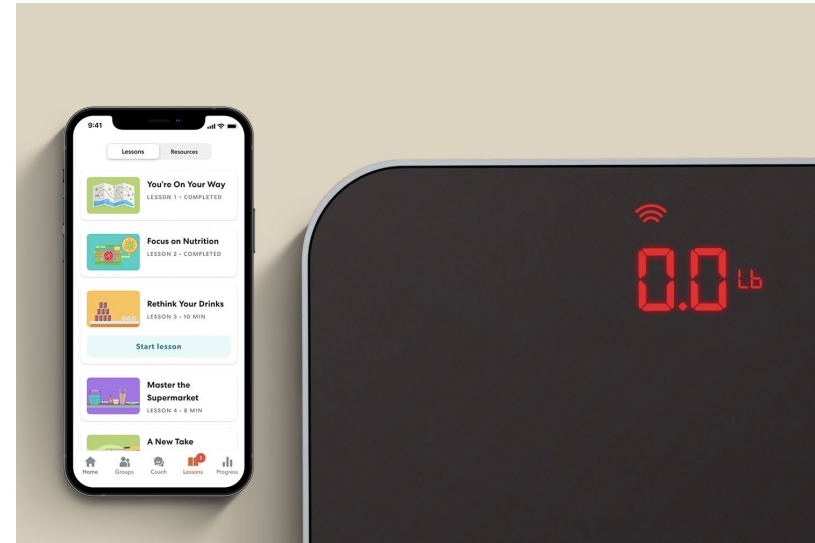
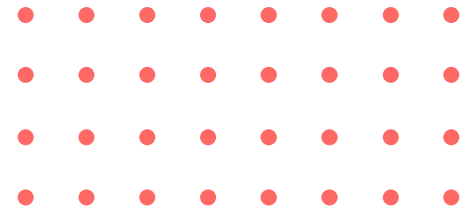
- ✓ A plan built around you
- ✓ Dedicated health coach and care team
- ✓ All the smart health devices you need

Do what works for you

We'll help you figure out the healthy habits and routines that work for you—motivation included.

24/7 access to support

From weekly lessons to online community, get all the tools you need to face any challenge head-on.



See if you're eligible:

Visit omadahealth.com/wmhip or scan this code with your smart phone:



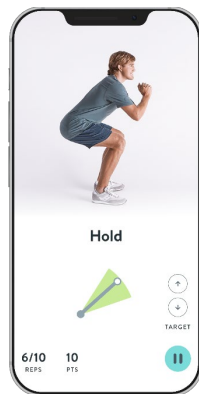
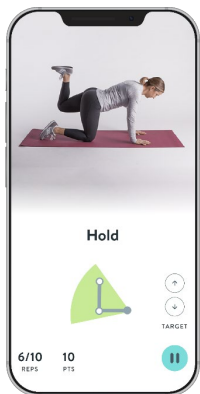
Hinge Health

Conquer back and joint pain from the comfort of your home

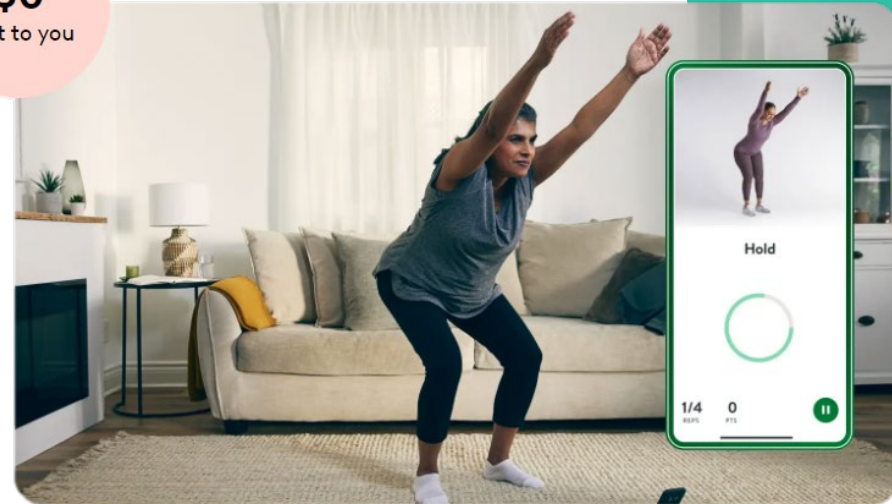
Hinge is a virtual exercise therapy program tailored to you and can help with back, knee, hip, neck, and shoulder pain.

