



Medical Insurance Frequently Asked Questions

- **Will there be any change in coverage?**

You will have the same great coverage you are accustomed to. Since the University is self-insured, we will be able to retain the identical plan design as the former BCBSM and ASR plans as we originally intended. All plan designs/level of services/cost sharing formulas will remain the same with no changes to deductibles, coinsurance, copays, etc.

- **Will I need to switch doctors?**

Most likely, the answer is No...because the Cofinity network is one of the largest in Michigan. For ease of mind and to ensure that your provider is in-network, please ask your doctors if they are a participating provider of Cofinity. If you find that your provider is not in the Cofinity network, please contact Human Resources.

- **Is it the same network of providers?**

The plan will be using the Cofinity network, which is one of the largest national networks. Your health care providers will recognize the Cofinity name!

- **When my doctor asks what type of insurance do I have, what should I say?**

Cofinity

- **Will I have to start over on my deductible?**

No. Any deductible amounts already satisfied will be recognized by CoreSource. Deductibles will renew January 1, 2019.

- **What should I do between now and the effective date of the change?**

All current claims through June 30, 2018 will be processed by Aetna. Please keep using your Aetna ID card until then.

- **How will the prescription drug coverage be affected?**

Navitus will be the new pharmacy benefit manager. They will be mailing a welcome kit to your home.

- **Will I have to go through prior approval again for medications?**

No. Navitus will honor prescription prior authorizations approved under the current health plan.

- **Will my insurance cover out-of-state claims?**

Outside the state of Michigan members will utilize First Health network. If living in Michigan you will utilize Cofinity network. If living in Michigan and traveling outside of the state, the Cofinity network will only cover emergency medical situations.

- **Who do I contact if I have a problem with a claim?**

If you encounter a problem with a claim, or have a question regarding your benefits or eligibility, you can contact CoreSource at 877-647-0083. For the convenience of subscribers and providers, contact information will be listed on the back of your Cofinity ID card. You will receive outstanding customer service from the local CoreSource customer service representatives. You can also contact Juanita Deloach at 313-993-1409 (juanita.deloach@udmercy.edu) if you have any questions or concerns.

- **Will I need a new ID card?**

Yes. You will receive new ID cards for you and your family. They will be mailed directly to your home and should be used for any services starting July 1, 2018.

- **Will the Health Savings Account (HSA) remain the same?**

No. The current HSA manager PayFlex will change. Starting July 1, 2018 the account manager will change to HealthEquity. If you are enrolled under PayFlex starting July 1, 2018 you will have to roll-over monies from PayFlex to HealthEquity. All new monies starting July 1, 2018 will be deposited with HealthEquity. (You must complete roll-over paperwork).

- **Will I have to reenroll in Teledoc?**

Telemedicine services will remain with Teladoc, and will not require any re-enrollment or registration if you registered under the Aetna health plan.