

Michigan State University Non-Medicare Plan

2027 Open Enrollment

Angel Robertson

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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 member 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?



The MSU Non-Medicare Plan is a Preferred Provider Organization (PPO).

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



Front of your ID card



Back of your ID card

Contact Numbers

- Customer Service for Members 855-469-1245
- Pharmacy Help Desk 800-364-6331
- Rx Member Services 800-334-8134

Network & Pre-Certification

- Aetna – Your PPO Network.
- To locate a participating provider: www.aetna.com/asa
- American Health Holding – Your Pre-certification Company



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/coinsurance
Annual deductible	\$100/\$200	\$500/\$1000 ¹
Annual maximum out-of-pocket	\$3000/\$6000	\$3,000/\$6000 ¹
Hospital care		
Outpatient hospital visits	0% ²	10% ²
Inpatient hospital	0% ²	10% ²
Physician and facility services		
Primary care provider	\$20	20% ²
Specialist	\$20	20% ²
Outpatient ambulatory surgical center	\$0 ²	20% ²
Durable medical equipment	20% ²	20% ²
Emergency services		
Emergency room care	\$50	\$50
Urgent care	\$25	\$25
¹ In-network and out-of-network deductibles and out-of-pocket maximums accumulate separately. ² After the annual deductible is met.		

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	90-day supply			Common medications that fall into each tier
	30-day supply	CVS Caremark Pharmacy and MSU Health Care Pharmacy	Other than CVS Caremark Pharmacy and MSU Health Care Pharmacy	
		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, non- descriptive packaging protects your privacy.

The MSU Health Care Pharmacy is 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

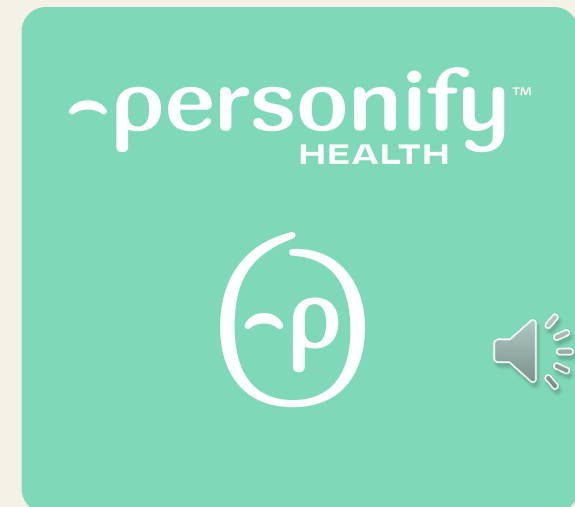
- Your pharmacy plan covers a variety of diabetic glucose testing supplies such as:

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

Open Enrollment main webpage – <https://hr.msu.edu/open-enrollment/>

- If you have enrollment questions, you may contact MSU Human Resources by:
 1. Email at SolutionsCenter@hr.msu.edu
 2. Phone 517-353-4434 (toll-free 800-353-4434)
Monday – Friday, 8:30 a.m. – 1:00 p.m. & 2:00 p.m. – 4:30 p.m. EST.
- The deadline to enroll, change or cancel enrollment is October 31, 2026.

**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 should new enrollees expect after being enrolled?

Personify Health member ID card

Newly enrolled members will receive their ID card approximately 2-3 weeks before 1/1/2027.



*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 1/1/2026.



Building healthy provider relationships

Benefits of having a primary care provider (PCP)

- Your PCP will help take care of you when you are sick and help you maintain your health preventive care
- 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
- 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 anywhere.
- 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 Practicioners		
Sample of Services Covered		Copay per Visit
•Colds, flu and sore throat	•Urinary tract infections	\$20
•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	\$0
•Stress	•Other non-emergency	
•Anxiety	mental health concerns	



