

# Michigan State University Non-Medicare PPO Plan

## 2025 Open Enrollment

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MICHIGAN STATE  
UNIVERSITY

~personify™  
HEALTH

# Welcome to Personify Health

Because health is personal™



Personify Health reflects our commitment to you, placing you front and center as the hero on your own journey. Personalized and connected. Engaging and empowering. Everything you need in one place.

We are a Health Plan Administrator (HPA), or a benefits administrator, for employers with self-funded employee health benefits. As an HPA, Personify Health helps your employer administer your health plan by processing members' claims, answering their questions and performing other functions related to health benefits. Find everything you need in one place so you can be the best version of yourself.

## Our mission

01

**Transform**  
benefits  
administration

02

**Simplify**  
the experience of  
managing your  
benefits

03

**Improve**  
health and  
change lives

# Making healthcare decisions - what you need to know



What we will discuss today:

- 01 Your MSU non-Medicare plan**  
What is my plan, and how does it work for me?
- 02 Enrollment**  
What do I do next, and what do I have to do to enroll in this plan?
- 03 Your Care**  
What to expect after you enroll.





01

# Your plan

**What is my plan?**

**How does it work for me?**

# What is a PPO?

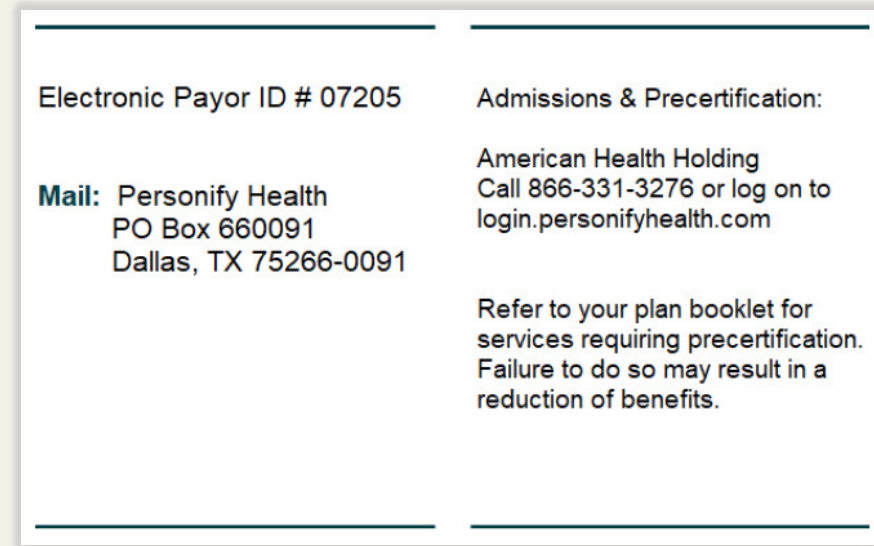


MSU Non-Medicare Preferred Provider Organization (PPO) plan

**\*This ID card sample is subject to change slightly from actual card**



Front of your ID card



Back of your ID card

- Personify Health replaces Humana for this plan only as your administrator
- Aetna is your new PPO network and replaces Humana's PPO network
- American Health Holding is your Pre-certification company
- Your Medical benefits have not changed and below are just a very few them
  - No copayment for certain preventive care
  - Out-of-pocket maximum
  - Worldwide emergency care



# Your Aetna PPO benefits

With your PPO plan, you will pay different amounts for in and out-of-network services

Your PPO plan	In-network copay/coinsurance	Out-of-network copay/insurance
Annual deductible	\$100/\$200	\$500/\$1000*
Annual maximum out-of-pocket	\$3000/\$6000	\$3,000/\$6000*
<b>Hospital care</b>		
Outpatient hospital visits	0%**	10%**
Inpatient hospital	0%**	10%**
<b>Physician and facility services</b>		
Primary care provider	\$20	10%**
Specialist	\$20	10%**
Outpatient ambulatory surgical center	\$0**	10%**
Durable medical equipment	20%**	20%**
<b>Emergency services</b>		
Emergency room care	\$50	\$50
Urgent care	\$25	\$25
**In-network and out-of-network accumulate separately		
**After the Annual Deductible		

# Your pharmacy benefits with CVS Caremark + RXBenefits

CVS Caremark's RX coverage is spread among four groupings based on the drug type-also called "tiers".



