

THE POOL

Western Michigan Health Insurance

# 2025 Benefits Guide

Lifeways



Lifeways

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# About Your Benefits

At LifeWays, we are committed to providing a comprehensive and affordable benefits package to you and your family. Review this guide to learn about your options so you can make the most of your LifeWays benefits. If you have any questions, reach out to Megan Woods at 517-780-3368 or [megan.woods@lifewaysmi.org](mailto:megan.woods@lifewaysmi.org).

## Eligibility and Enrollment

If you're eligible to participate in Lifeways' benefits if you are a full-time employee working at least 30 hours per week. If you enroll in benefits, you may also cover your:

- Legal spouse
- Children up to age 26
- Unmarried children of any age who are mentally or physically disabled

You have 30 days from your hire date to log in to [www.plansource.com](http://www.plansource.com) and enroll. Life and Disability coverage begins on your hire date, while all other benefits begin on the first day of the month following your hire date.

## Making Changes to Your Benefits

Each year, you can make changes to your benefits during open enrollment. You may make mid-year changes to your benefits only if you have a qualifying life event. Examples of qualifying life events include:

- Marriage or divorce
- Birth or adoption of a child
- Change in a dependent's eligibility status
- Change in your employment status for you or your dependents resulting in the loss/gain of coverage
- A significant change in the cost or coverage of your dependent's benefits
- Change in the cost of dependent care (for dependent care flexible spending accounts only)
- Death of a dependent

You have 30 days from the date of the event to log on to [www.plansource.com](http://www.plansource.com) and make the change. Keep in mind, the change you make must be directly related to the event.



# Common Health Insurance Terms



Below are a few helpful insurance terms to know before looking through your coverage options.

## Deductible

The amount you pay out of pocket for health care services before your plan begins to pay a portion.

## Copay

A set dollar amount you pay for a covered health service, typically at the time of receiving the service.

## Network

The health facilities and providers your medical plan is contracted with to provide services, typically at a lower, negotiated rate.

## Coinsurance

Your share of the costs of covered health care services after you reach your deductible.

Example: Your plan shows 20% coinsurance for a covered service. If the service costs \$100, you pay \$20.

## Preventive Care

An annual, routine or physical checkup. Preventive care includes immunizations, lab tests, screenings, and other services intended to prevent illnesses. This is 100% covered by your health plan.

## Out-of-Pocket Maximum

The most you'll have to pay for health care services before your plan begins to pay for 100% of covered costs.



# Medical Coverage



See the table below for an overview of coverage options and charges for each plan. Costs for each of the plan options are provided on page 17.

	ENHANCED 250 o61		ENHANCED 500 o68	
	In-Network	Out-of-Network	In-Network	Out-of-Network
<b>Deductible</b>	\$250 / \$500	\$500 / \$1,000	\$500 / \$1,000	\$1,000 / \$2,000
<b>Coinsurance</b>	10%	20%	0%	20%
<b>Coinsurance Maximum</b> <i>(Individual/family)</i>	\$1,750 / \$3,500	N/A	N/A	N/A
<b>Out-of-pocket Maximum</b> <i>(Individual/family)</i>	\$2,500 / \$5,000	\$2,500 / \$5,000	\$2,500 / \$5,000	\$3,000 / \$6,000
<b>Preventive Care</b>	FREE	FREE	FREE	FREE
<b>Office Visits</b>				
BCBSM Online	\$20 copay	Not covered	\$20 copay	Not covered
Primary Care	\$20 copay	20% after ded	\$20 copay	20% after ded
Specialist	\$20 copay	20% after ded	\$20 copay	20% after ded
Urgent Care	\$20 copay	20% after ded	\$20 copay	20% after ded
<b>Emergency Room</b>	\$50 copay (waived if admitted) then 10% after deductible		\$50 copay (waived if admitted)	



## Finding providers in-network

You'll save the most money who you choose in-network doctors, hospitals, and pharmacies. Log onto [www.BCBSM.com](http://www.BCBSM.com) and use the Find a Doctor tool when searching for care.

# Medical Coverage



See the table below for an overview of coverage options and charges for each plan. Costs for each of the plan options are provided on page 17.

