



# MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN



September 2013

## IMPORTANT NOTICE ABOUT YOUR BENEFITS

TO: ALL RETIRED PARTICIPANTS OF THE MICHIGAN ELECTRICAL EMPLOYEES' HEALTH PLAN

RE: SUPPLEMENT TO MEDICARE BENEFITS

Dear Retiree:

Effective January 1, 2014, the Michigan Electrical Employees Health Plan is replacing your current group traditional Medicare supplemental coverage with “**Medicare Plus Blue Group PPO**” (MPBG-PPO), a new group Medicare Advantage PPO, which also includes prescription drug benefits and is administered by Blue Cross Blue Shield of Michigan (BCBSM). Your benefits will not change significantly even though your current Fund-paid retiree plan ends on January 1, 2013.

**This change applies only to Medicare-eligible retirees! If you are not yet eligible for Medicare, your coverage will remain the same.**

### *Advantages of the Medicare Plus Blue Group PPO ....*

Once you enroll, in BCBSM's MPBG-PPO, BCBSM will administer **both** your Medicare and Supplement to Medicare benefits less than one plan. This means that:

- ◆ You will only have to carry **ONE ID card**. You should put your Medicare “red, white, and blue” card away for safe keeping and only use your new Blue Cross MPBG PPO card.
- ◆ You will only receive **ONE Explanation of Benefits (EOB)** for each service rendered. You won't have to compare your Blue Cross and Medicare EOB's to understand how claims and services were paid.
- ◆ You will receive only **ONE benefit book**. You will not have to go back and forth between your Blue Cross and Medicare benefit books to determine which plan covers what benefits.
- ◆ You will have access to BCBSM's **dedicated Medicare Advantage Member Serving Center**. While you will always be a Medicare beneficiary and have continued access to Medicare rights and privileges, your customer service needs can be handled by calling your BCBSM MPBG-PPO customer service representatives that have been specially trained on Medicare and Medicare Advantage benefits, including MPBG-PPO benefits.

**What you should know about your new Medicare Plus Blue Group -PPO coverage?**

- ◆ **No change in benefits** - The MPBG-PPO is designed so that its in-network benefits are substantially the same as your current supplemental benefit benefits.
- ◆ **Extensive Provider Access - BCBSM's MPBG-PPO Provider Network** offers statewide and nationwide access to care as was available under your current Fund coverage.

MEEHP has selected a “passive PPO”. A passive PPO takes advantage of the provider network arrangements and medical management components of our PPO product, with no separate out-of-network cost sharing. Members will receive medical benefits from any provider that accepts Original Medicare (in-network or out-of-network) both in-state and out-of-state, with the member’s cost share for in-network and out-of-network contributing to a single deductible limit and out-of-pocket maximums. Members are liable for all deductibles, coinsurance, and out-of-pocket maximums.

- ◆ **Wellness and Medical Management** – your new MPBG-PPO includes programs designed to improve quality of care while containing costs through the use of networks. In addition to MPBG-PPO's physician and hospital networks, MPBG-PPO also uses networks to help control the costs of retail and mail order pharmacy, laboratory, diagnostics, durable medical, prosthetics/orthotics/medical supplies and hi-tech imaging services.

The member materials and welcome kit that you will receive when it is time for you to enroll in BCBSM's MPBG-PPO will include provider directories so that you can see whether your doctors are in the MPBG-PPO network. However, the easiest way to find out if your doctor participates in the MPBG-PPO is to call and ask your doctor's office directly. You can also visit the BCBSM website at [www.bcbsm.com](http://www.bcbsm.com).

**Enrolling in the new plan**

You will receive a pre-enrollment package from BCBSM around the second or third week of November. It will include a Summary of Benefits, an opt-out form (coverage waiver), and other information regarding MPBG-PPO Medicare Advantage programs.

***You will automatically be enrolled in the Medicare Plus Blue Group PPO plan unless you decide not to participant and complete and return the waiver form.*** So, you will not have to complete any forms unless you do not want to participate in MPBG-PPO. ***BUT, IF YOU CHOOSE NOT TO PARTICIPATE IN MPBG-PPO, YOU WILL NOT BE ELIGIBLE FOR ANY OTHER FUND COVERAGE.***

**Self-Payment Rates**

The current self-payment rate that you are remitting will continue in effect unless it is changed by the Fund's Board of Trustees. As you know, the Trustees generally review (and, if needed, adjust) self-payment rates annually.

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Be sure to watch your mail for your Medicare Plus Blue Group PPO materials which are coming before mid-November. We look forward to continuing to provide you with quality healthcare benefits in the upcoming year.

Sincerely

Michigan Electrical Employees' Health Plan  
Board of Trustees