Sign up and receive help with:

- Joint pain or limited movement
- Recovering from a past injury
- Reducing stiffness in achy joints



\$0
cost to you



Ready to enroll?

Scan this code with your smart phone or visit hingehealth.com/thepool to learn more and sign up today



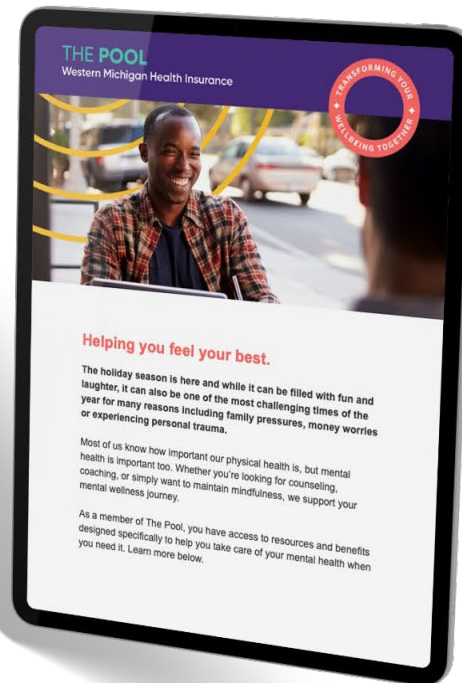
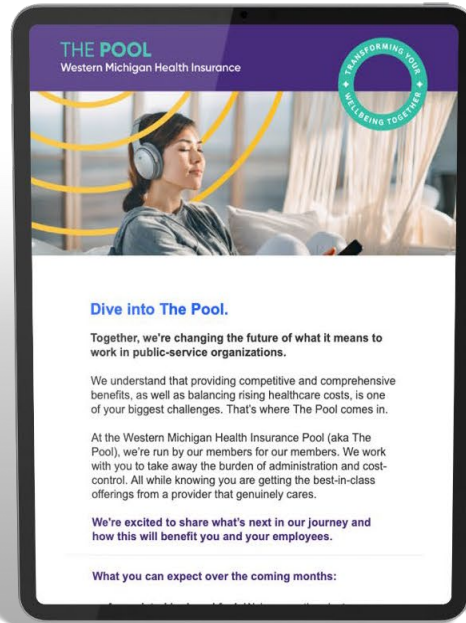
THE POOL

Western Michigan Health Insurance

LifeWays Open Enrollment

Employee Communications

Personalized communications focused on your overall wellbeing



Look out for emails from comms@thepoolmi.org to stay informed on important dates, various physical and mental health resources, and reminders of all your free benefits throughout the year.



The Pool emails are a good reminder of many activities that we probably already know, but sometimes we don't take the time to implement.