		VALUE 500 128	
		In-Network	Out-of-Network
<b>Deductible</b>		\$500 / \$1,000	\$1,000 / \$2,000
<b>Coinsurance</b>		10%	30%
<b>Coinsurance Maximum</b> <i>(Individual/family)</i>		\$1,250 / \$2,500	N/A
<b>Out-of-pocket Maximum</b> <i>(Individual/family)</i>		\$2,750 / \$5,500	\$2,750 / \$5,500
<b>Preventive Care</b>		FREE	FREE
<b>Office Visits</b>	BCBSM Online Primary Care Specialist Urgent Care	\$20 copay \$20 copay \$40 copay \$60 copay	Not covered 30% after ded 30% after ded 30% after ded
<b>Emergency Room</b>		\$150 copay (waived if admitted)	



## Finding providers in-network

You'll save the most money who you choose in-network doctors, hospitals, and pharmacies. Log onto [www.BCBSM.com](http://www.BCBSM.com) and use the Find a Doctor tool when searching for care.

# Prescription Drug Coverage

Prescription drug coverage through Blue Cross Blue Shield of Michigan is included with all medical plans. Review the chart below for the coverages at each prescription tier. Costs for each of the plan options are provided on page 17.

		ENHANCED 250 061	ENHANCED 500 068	VALUE 500 128
		In Network	In Network	In Network
<b>Retail (30-day)</b>	Generic	\$10 copay	\$10 copay	\$20 copay
	Preferred	\$40 copay	\$40 copay	\$40 copay
	Non-preferred	\$40 copay	\$40 copay	\$40 copay
	Specialty Preferred	\$80 copay	\$40 copay	\$80 copay
	Spec Non-preferred	\$80 copay	\$40 copay	\$80 copay
<b>Mail order (90-day)</b>	Generic	\$20 copay	\$20 copay	\$40 copay
	Preferred	\$80 copay	\$80 copay	\$80 copay
	Non-preferred	\$80 copay	\$80 copay	\$80 copay
	Specialty Preferred	\$160 copay	\$80 copay	\$160 copay
	Spec Non-preferred	\$160 copay	\$80 copay	\$160 copay

**Note:** Prescriptions and refills obtained from a non-network pharmacy are reimbursed at 75% of the approved amount, less the member's copay.

## Generic Drugs

Generic drugs are FDA-approved and shown to be just as safe and effective as their more expensive brand-name counterparts. If you choose a brand-name drug when a generic drug is available, you will pay the brand-name copay plus the cost difference between the generic equivalent and the brand-name drug.

## Preferred Drugs

BCBSM regularly reviews the latest prescription drugs on the market and maintains a list of preferred drugs that are clinically effective and not cost-restrictive. These drugs are available at a lower price than those not included on the list, which are called non-preferred drugs.

## Specialty Drugs

Specialty drugs are typically used to treat chronic conditions like cancer or multiple sclerosis. These drugs tend to be more expensive and usually require special handling and monitoring. If you take a specialty medication, you could save money by using BCBSM's mail-order pharmacy. If you have questions about home delivery for specialty medications, please call AllianceRx Walgreens Pharmacy at 1-866-515-1355 or visit the website at [alliancerxwp.com](http://alliancerxwp.com).

# Dental Coverage



LifeWays offers two dental plans through Delta Dental of Michigan. Review the chart below for the amount you will pay for the dental service listed. Costs for each of the plan options are provided on page 17.

	Dental Base Plan		Dental Buy-Up Plan	
	In Network	Out of Network	In Network	Out of Network
<b>Annual Deductible</b> (Individual/Family)	PPO: \$0 / \$0 Premier: \$0 / \$0	PPO: \$0 / \$0 Premier: \$0 / \$0	PPO: \$0 / \$0 Premier: \$0 / \$0	PPO: \$0 / \$0 Premier: \$0 / \$0
<b>Annual Maximum</b> (Per Person)	\$1,000	\$1,000	\$1,500	\$1,500
<b>Preventive Care</b> (Routine Cleaning and X-rays)	75%	75%	100%	100%
<b>Basic Services</b> (Fillings, Basic Root Canals)	50%	50%	80%	80%
<b>Major Services</b> (Extractions, Crowns)	50%	50%	50%	50%
<b>Orthodontia</b> (Children up to age 18)	50%	50%	50%	50%
<b>Orthodontia Lifetime Maximum</b> (Per Person)	\$1,000	\$1,000	\$1,000	\$1,000



