

Western Michigan University – Summary of Benefit Changes Effective January 1, 2013

The following health care benefit changes pertain to AAUP faculty, POA employees, and benefits-eligible non-bargaining employees with the exception of Aviation Associates and R3 Research Staff. They also pertain to WMU Retirees, excluding those retired from the AFSCME and MSEA bargaining units.

MEDICAL	Current Benefit	Benefit as of January 1, 2013
Deductible – In Network:		
Individual	\$350	\$400
Family	\$600	\$800
Deductible – Out of Network:		
Individual	\$500	\$800
Family	\$900	\$1,600
Office Visit Copay	\$25	\$30
Diagnosis and Treatment of Autism Spectrum Disorders:*		
Applied Behavioral Analyses (ABA) Treatment	Not covered	Covered 100% after in-network deductible
Outpatient Physical Therapy, Speech Therapy, Occupational Therapy, and Nutritional Counseling for Autism Spectrum Disorder	Not covered	Covered after deductible: 100% in network; 75% out of network
Other Covered Services, Including Mental Health Services, for Autism Spectrum Disorder	Not covered	Covered after deductible: 100% in network; 75% out of network
PRESCRIPTION DRUG	Current Benefit	Benefit as of January 1, 2013
Retail Pharmacy		
Generic Oral Contraceptives**	Not covered	Covered with \$0 copay
Brand Oral Contraceptives	Not covered	No change
90-day Supply	2 times tier copay	2.5 times tier copay
Three-tier Copays:		
Generic	\$15	No change
Formulary Brand	\$35	No change
Nonformulary Brand	\$55	No change
Sindicuse Pharmacy		
Generic Oral Contraceptives**	Covered at tier copay	Covered with \$0 copay
Brand Oral Contraceptives	Covered at tier copay	No change
90-day Supply	1 times tier copay	No change
Three-tier Copays:		
Generic	\$10	No change
Formulary Brand	\$30	No change
Nonformulary Brand	\$40	No change

* Benefit change is due to change in state law. ABA treatment is limited to an annual maximum of \$50,000 per member through age 18. Limits may be waived on the basis of individual consideration.

**Benefit change is due to federal health care reform.

This is a summary of changes only.