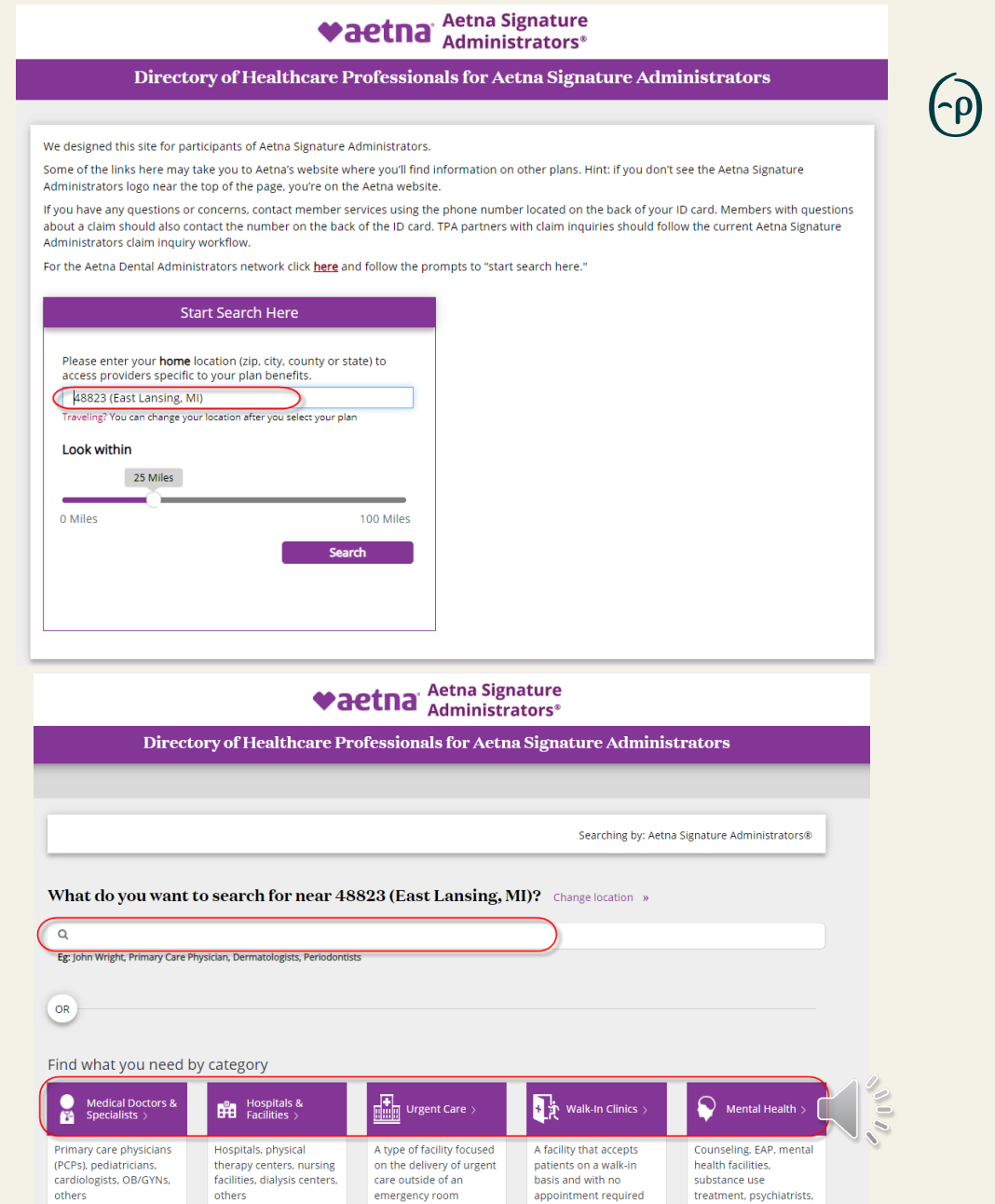
Find a Doctor

Aetna's Online Directory of Healthcare Professionals

Aetna's website

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

- On the 1st 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 2nd 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 of Aetna Providers/Facilities within the distance specified of the zip code entered from the 1st screen search.



Aetna Signature Administrators®

Directory of Healthcare Professionals for Aetna Signature Administrators

We designed this site for participants of Aetna Signature Administrators.

Some of the links here may take you to Aetna's website where you'll find information on other plans. Hint: If you don't see the Aetna Signature Administrators logo near the top of the page, you're on the Aetna website.

If you have any questions or concerns, contact member services using the phone number located on the back of your ID card. Members with questions about a claim should also contact the number on the back of the ID card. TPA partners with claim inquiries should follow the current Aetna Signature Administrators claim inquiry workflow.

For the Aetna Dental Administrators network click [here](#) and follow the prompts to "start search here."

Start Search Here

Please enter your **home** location (zip, city, county or state) to access providers specific to your plan benefits.

48823 (East Lansing, MI)

Traveling? You can change your location after you select your plan

Look within

25 Miles

0 Miles 100 Miles

Search

Aetna Signature Administrators®

Directory of Healthcare Professionals for Aetna Signature Administrators

Searching by: Aetna Signature Administrators®

What do you want to search for near 48823 (East Lansing, MI)? [Change location »](#)

Q

Eg: John Wright, Primary Care Physician, Dermatologists, Periodontists

OR

Find what you need by category

Medical Doctors & Specialists >	Hospitals & Facilities >	Urgent Care >	Walk-in Clinics >	Mental Health >
Primary care physicians (PCPs), pediatricians, cardiologists, OB/GYNs, others	Hospitals, physical therapy centers, nursing facilities, dialysis centers, others	A type of facility focused on the delivery of urgent care outside of an emergency room	A facility that accepts patients on a walk-in basis and with no appointment required	Counseling, EAP, mental health facilities, substance use treatment, psychiatrists, others

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 personifyTM HEALTH



Call: Take full advantage of your benefits by calling 855-469-1245.

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 or downloading our app:

- Digitally access your ID card
- View and manage claims
- Review your available benefits
- Search for providers 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?**