## Finding dentists in-network

You'll pay less for services when you use a dentist in the Delta Dental of Michigan network. Find an in-network dentist by visiting [www.DeltaDentalMI.com](http://www.DeltaDentalMI.com) or calling 800.524.0149



# Vision Coverage



LifeWays' vision plans through EyeMed covers routine eye exams and helps you pay for glasses or contact lenses. Review the chart below for the amount you will pay for the vision service listed. Costs for each of the plan options are provided on page 17.

	Base Vision Plan		Buy-Up Vision Plan	
	In Network	Out of Network	In Network	Out of Network
<b>Eye Exam</b> (Once every 12 months)	\$0 copay	\$40 allowance	\$0 copay	\$40 allowance
<b>Lenses</b> (Once every 12 months)				
Single Vision	\$0 copay	\$30 allowance	\$0 copay	\$30 allowance
Bifocal	\$0 copay	\$50 allowance	\$0 copay	\$50 allowance
Trifocal	\$0 copay	\$70 allowance	\$0 copay	\$70 allowance
Lenticular	\$0 copay	\$70 allowance	\$0 copay	\$70 allowance
<b>Frames</b> (Once every 12 months)	\$130; 20% off balance over \$130	Up to \$91 allowance	\$200; 20% off balance over \$200	Up to \$140 allowance
<b>Contact Lenses</b> (Once every 12 months)				
Conventional	\$130 allowance*	Up to \$130	\$200 allowance*	Up to \$200
Disposable	\$130 allowance**	Up to \$130	\$200 allowance**	Up to \$200
Medically Necessary	Covered in full	Up to \$210	Covered in full	Up to \$210

\*(15% off remaining balance)

\*\* (100% off remaining balance)

## Finding Ophthalmologists in-network



Find an in-network eye doctor by visiting [www.eyemed.com](http://www.eyemed.com) or calling 866.804.0982.

# Spending Accounts

## Paying for Health Care

LifeWays offers the ability to set aside pre-tax dollars to pay for medical, prescription drug, dental and vision care expenses as well as an option for eligible child or elderly care expenses..

	Health Care Flexible Spending Account (FSA)
<b>What medical plan can I choose?</b>	Any
<b>What expenses are eligible?</b>	Medical, prescription drug, dental and vision care (See IRS publication 502 for a full list of eligible expenses)
<b>When can I use the funds?</b>	All funds you elect for the year are available January 1
<b>Can I roll over funds each year?</b>	No, beyond the 2025 IRS allowed balance of \$660, you will lose any additional funds remaining in your account at the end of the year
<b>How do I pay for eligible expenses?</b>	With your HealthEquity debit card (you can also submit claims for reimbursement online at <a href="http://www.my.healthequity.com">www.my.healthequity.com</a> )
<b>How much can I contribute each year?</b>	Between \$120 and \$3,300 in 2025
<b>Can I change my contributions throughout the year?</b>	No, unless you have a qualifying life event, you choose an annual election amount during open enrollment and that amount is taken out of each paycheck in equal increments throughout the year
	Dependent Care FSA
<b>What is it?</b>	An account that allows you to set aside pre-tax dollars from each paycheck to pay for eligible child or elderly care expenses while you and your spouse work full time
<b>Why should I consider it?</b>	You can lower your taxable income to save some money while you take care of your daycare expenses
<b>What expenses are eligible?</b>	Daycare expenses for your children under age 13 or dependents who are mentally or physically incapable of caring for themselves (including elderly dependents)
<b>When can I use the funds?</b>	Funds are available as you contribute to the account with each paycheck
<b>Can I roll over funds each year?</b>	No, you will lose any funds remaining in your account at the end of the year
<b>How do I pay for eligible expenses?</b>	With your HealthEquity debit card (you can also submit claims for reimbursement online at <a href="http://www.my.healthequity.com">www.my.healthequity.com</a> )
<b>How much can I contribute each year?</b>	Between \$120 and \$5,000 in 2025

**Important Note:** With the changes to the plan offerings this year, HSA contributions are no longer allowed.

# Life, AD&D and Disability Insurance

## Life and AD&D Insurance

LifeWays provides basic life and accidental death and dismemberment (AD&D) insurance through Mutual of Omaha at no cost to eligible employees. If you want additional coverage for yourself, your spouse, or your children, you can purchase voluntary coverage at our group rates.