Tiers	30-day supply	90-day supply CVS Caremark Pharmacy and MSU Pharmacy	90-day supply Other than CVS Caremark Pharmacy and MSU Pharmacy	Common medications that fall into each tier
	The below copays are for in-network drugs			
Tier 1 (Generic)	\$10	\$20	\$30	Levothyroxine Sodium Simvastatin Omeprazole
Tier 2 (Preferred brand)	\$30	\$60	\$90	Synthroid
Tier 3 (Non-preferred drug)	\$60	\$120	\$180	Trintellix Myrbetriq
Specialty Medications*	\$75	N/A*	N/A*	Humira Pen Repatha

\*Self-administered specialty drugs are limited to a 30-day supply and must be filled by a pharmacy in CVS Caremark's specialty network.

# RX delivery by mail with CVS Caremark + RXBenefits

The preferred cost-sharing pharmacy



## Why get your RX delivered by mail?

Not only is delivery by mail a safe and secure way to get the medications you take regularly (like medication for asthma or high blood pressure) – you'll probably save money, too.

## Want more convenience?

With delivery, you have one less thing to worry about. Your 90-day supplies will arrive at your door from CVS Caremark Mail Service Pharmacy.

## Like to save?

Filling your RX in 90-day supplies usually comes with savings. Plus, there's no extra cost for shipping.

## Looking to stay safe?

Contactless delivery keeps you and your loved ones safe. And our secure, nondescript packaging protects your privacy.

The MSU Pharmacy is still included in your network.

**Start RX Delivery by Mail at [Caremark.com/RxDelivery](https://www.caremark.com/RxDelivery)**

(after your benefits begin)



# Medical vs. Prescription drug coverage\*



## Medical Benefit

- Office-administered medications (ex. Injectable/IV drugs given in a provider's office or outpatient clinic)
- Vaccines not supplied at the pharmacy (ex. Hepatitis B, rabies, tetanus)
- Durable Medical Equipment (DME) (Ex. glucose meter)

## Pharmacy Benefit

- Self-administered medications (ex. blood pressure medications, tablets, capsules)
- All commercially available vaccines based on pharmacy availability (ex. influenza, pneumococcal, shingles)
- Traditional diabetes supplies (ex. test strips, lancets, syringes)

\*Not an inclusive list



# Diabetic Testing Supplies

- Your pharmacy plan covers a variety of diabetic glucose testing supplies such as:

1. Diabetic medication
2. Lancets and test strips (standard tier copay applies)
3. Syringes & needles
4. Alcohol swabs



- Your medical plan covers glucose meters as Durable Medical Equipment (DME)

1. 80% after \$100 deductible





02

# Enrollment

**What do I do next?**

**What do I have to do to enroll  
in this plan?**



# How to enroll

- If you are currently enrolled in MSU's health plan, and are not Medicare-eligible, MSU will automatically enroll you into the plan.
- If you do not want to be enrolled, remove coverage in the EBS portal OR complete the offline enrollment form to opt-out.
- If you have enrollment questions, you may contact MSU Human Resources by:
  1. email at [SolutionsCenter@hr.msu.edu](mailto:SolutionsCenter@hr.msu.edu)
  2. Phone 1-517-353-4434 (toll-free 1-800-353-4434)  
Monday – Friday, 8 a.m. – 5 p.m. EST
- The deadline to enroll or cancel enrollment is October 31, 2024.

