

WMU-AAUP

Western Michigan University Chapter
of the American
Association of University Professors

Health Care Bulletin

The survey of faculty regarding Health Care Benefits has provided significant information to the 2008 Negotiation Team. In addition, some of the responses indicate that the Chapter needs to provide information to the faculty about their current benefits.

Sick Leave

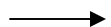
For fiscal-year faculty, sick leave is accrued at 4 hours per pay period to a maximum of 2,080 hours (260 days). For academic-year faculty, sick leave is accrued at 5 days per semester (Fall and Spring) and 2.5 days per session (Summer I and Summer II) to a maximum of 1,600 hours (200 days).

Leave of Absence

In addition to sick leave, the following leaves are available to faculty:

1. Family and Medical Leave Act (FMLA)
2. Personal Leave (unpaid)
3. Professional Leave (unpaid)
4. Leave for court-required service
5. Sabbatical Leave
6. Bereavement Leave
7. Military Leave
8. Necessity Leave
9. Leave of Absence for political office

May 2008



Balance Billing

If an in-service provider is used, only the deductible and co-pays are the responsibility of the faculty member. An in-network provider **can not** balance bill the faculty member for anything beyond the deductible and co-pay. The Chapter has been made aware that some in-network providers have submitted balance bills to faculty. If this occurs, the faculty member should immediately notify WMU Human Resources and the Chapter. Balance billing is specifically prohibited by the contract between in-network providers and Blue Cross/Blue Shield of Michigan (BCBSM).

Risks of Going Out-Of-Network

Going out-of-network, directly to a non-BCBSM Community Blue PPO provider can place the faculty member at significant financial risk. Out-of-network providers can charge any rate they chose and balance bill the faculty member for any difference between the in-network rate and their charges. This has resulted in faculty receiving, and being responsible for, thousands of dollars in balance bills. It is important to stay with in-network providers.

Deductibles

In all cases, for all services (except at the WMU Unified Clinics which are paid at 100%), the deductible must be met before the in-network coverage begins to pay for health care services. The deductible does not discriminate between which services are performed or provided for the faculty member or their dependents.

Maintenance Drugs

Maintenance drugs are covered for a 90-day supply after the required initial times determined for 30 day refills. The multi-tiered system of co-pays relates to maintenance and non-maintenance drugs. Requesting generic drugs and asking the physician not to write "dispense as written (DAW)," on the prescription will usually save significant increases in co-pays.

Hearing Tests

The Audiology Clinic at the WMU Unified Clinics provides excellent hearing testing. All services at the WMU Unified Clinics are paid at 100% and do not relate to the deductible. Faculty are encouraged to use the services of the WMU Unified Clinics, both because of faculty out-of-pocket cost savings and the high quality of services provided at these clinics.

If you have any concerns regarding your health care benefits, please contact the Chapter Health Care Advocate at the Chapter office (269.345.0151).