	How it works	Basic Life and AD&D (Company Paid)	Voluntary Life and AD&D (Employee Paid)
<b>Life</b>	Your beneficiaries receive this benefit if you pass away	1 times your annual salary (rounded to the next higher \$1,000) up to \$50,000, plus \$150,000, with a minimum of \$10,000	<b>You:</b> Increments of \$10,000 up to \$250,000 <b>Your spouse:</b> Increments of \$5,000 up to \$125,000 <b>Your child(ren):</b> Increments of \$1,000 up to \$10,000
<b>AD&amp;D</b>	You (or your beneficiaries) receive this benefit if you pass away or are seriously injured in an accident	1 times your annual salary (rounded to the next higher \$1,000) up to \$50,000, plus \$150,000, with a minimum of \$10,000	<b>You:</b> Increments of \$10,000 up to \$250,000 <b>Your spouse:</b> Increments of \$5,000 up to \$125,000 <b>Your child(ren):</b> Increments of \$1,000 up to \$10,000

## Keep your beneficiaries up to date

You must designate a beneficiary (the person who will receive the benefit) for your life and AD&D insurance. Make sure to keep this person's information updated so your benefit is paid according to your wishes.



## Disability Insurance

LifeWays also provides disability insurance through Mutual of Omaha. This benefit replaces a portion of your income if you become disabled and are unable to work.

	How it works	Who Pays for the Benefit
<b>Short-term Disability</b>	You receive 60% of your income up to \$600 per week. Benefits begin after 14 calendar days of absence from work and continue for up to 24 weeks.	Company
<b>Long-term Disability</b>	You receive 70% of your income up to \$6,000 per month. Benefits begin when short-term disability benefits end and continue until you reach the Social Security retirement age.	Company

# Voluntary Critical Illness Insurance



## Quick View

When a major illness is diagnosed, there can be several expenses that aren't covered by your regular medical insurance. Critical Illness insurance pays a lump sum benefit when a covered illness is diagnosed. This benefit would be paid directly to you to help cover out of pocket expenses.

Choose a Benefit Amount	Covered Illness	Provisions
<b>\$10,000</b> or <b>\$20,000</b>	<b>Invasive Cancer</b> <b>Heart Attack</b> <b>Stroke</b>	<b>Guarantee Issue</b> <b>No Pre-existing Condition</b> <b>Waiting period</b>
		<b>Different Illness Diagnosis:</b> <i>6 month separation</i>
<b>Spouse benefit at 100%</b>  <b>Child(ren) benefit at 50%</b> To age 26 No additional premium	<b>Major Organ Transplant</b> 100% transplant list  <b>Kidney Failure</b>	<b>Same Illness Diagnosis:</b> <i>6 month separation</i>
		<b>Portable at same rate</b>  <b>No maximum number of pay outs</b>
	<b>Skin Cancer \$1000</b> Once per calendar year	

### Bi-Weekly Deductions (24 of 26 Pay Periods)

Attained Age	\$10,000 Children benefit: \$5,000		\$20,000 Children benefit: \$10,000	
	Employee Only	Employee + Spouse	Employee Only	Employee + Spouse
18-25	\$1.26	\$2.52	\$2.52	\$5.04
26-30	\$1.96	\$3.92	\$3.92	\$7.84
31-35	\$2.75	\$5.51	\$5.51	\$11.01
36-40	\$3.82	\$7.65	\$7.65	\$15.29
41-45	\$5.23	\$10.46	\$10.46	\$20.91
46-50	\$7.13	\$14.26	\$14.26	\$28.51
51-55	\$11.45	\$22.91	\$22.91	\$45.81
56-60	\$14.01	\$28.02	\$28.02	\$56.03
61-65	\$23.15	\$46.29	\$46.29	\$92.58
66+	\$37.34	\$74.68	\$74.68	\$149.35

*Eligible child(ren) are automatically covered to the age of 26 with no premium charged*

**IMPORTANT** - This document is designed to provide a high level overview of the benefits contained herein and does not contain a comprehensive overview of each plan. Refer to each benefit brochure for a complete listing of all benefit features, limitations, and exclusions. Where any discrepancy exists, policy language prevails.