Your enrollment kit is an important tool.  
The packet includes information on your healthcare coverage  
along with extra services included in your MSU Non-Medicare plan.



03

# Your Care

**What to expect after you are enrolled**

# What to expect after you are enrolled

## Personify Health member ID card

Members will receive their ID card approximately 2-3 weeks before 1/1/2025.



\*This ID card sample is subject to change slightly from actual card

## Personify Health's member portal:

login.personifyhealth.com

## Summary Plan Description (SPD)

Members will have access to the MSU plan's SPD on Personify Health's member portal on or after 1/1/2025.

# Building healthy provider relationships

## Benefits of having a primary care provider (PCP)

- Your PCP can get to know your overall health history
- You can build a trusting, long-term relationship
- Your plan does not require referrals to see other providers
- Your PCP will help take care of you when you are sick and help you maintain your health preventive care
- **This plan does not require you to designate a Primary Care Physician**



# Telemedicine

## Teladoc Health



- 24/7 access to doctors by phone, video or app for non-emergency conditions from your home or office.
- Visit [TeladocHealth.com](https://www.teladoc.com), Call (800) 835-2362 or download the Teladoc Health app

24/7 everyday health concerns addressed by Board-Certified Doctors and Nurse Practitioners		
Sample of Services Covered		Copay per Visit
•Colds, flu and sore throat	•Urinary tract infections	<b>\$20</b>
•Upper respiratory infections	•Prescriptions and refills*	
•Skin and eye problems	•Labs and screenings	

\*When medically necessary

Mental health concerns addressed by a mental health professional		
Sample of Services Covered		Copay per Visit
•Depression	•Trauma	<b>\$0</b>
•Stress	•Other non-emergency	
•Anxiety	mental health concerns	



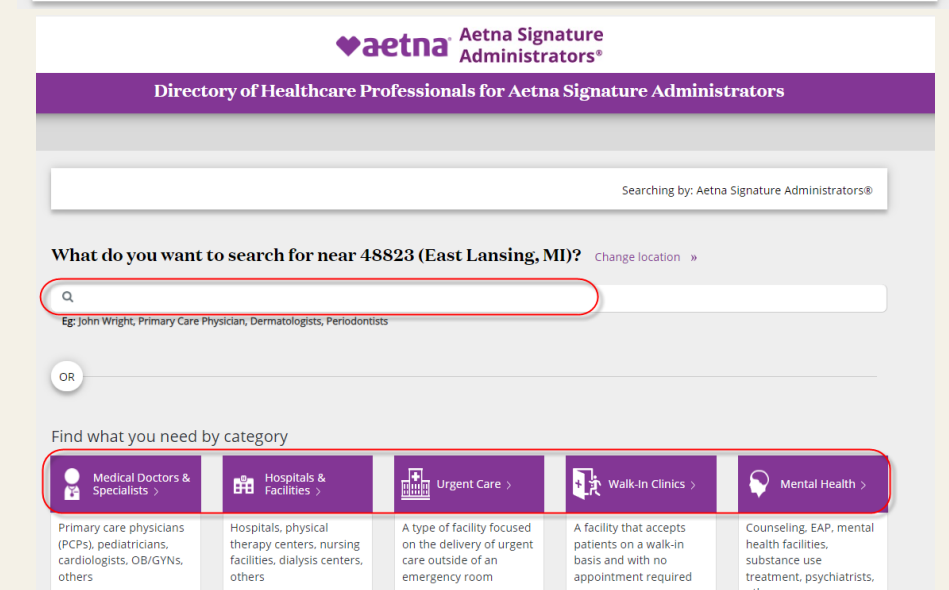
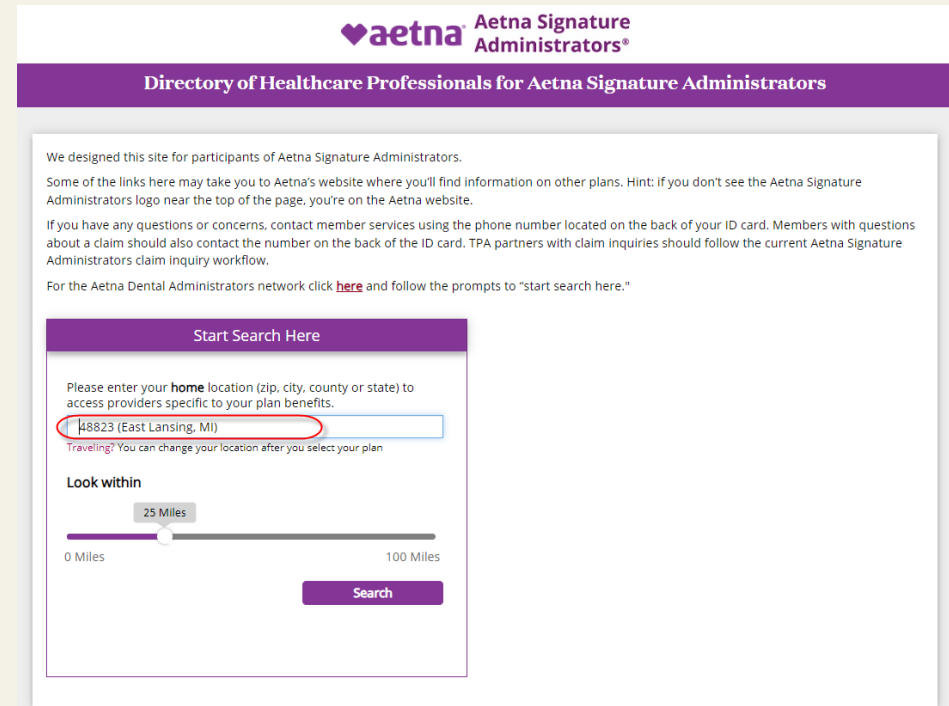
# Find a Doctor

