

FAQ'S FOR NEW HIRES

1. When does my health insurance become effective?

It depends on your bargaining group contract. These can be found under the Human Resources tab under Employee Labor Contracts.

2. When does my Vision and Dental insurances become effective?

They are effective the first of the seventh month after date of hire.

3. Are there ID cards for the insurances?

For health insurance you will receive a card about 7-10 days after enrollment form is processed. For vision and dental there are no ID cards, just find a provider that participates with either VSP vision or Delta Dental and give them your Social Security number.

4. What is our HRA 44 North and what do they do?

When your medical claims are submitted to PHP they will not be paying the first \$5,000 of your claims. The charges will be sent electronically to 44 North who will pay your claims up to your benefit level.

5. What additional benefits are provided by our HRA, 44 North?

The 3 programs are:

Teledoc-you may call them at 800 835-2362 to talk to a doctor 24 hours a day, 7 days a week, 365 days a year for minor illnesses.

Medtipster- you may go to medtipsterfree.com to see if you can get your generic prescriptions at little or no cost.

Cost Transparency - If you are ordered a routine test, you may call them at 855 306-1099 X 1088 to see if there is another provider in the area that will do the same test at a lower cost. If you choose the lower cost provider you will be reimbursed 25% of the savings.

THESE PROGRAMS CAN LOWER YOUR OUT OF POCKET COSTS FOR SOME SERVICES

6. What if I have other insurance?

If you show proof of other health insurance coverage the County will pay you a waiver amount once a month on the second pay of each month.

7. Are there any other benefits that the County offers?

You may sign up with Infinisource as a new hire which is the Flexible Spending and Dependent Daycare. You may sign up for AFLAC and Additional Life insurance for yourself, spouse, and children during open enrollment which is in November of each year.

8. What if I have a baby, have a change in insurance, get married, or get divorced?

Contact the Insurance Coordinator as soon as possible at 517 676-7332

9. Can I get my health insurance through the Marketplace?

You can but you would pay the total cost of the insurance if you get it through the Marketplace whereas if you take the County insurance, the County will pay most of the premium.

10. What kind of benefits is offered to Part-Time and Special Part Time employees?

Special Part-Time employees do not get any benefits and Part-Time employees get single health subsidize by the County. If they want to add any other dependents they would pay the entire cost. They still get family vision and dental at no cost to the employee. Part Time employees do not get disability insurance and it depends on which union if they get life insurance or not.