# Voluntary Accident Insurance



## Quick View

Accident insurance pairs well with those who have active lifestyles or children involved in sports/other extracurricular activities. This plan is designed to pay benefits directly to you based on treatment received and injuries sustained from a covered accident.

Benefit and Amount		Benefit and Amount		Provisions	
Urgent Care: <b>\$150</b>		Physical Therapy: <b>\$25 (10)</b>		<b>Off the job</b>  Over <b>40</b> named Benefits  No limit on the number of accidents  <b>20%</b> Organized Athletic Activity Rider  Portable at the same rate	
Crutches: <b>\$100</b>		Laceration: <b>up to \$600</b>			
X-Ray: <b>\$50</b>		Concussion: <b>\$150</b>			
Follow up Treatment: <b>\$50 (3)</b>		Hospital Admission: <b>\$1,000</b>			
Fractures/Dislocations: <b>up to \$8,000 / \$3,500</b>		Hospital Confinement: <b>\$200 (365 days)</b>			
*Fracture Schedule			*Dislocation Schedule		
Coccyx/Rib/Finger/Toe		\$320	Finger/Toe		\$140
Vertebral Processes/Sacrum		\$800	Elbow		\$350
Facial Bones (except teeth)		\$1,200	Wrist		\$437
Upper Arm/Upper Jaw/Skull (Simple)		\$1,400	Lower Jaw		\$525
Lower Jaw/Shoulder Blade/Collar Bone		\$1,600	Hand		\$612
Forearm/Hand/Wrist/Foot/ Ankle/Kneecap		\$2,000	Foot/Ankle		\$700
Leg		\$2,400	Shoulder		\$875
Skull (Depressed)		\$3,000	Knee		\$1,137
Pelvis		\$3,200	Hip		\$1,750
Vertebrae/Sternum		\$3,600			
Hip/Thigh		\$4,000			
*Open reduction fractures/dislocations will pay at 200% of the listed amount					
Bi-Weekly Deductions (24 of 26 Pay Periods)					
Employee \$3.96		Employee & Spouse \$6.94		Employee & Children \$10.62	
				Family \$13.60	

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# Voluntary Hospital Indemnity Insurance



## Quick View

The cost of a hospital stay can be financially difficult if money is tight and you're not prepared. Having the right coverage in place before you experience an unexpected sickness or injury can help eliminate the stress of financial concerns and provide support when needed most.

Benefit Name		Amount	
Initial Hospital Confinement (24 hrs)		<b>\$1,000</b> (once per sickness or accident per calendar year)	
Daily Hospital Confinement		<b>\$150</b> (up to 31 days)	
ICU Supplemental Confinement (daily) (pays in addition to daily confinement)		<b>\$150</b> (up to 10 days)	
Intermediate ICU (pays in addition to daily confinement)		<b>\$75</b> (up to 10 days)	
Provisions			
Guarantee Issue?		<b>Yes</b>	
Pre-existing Condition Waiting Period?		<b>No</b>	
Pre-existing pregnancy covered?		<b>Yes</b>	
Mental and Nervous Disorders covered?		<b>Yes</b>	
Drug and Alcohol Addiction covered?		<b>Yes</b>	
Portable?		<b>Yes</b>	
Bi-Weekly Deductions (24 of 26 Pay Periods)			
<b>Employee:</b>	<b>Employee + Spouse:</b>	<b>Employee + Child(ren):</b>	<b>Family:</b>
\$8.23	\$16.52	\$13.17	\$21.46

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# Pool Benefits

Being a member of The Pool gives you and your family have access free benefits and programs, at no cost to you.