## Aetna's Online Directory of Healthcare Professionals

Aetna's website

<https://www.aetna.com/asa>

- On the 1<sup>st</sup> screen you will enter your zip code in the Search box, and you can also change the “Look within” # of miles (distance you are willing to travel).
- On the 2<sup>nd</sup> screen you can search by:
  1. A specific Provider Name, PCP or Specialty
  2. Or click on one of the tiles to provide you a list Aetna Providers/Facilities within the distance specified of the zip code entered from the 1<sup>st</sup> screen search.



# Personify Health's Complete Care Navigation



Navigating the healthcare system can be complicated and frustrating. With Personify Health's Complete Care Navigation, you're not on your own. You will have a designated clinical team that will assist you through your entire healthcare journey.

## Your Personal Dedicated Clinical Team includes:

- Nurses
- Social Workers
- Licensed Dietitians
- Other Clinical Specialists

## This team can help with the following and so much more:

- Get support and advice for treating acute and chronic diseases
- Reduce the risk of cancer through prevention and early detection
- Receive guidance throughout pregnancy
- Know where to go for both your routine and urgent needs



# Stay connected with personify<sup>™</sup> HEALTH



**Call: Take full advantage of your benefits by calling 800-273-2509 and selecting option 2.**

Your Member Service Advocates are trained on your health benefits package and are ready to help:

- Understand your medical and RX benefits
- Know what's covered
- Get a breakdown of your out-of-pocket costs
- Find in-network doctors
- Assist with scheduling appointments

**Online: Personify Health is at your fingertips by logging into [login.personifyhealth.com](https://login.personifyhealth.com) or downloading our app:**

- Digitally access your ID cards
- View and manage claims
- Review your available benefits
- Search for provider and compare pricing
- Communicate with a Member Services Advocate via the Message Center or Live Chat

**Always start with Personify Health. We can connect you to your other benefit programs.**



**Thank You**

**Questions?**