Western Michigan University
Human Resources

Aviation Associates

Post-Graduate Fellows (R3)

2026 Benefits Guide

What's Inside

Eligibility and Enrollment

As a benefits-eligible WMU employee, you and your family are eligible for the health benefits described in this guide. You have the opportunity to enroll in benefits (or make changes to existing coverage if you have it):

- As a new employee or newly benefits-eligible employee
- When you experience a qualifying life event
- During the annual Open Enrollment period which is Oct. 27-Nov. 14, 2025, for calendar year 2026

Enrolling as a new or newly benefits-eligible employee

Your benefit elections take effect the day you begin work. If you don't enroll within 31 days, you and your covered dependents will not have medical benefits in 2026, and you won't be able to contribute pretax dollars to a health care or dependent care flexible spending account (FSA).

Qualifying life events

Outside of annual Open Enrollment, you can make changes to your current benefit elections only if you experience a qualifying life event. These include losing other coverage, getting married or divorced, and having a baby or adopting a child. A change in child care arrangements is also considered a qualifying life event and allows you to make changes to your dependent care FSA.

To make midyear enrollment changes after a qualifying life event, visit wmich.edu/hr/forms and select **Benefit Enrollment and Changes**. Complete the appropriate form(s), then **submit them to the Human Resources Service Center within 31 days of the event**.

Open Enrollment is Oct. 27-Nov. 14, 2025

Open Enrollment is your once-a-year opportunity to make changes to your benefits. Outside of experiencing a qualifying life event, it's the only time you can add or drop coverage for yourself or a dependent or change health plans.

It's also an ideal time to take a second look at your current benefit elections and review all the options available to you for 2026. If you've experienced significant changes in the past year, a different plan could be a better fit for you going forward.

If you make no changes to your current benefit elections, they'll carry over to 2026, with one exception: To make pretax contributions to a health care FSA or a dependent care FSA in 2026, you must enroll. Your elections take effect Jan. 1, 2026.

Benefits Enrollment Checklist

- ☐ Review this Benefits Guide to learn about the health care benefits available to you. Choose the ones that are the best fit for you (and your family).
  - To find additional plan information, visit the Human Resources webpage at wmich.edu/hr. Select your **Employee Group** and then select **Benefit Details**.
  - Forms are available on the Human Resources webpage at wmich.edu/hr/forms/enrollment.
- ☐ Complete a Health insurance enrollment and change form for the plan in which you are enrolling, and review the dependent eligibility criteria, if relevant. To add a designated eligible individual to the health plan, complete the designated eligible individual enrollment form. Gather the supporting documentation you'll need to submit with it, as noted on the form.
- ☐ Enroll in a health care FSA and/or dependent care FSA for 2026 by completing and submitting a flexible spending account enrollment form.
- ☐ Complete and submit enrollment forms—along with any required supporting documentation—to the Human Resources Service Center by mail, fax, email or in person. The HR Service Center hours are Monday, Tuesday, Thursday and Friday from 8 a.m. to 5 p.m. and Wednesday from 9 a.m. to 5 p.m.
  - **New hires:** within 31 days of your start date
  - **Qualifying life event:** within 31 days of the qualifying life event
  - **Open Enrollment:** by Friday, Nov. 14, 2025

For additional information, contact the Human Resources Service Center.

Medical Plan Overview

The Blue Cross Blue Shield of Michigan (BCBSM) Community Blue PPO plan includes prescription drug coverage and preventive care at no additional cost to you. The plan uses a specific network of providers and facilities to offer the highest-quality care at the lowest rates.

Plan highlights

Community Blue PPO

- Provider choice: Stay in-network or use an out-of-network provider or facility. You don't need a referral to see a specialist.
- You'll pay more out of pocket if you use an out-of-network provider, and some services may not be covered.
- Includes 24/7/365 virtual care through Virtual Care by Teladoc Health (formerly Blue Cross Online Visits).
- Sindecuse Health Center is in-network. Deductibles, coinsurance and copays apply.
- WMU Unified Clinics provide services to you and your family. Plan coverage and costs vary by service.
- Nationwide coverage through BCBS PPO networks.