## Diabetes Support and Prevention



### 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.



### 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 Reversal

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

# Pool Benefits

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## Other Value Adds



### Virtual Second Opinions

Receive a second opinion on a diagnosis, scheduled surgery, or treatment plan from a top national specialist, all from the comfort of your home.



### MSK & Pain Support

If you're struggling with back, joint, or muscle pain, Hinge Health is a virtual exercise therapy program proven to reduce or even eliminate pain.



# Coverage Costs

Below is an overview of your benefit coverage costs

## Per-paycheck cost for medical, dental, and vision coverages

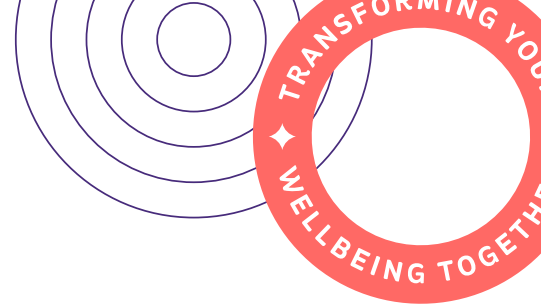
Coverage Tier	ENHANCED 250 061	ENHANCED 500 068	VALUE 500 128
Employee only	\$50.64	\$89.91	\$11.31
Employee + 1	\$164.96	\$253.32	\$76.48
Family	\$165.16	\$275.13	\$55.05

Coverage Tier	Dental Base Plan	Dental Buy Up Plan
Employee only	\$0	\$7.48
Employee + 1	\$0	\$13.76
Family	\$0	\$24.06

Coverage Tier	Vision Base Plan	Vision Buy Up Plan
Employee only	\$0	\$1.78
Employee + 1	\$0	\$3.38
Family	\$0	\$4.95

Voluntary Life and AD&D: Rates are dependent upon age and coverage amount, see HR for details

# Contact Information



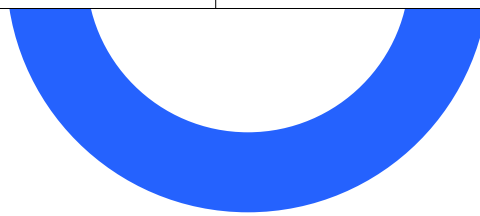
## LifeWays HR Team

The Human Resources Department at LifeWays is available for questions about your employer-sponsored health, welfare and insurance benefits. Visit the office to talk about your eligibility, enrollment or your current benefits.

- Phone: 517-780-3368
- Email: [megan.woods@lifewaysmi.org](mailto:megan.woods@lifewaysmi.org)
- Hours: Monday - Friday, 8 a.m. - 4 p.m.

Benefit	Vendor	Phone	Website / Email
<b>Medical</b>	Blue Cross/Blue Shield of Michigan	877.752.1233	bcbsm.com
<b>Rx</b>	OptumRx and AllianceRx Walgreens Pharmacy	866.515.1355	alliancerxwp.com
<b>Dental</b>	Delta Dental	800.524.0149	deltadentalmi.com
<b>Vision</b>	EyeMed	866.804.0982	eyemed.com
<b>Flexible Savings Account</b>	HealthEquity	877.924.3967	My.healthequity.com
<b>Life, AD&amp;D, Disability, FMLA</b>	Mutual of Omaha	800.877.5176	mutualofomaha.com
<b>Critical Illness, Accident, Hospital Indemnity</b>	Aflac	210.757.4273	Michaela_Castro@ajg.com

Benefit	Website / Email	Other
<b>Omada</b>	Omadahealth.com/wmhip	
<b>Teladoc Health</b>	Teladochealth.com/join/wmhip	<b>Text:</b> "GO WMHIP" to 85250 <b>Call:</b> 800-945-4355 and use registration code WMHIP
<b>Virta</b>	Virtahealth.com/join/thepoolmi	
<b>2nd.MD</b>	2nd.md/thepool	Call 1.866.841.2575
<b>Hinge Health</b>	Hingehealth.com/thepool	

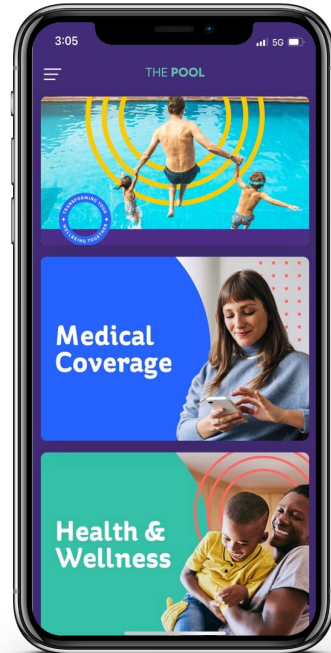


# The Pool App

Access to your health benefits, all in one place.

