

# **2025 Retiree Enrollment Guide**

## Enrollment Information

- Please thoroughly review the information in this booklet before completing your enrollment. If you should have questions regarding the benefit plans or benefit enrollment, please contact Human Resources at [HRRequest@emergentholdingsinc.com](mailto:HRRequest@emergentholdingsinc.com) or by phone at 517-708-5400.

## Things to keep in mind:

- If you wish to waive coverage, you must complete the enrollment form and check the “Opt Out of Coverage” box. Once you opt out of retiree medical you will have the option to opt back in at a future date.
- If you need to add a dependent (see eligible dependents) that is not currently covered on the group plan you will need to provide the Social Security number and date of birth for each dependent you enroll, as well as a birth certificate and/or marriage certificate for proof of dependency.
- A BCBSM/BCN Medicare Advantage plan is required for all retiree healthcare participants that are 65 years of age or older. When you reach age 65, you will receive an information packet from BCBSM/BCN detailing Medicare Advantage benefits.

## Eligible Dependents

**You can elect coverage for yourself and your eligible dependents, which include:**

- Your legal spouse, which may include a same-sex spouse
- Your children

**Under plan rules, an eligible child includes:**

- Children related to you by birth, marriage, legal adoption or legal guardianship through the end of the year they reach age 26.

## Enrollment Instructions

Follow [this link](#) to complete the enrollment form.

## Billing Information

Retirees pay their retiree medical contributions directly to Health Equity. Visit <https://mybenefits.wageworks.com/> to set-up your account.

## Benefit Contact Information

**Health Insurance**

**Questions about Medical Claims & Coverage:**

BCBSM: 1-888-288-1718

BCN: Ombudsman's Office at 1-888-265-4703

Web sites: [www.bcbsm.com](http://www.bcbsm.com), [www.mibcn.com](http://www.mibcn.com)

**Questions about Medco Prescription Service Information:**

BCBSM: Medco Member Services: 1-800-903-8346

BCN: Medco Member Services: 1-800-229-0832

Web site: [www.medco.com](http://www.medco.com)

*This guide summarizes your benefits for 2024. Official plan documents govern your benefits, so if there's any inconsistency between the information in this guide and the plan documents, the plan documents will prevail. This guide is not a contract. While the Enterprise intends to continue the plan, it reserves the right to change the plan at any time. You will be notified of such changes.*