Community Blue PPO

The PPO offers set copays for some services, like doctor's visits and prescriptions. For other services, such as diagnostic tests and hospital stays, you must first meet your annual deductible. Then the plan will pay 90% of expenses, and you'll pay 10% coinsurance—up to an annual cap. If you contribute pretax dollars to a health care flexible spending account (FSA), you can use this money to cover eligible out-of-pocket health expenses.

To locate a provider, visit bcbsm.com and select **Find a Doctor**. For your plan, select **PPO Plans**.

Learn more about the Community Blue PPO plan.

Don't want to leave home for care?

You don't have to. The Community Blue PPO plan offers virtual medical and mental health visits to you and your covered dependents through **Virtual Care by Teladoc Health** (formerly Blue Cross Online Visits). See a certified health professional 24/7/365—wherever you are—using your smartphone, tablet or computer. If you need medication, the doctor can send a prescription directly to your pharmacy. You'll pay a $35 copay.

You can get help for conditions including cough, sinus infection, sore throat, bronchitis, fever, diarrhea, pink eye, cold, flu, headache, weight concerns, smoking cessation, depression, anxiety, grief and insomnia.

To get started, visit **bcbsm.com/find-care/virtual-care**, add the app to your smartphone or tablet, or call **(844) 606-1608**.

What you pay for medical care

To understand the basics, start with this overview.

	Community Blue PPO	
	In-Network	Out-of-Network
Deductible	$1,100 individual $2,200 family	$2,200 individual $4,400 family
Coinsurance	20% after deductible (50% for select services)	40% after deductible (50% for select services)
Out-of-Pocket Maximum	$3,500 individual $7,000 family	$5,000 individual $10,000 family

	Community Blue PPO (In-Network)
Preventive Care	$0
Primary Care Provider	$35 copay
Blue Cross Virtual Care	$35 copay
Specialist	$40 copay
Chiropractor	$0, no deductible/coinsurance (12 visits per calendar year)
Urgent Care	$40 copay
Emergency Room	$150 copay (waived if admitted to the hospital)
Hospital Services	20% coinsurance after deductible
Diagnostic Testing (X-ray, labs, etc.)	20% coinsurance after deductible
Advanced Imaging* (MRI, CT or PET scan, etc.)	20% coinsurance after deductible
Outpatient Physical Therapy, Speech Therapy, Occupational Therapy (for rehab)	20% coinsurance after deductible (combined 60-visit maximum per member per calendar year)
Outpatient Mental Health Care	20% coinsurance after deductible

* Prior authorization required

For coverage details, review the Community Blue PPO plan Benefits at a Glance on the HR website at wmich.edu/hr. Choose your **Employee Group**, select **Benefit Details**, and then select **Health Care Benefits**.

Prescription Drugs

Prescription drug coverage is included with your medical plan. What you pay depends on your plan coverage, the medication type, fill quantity and where you fill the prescription. In addition to your plan's retail and mail-order pharmacy options, you can also fill your prescriptions at the Sindecuse pharmacy.

What you pay

Community Blue PPO

(In-network pharmacy and Sindecuse pharmacy)

	30-Day Retail	90-Day Mail Order	90-Day Sindecuse	90-Day Retail
Tier 1 (generic)	$10 copay*	$20 copay*	$22.50 copay	$25 copay*
Tier 2 (preferred brand)	$40 copay	$80 copay	$90 copay	$100 copay
Tier 3 (non-preferred brand)	$80 copay	$160 copay	$180 copay	$200 copay
Tier 4 (preferred specialty)**	15% coinsurance, up to a maximum of $150			
Tier 5 (non-preferred specialty)**	25% coinsurance, up to a maximum of $300			

* If the price of the drug is less than the copay, you'll pay the lower amount.