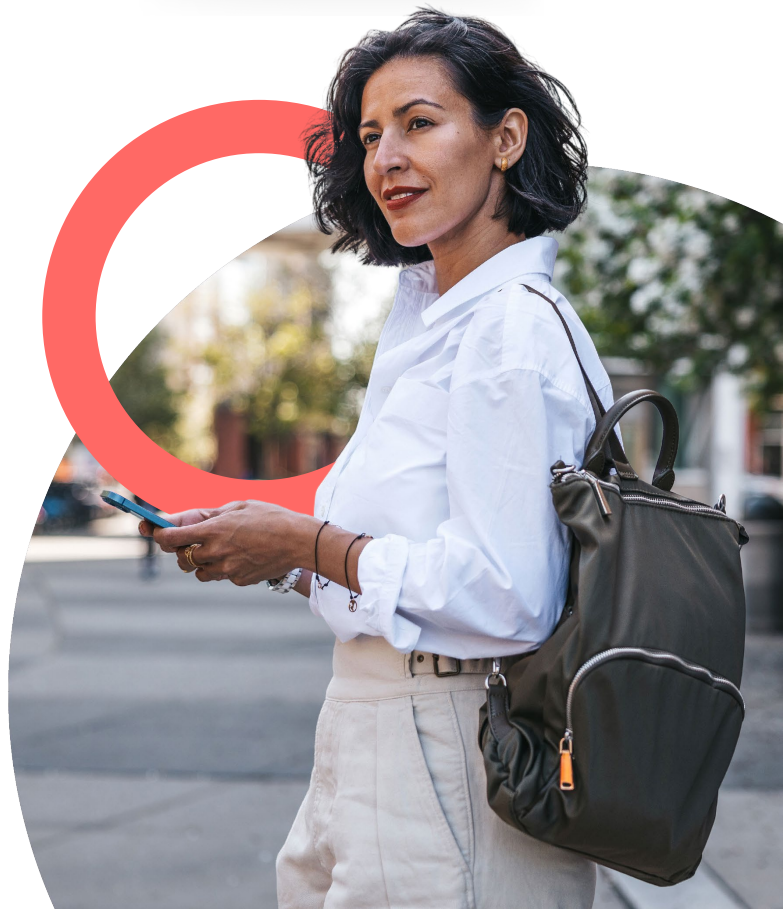
The app houses information on:

- Your medical benefits
- 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

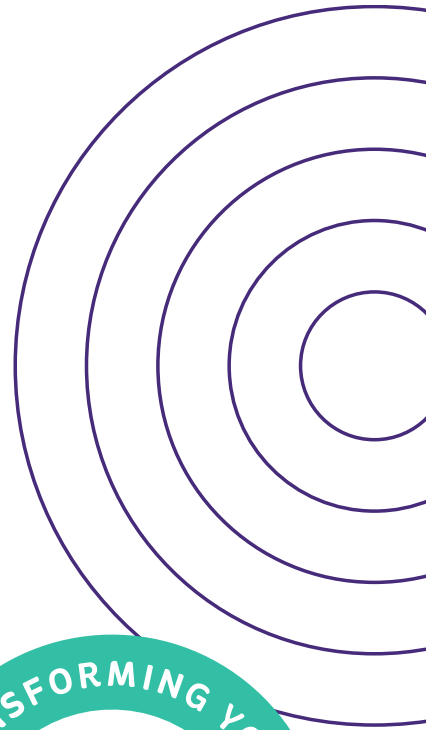


**THE POOL**

Western Michigan Health Insurance



**Thank you.**



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Western Michigan Health Insurance