

DEFINITIONS

What is the difference between “onboard” and “hereafter” part-time employees?

Part-time employees hired before September 14, 2003 are known as “onboard.” Those hired on or after that date are called “hereafter” in many company documents. We used these terms in this Guide to be consistent with those documents.

What is a “co-pay”?

An individual’s share of the cost for certain services, such as \$20 for a doctor’s office visit. A co-pay is a flat fee, while co-insurance is a percentage of a service’s cost.

What is “co-insurance”?

Co-insurance is the part of health care costs that you pay for. This is usually listed as a fraction such as 80/20, meaning you pay 20% of a service’s cost. You still pay co-insurance even after you meet your plan’s deductible.

What is a “deductible”?

A deductible is the amount of expenses covered by a plan that you must pay out of your own pocket before the plan makes payments for covered benefits.

FREQUENTLY ASKED QUESTIONS

What’s changed for 2008?

- Preventive care is covered 100% for all plans (except HMOs).
- Generic prescription drugs cost either \$4 or \$7 for mBenefitsConnect plans.
- A new plan—the Premier Health Network—offers very high levels of coverage, a personal relationship between you and your doctor to develop a personalized wellness plan, and lower costs than HMOs or IHP.
- Delta Dental and EyeMed have replaced the Blue Cross/Blue Shield DenteMax & Optical plans, offering a more comprehensive network.

What is the “Wellness Discount”? How do I qualify for them?

Wellness Discounts are the lowered rates you pay for your health plan. You can continue to receive the wellness discount rates if you:

- Complete a Health Risk Appraisal by March 1, 2008 (January 31, 2008 for some, depending on which plan you had last year) **and . . .**
- Participate in your personal health plan, created based on your HRA answers

What is the “Health Risk Appraisal”?

The Health Risk Appraisal (or HRA) is a health questionnaire you fill out during or after open enrollment.

- You can take the HRA online at **MiBCN.com** for PHN participants, at your HMO’s website for HMO members, or at **HCBO.com** for all other plans.
- HRA questions are similar to what you fill out when visiting your doctor.
- Your answers are kept confidential, accessed only by the insurance company and/or your doctor to develop a wellness plan for you. Neither Meijer nor your Union will see your answers.

- See pages 8, 10, and 17 in the mBenefitsConnect Enrollment Booklet along with other materials from Meijer and your Union to learn more about the HRA.

What is the “Tobacco-Free Incentive”?

To keep costs low and so everyone pays his or her fair share, those who don’t use tobacco products or complete a tobacco cessation program will receive a discount on their health plan costs each week:

- \$3 discount for the PCP or ECP
- \$5 discount for all other plans
- Discount applies for each adult who pledges he or she is tobacco-free

You must respond during the enrollment process about tobacco use to receive the Tobacco-Free Incentive. See page 5 in the mBenefitsConnect Enrollment Booklet for more information.

What is the “Spouse Surcharge”?

Spouses of members who have access to other employers’ health plans may choose to enroll in Meijer plans instead. However, they will pay a weekly surcharge:

- None for the PCP
- \$15 for the ECP
- \$25 for all other plans

If you are enrolling your spouse in your medical plan, you must respond during the enrollment process about your spouse’s coverage status to avoid a non-refundable surcharge. See page 5 in the mBenefitsConnect Enrollment Booklet.



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