** Specialty drugs are limited to a 15- or 30-day supply. Learn more about special coverage and mail order through AllianceRx Walgreens Prime delivery.

Refill maintenance meds by mail and pay less

Save time—and money—when you fill a 90-day prescription using OptumRx mail-order pharmacy. Depending on the medication, you could pay less than you would if you filled the same prescription at a retail pharmacy. To get started, visit bcbsm.com.

PillarRx copay assistance program

If you are on the WMU health plan and you or a covered family member takes a specialty or high-cost prescription drug, the PillarRx copay assistance program through BCBSM is designed to save you money without changing the drug prescribed. This program will help you locate and take advantage of manufacturer copay assistance programs that significantly lower out-of-pocket costs for certain expensive medications. If you currently take one or more medications included in the PillarRx Drug List, you will receive introductory information in the mail and then a phone call from PillarRx to enroll you, explain how the program works and explain what to expect at the pharmacy. Once enrolled, PillarRx sends all the information needed for your discount to your pharmacy.

Special circumstances for some drugs

To ensure you're receiving the most appropriate and cost-effective therapy, certain prescription drugs require prior authorization or step therapy before they're covered. Step therapy involves trying less expensive options before the brand-name drug will be covered. View the step therapy overview and drug list.

AllianceRx

Some specialty drugs must use our exclusive pharmacy network administered by AllianceRx. Specialty drugs are prescription medications that require special handling, administration or monitoring. BCBSM offers mail-order service, retail specialty network pharmacies and support programs through AllianceRx Walgreens Prime, an independent company that provides specialty pharmacy services for BCBSM members. For the most up-to-date list, please see the Specialty Drug Program Rx Benefit Member Guide on bcbsm.com or call the customer service phone number on the back of your health plan member ID card.

Benefits That Support Your Evolving Needs

No matter what life throws at you, your WMU benefits are designed to keep you and your family healthy and to sustain you when you're not. Take a look at the programs and incentives that support your physical, financial and emotional health, including fully covered preventive care (annual checkups, immunizations, tests and screenings).

Virtual health care programs through Teladoc Health

WMU offers several voluntary programs through BCBSM, powered by Teladoc Health. These programs are offered at no additional cost to you if you are enrolled in the WMU health plan and help you improve your health on your terms.

The programs include:

- **Diabetes prevention:** A team of expert coaches to help you reduce your risk of type 2 diabetes.
- **Diabetes management:** Personalized support to help you manage diabetes, including a connected blood glucose meter, unlimited strips and lancets, and real-time support for out-of-range readings.
- **Hypertension management:** Take control of your heart health and make managing your blood pressure easier with a connected blood pressure monitor and one-on-one support to help you meet your nutrition and activity goals.
- **Weight management:** Reach your goals with an interactive weight management program, including an app to log food and set goals, a smart scale that syncs to the app so that you can measure progress and access to one-on-one coaching from a team of expert coaches.

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Hinge Health

If you are living with joint or muscle pain, Hinge Health can help you with a plan to overcome pain, recover from an injury, prepare for surgery and more. By connecting with a Hinge Health coach, you'll receive:

- Unlimited access to personalized exercises and stretches developed by a physical therapist
- Convenient exercise sessions you can do anytime, anywhere with the Hinge Health app
- Dedicated one-on-one support from a physical therapist and qualified health coach

This program is available at no additional cost to you and your eligible family members if you are enrolled in one of the WMU health plans.

Get started by visiting hingehealth.com or downloading the Hinge Health app. Click on **Enroll now** and search for Western Michigan University to get started.