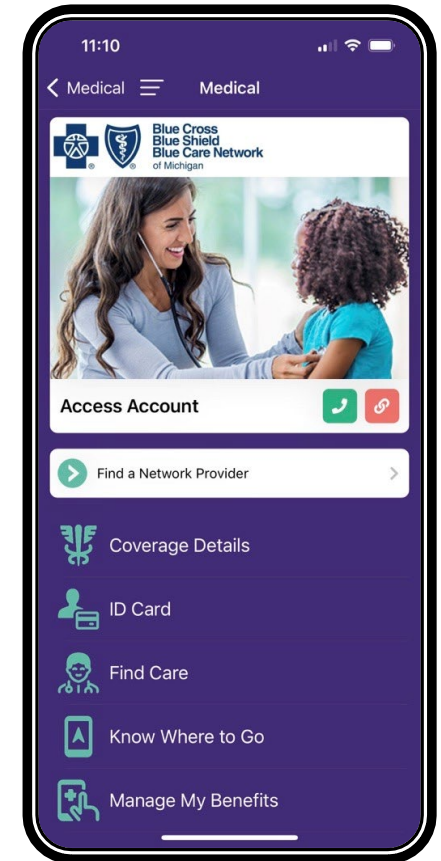
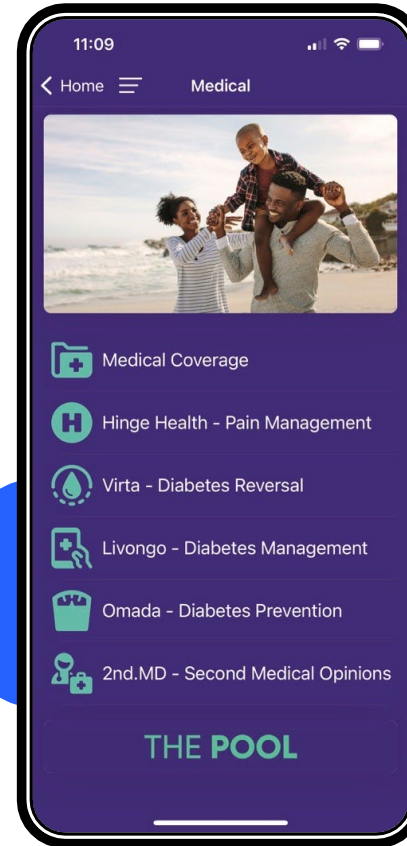
-Sparta Area Schools Pool Member

The Pool App - Now Available!

Download your new Pool member app to have access to your health information, all in one place.

The Pool app houses information on:

- Your medical benefits information through BCBSM
- Free Pool programs and resources
- Important health reminders throughout the year
- And more!



Ready to download?

Search "The Pool by WMHIP" in your app store or scan the QR code:



Tip: Once downloaded, be sure to register as a New User



Financial Information

Where to go for care

Save time and money by knowing your options



Primary Care

Free!

Generally scheduled as an annual visit

Mostly used for preventive care

See your PCP to be referred to specialists

Virtual Care

\$

Average wait time: 3-10 min.

Easy and convenient; Best for things like rashes, stings, eye irritation, minor burns and cuts, sore throat, cough and cold

Urgent Care

\$\$

Average wait time: 60-90 min.

Seek urgent care for things like sprains and strains, moderate ear infections, cuts that require stitches, x-rays, lab tests

Emergency Room

\$\$\$

Average wait time: 4 hours

Visit the ER for life-threatening conditions, chest pain, broken bones, poisoning, seizures, slurred speech, bleeding

Per Paycheck Medical Plan Contributions



BCBSM Medical Plan through The Pool

	PPO Select 8	CB PPO Plan 4	HDHP ACA Plan
Single	\$55.64	\$37.04	\$0
2-Person	\$220.58	\$176.43	\$19.29
Family	\$251.20	\$195.53	\$0.70

Next Steps

1.

Log into Kronos to make your elections!

2.

Sign up for value add programs and activate your HEQ card if appropriate.

3.

More questions? Reach out to the LifeWays Benefits Team:

Megan Woods

Email:

megan.woods@lifewaysmi.org

Phone: (517) 780-3368

Thank
you



THE POOL

Western Michigan Health Insurance

This proposal (analyses, report, etc.) is an outline of the coverages proposed by the carrier(s) based upon the information provided by your company. It does not include all the terms, coverages, exclusions, limitations, and conditions of the actual contract language. See the policies and contracts for actual language. This proposal (analyses, report, etc.) is not a contract and offers no contractual obligation on behalf of GBS.