Benefits That Support Your Evolving Needs is continued on the next page. →

Benefits That Support Your Evolving Needs

24/7 support when you need it

That's what the Employee Assistance Program is all about. HelpNet's licensed counselors offer you and members of your household no-cost, confidential, short-term counseling for a range of issues. They can help with marital and family concerns, addiction, grief and loss, relationships, stress, anxiety, legal and financial issues, and depression. They can also provide referrals to child care and adult care providers.

Just call **(800) 969-6162** or visit bronsonhealth.com/helpnet > **Work Life Login** (Company code: BRONCO).

Western Wellness

Your well-being matters—to you, your family and to WMU! That's why we created Western Wellness, a consortium of services and resources to help you maintain and improve your health. Western Wellness members may receive discounts on fees associated with some programs. In addition, the university sponsors various wellness events throughout the year that are open to all WMU employees. WMU benefits-eligible employees have access to both of its fitness centers, the Student Recreation Center and West Hills Athletic Club, as a taxable benefit.

If better health isn't reward enough, when you participate in the Western Wellness program, you're eligible for the wellness incentive—a reduction in your health plan contributions ($240 for 2026).

To be eligible for the wellness incentive, you need to complete an annual health risk assessment, a biometric screening and a coaching session. Upon completion of these steps, you'll receive the premium reduction on each paycheck beginning in the next quarter. To retain the incentive year after year, you'll need to complete the program requirements every calendar year.

For details, visit wmich.edu/wellness.

Pretax Payroll Deduction Amounts

Following are your pretax contributions per pay period for medical and prescription drug coverage. To earn or maintain the wellness incentive rate reduction, you must complete the Western Wellness program requirements.

	Individual	Two-Person	Family
26 Pay Periods			
Community Blue PPO Plan	$64.36	$187.57	$269.40
With Wellness Incentive	$55.13	$178.34	$260.17
24 Pay Periods			
Community Blue PPO Plan	$69.73	$203.20	$291.85
With Wellness Incentive	$59.73	$193.20	$281.85
18 Pay Periods			
Community Blue PPO Plan	$92.97	$270.93	$389.14
With Wellness Incentive	$79.64	$257.60	$375.81

Flexible Spending Accounts (FSAs)

Your paycheck goes further when you set aside pretax dollars in a health care FSA or a dependent care FSA. That's because you don't pay federal or state income taxes on your contributions. HSA Bank is the administrator for both FSAs.

When you enroll in a health care and/or dependent care FSA for the first time, you will receive a debit card from HSA Bank. An advantage of an FSA debit card is that it allows you to access FSA funds directly when paying for eligible expenses, without paying from personal funds and submitting a claim for reimbursement. Your debit card will be automatically activated the first time you use it. You may also submit claims through the HSA Bank member website, HSA Bank mobile app and via mail or fax.

Health care FSA

You can contribute up to $3,300 for 2026 and be reimbursed for IRS-approved health care expenses not covered by your medical plan. The full amount of your annual contribution is available for use starting January 1, with deductions evenly divided and deducted each pay period. You can carry over up to $660 in unused health care FSA funds into the new plan year.

Dependent care FSA

You can contribute up to $5,000 a year to cover eligible day care for children and qualified elders (or $2,500 if married and filing a separate tax return) so that you and your spouse can work. Just like a bank account, you can use only what is currently available in your account. Your annual contribution is evenly divided and deposited into your FSA with deductions taken out evenly each pay period. Be sure to budget carefully; you'll forfeit any contributions you don't spend by Dec. 31. Dependent care FSA funds do not carry over from year to year.

To contribute to an FSA in 2026, complete an **HSA Bank FSA enrollment form**. FSA elections do not carry over from one year to the next. You can access your FSA account at **hsabank.com** or through the HSA Bank mobile app.

Western Michigan University
Human Resources

The HR Service Center hours are Monday, Tuesday, Thursday and Friday, 8 a.m. to 5 p.m. and Wednesday, 9 a.m. to 5 p.m.

(269) 387-3620

(269) 387-3441 (fax)

Email: hr-hris@wmich.edu

Website: wmich.edu/hr

Mailing address:
1903 W. Michigan Ave.
Kalamazoo, MI 49008-5217

Location:
1270 Seibert Administration Building

Contacts

Blue Cross Blue Shield of Michigan

Medical plan

(877) 671-2583

Website: bcbsm.com

Blue Cross Blue Shield of Michigan Virtual Care by Teladoc Health, formerly Blue Cross Online Visits

PPO medical plan members only

(844) 606-1608

Website: bcbsm.com/find-care/virtual-care/

HelpNet

Employee Assistance Program

(800) 969-6162

Website: bronsonhealth.com/helpnet

Hinge Health

Exercise therapy and physical therapy services to help with musculoskeletal (MSK) conditions

(855) 902-2777

Website: hingehealth.com

Email: help@hingehealth.com

Holtyn & Associates

Wellness program and assessments

(269) 377-0198

Website: holtynwellness.com

HSA Bank

Flexible spending accounts

(800) 357-6246

Website: hsabank.com

Email: askus@hsabank.com

OptumRx

Mail-order prescription drugs

(855) 811-2223

Website: bcbsm.com

Sindecuse Health Center

Medical, pharmacy, sports medicine, physical therapy, massage therapy, nutrition counseling

(269) 387-3287

Website: wmich.edu/healthcenter

Contacts are continued on the next page →

Teladoc Health

Diabetes prevention, diabetes management, hypertension management and weight management programs.

(800) 835-2362

Website: TeladocHealth.com/Smile

The Standard

Life and disability insurance

(888) 937-4783

Website: standard.com

TIAA

Retirement savings, tax-deferred savings

(800) 842-2776

Website: tiaa.org/wmich

West Hills Athletic Club

(269) 387-0410

Website: westhillsathletic.com

Location:
2001 South 11th St.
Kalamazoo, MI 49009-5448

WMU Student Recreation Center

University Recreation

(269) 387-4732

Website: wmich.edu/rec

WMU Unified Clinics

College of Health and Human Services Specialty Clinics

(269) 387-7000

Website: wmich.edu/unifiedclinics

Location:
1000 Oakland Drive
Kalamazoo, MI 49008-5361

WMU Western Wellness

Health and wellness services and resources

(269) 387-3762

Website: wmich.edu/wellness

There's an App for That

Download these mobile apps now, so you can access your benefits on your mobile device—wherever you are, whenever you need to.

Blue Cross Blue Shield of Michigan
App Store
Google Play

HSA Bank
App Store
Google Play

Teladoc Health
App Store
Google Play

Hinge Health
App Store
Google Play

OptumRx
App Store
Google Play

Notices

You can review the following notices at wmich.edu/hr/benefits-notices:

- COBRA Continuation of Coverage
- Health Insurance Portability and Accountability Act of 1996 (HIPAA) Notification of Privacy Practice
- Michelle's Law
- Newborns' and Mothers' Health Protection Act
- New Health Insurance Marketplace Coverage Options and Your Health Coverage
- No Surprises Act
- Notice of Patient Protection
- Notice of Special Enrollment Rights
- Notice Regarding Wellness Program
- Premium Assistance Under Medicaid and the Children's Health Insurance Program (CHIP)
- Protections From Disclosure of Medical Information
- Summary of Benefits and Coverage for Employee Assistance Program
- Summary of Benefits and Coverage for Medical and Prescription Drug
- Women's Health and Cancer Rights Act (WHCRA) of 1998

This guide is intended to be a summary of benefits offered and does not include complete coverage and policy details. In case of a discrepancy between the guide and the actual plan documents and policy statements, the actual plan documents and complete policy will prevail. For more information on what each benefit covers, visit wmich.edu/hr, select your employee group and then select benefit details to see the individual benefit summaries, contracts or policies.

WESTERN MICHIGAN UNIVERSITY

Human Resources

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