



2025-26 Plan Year CMU CHOICES BENEFITS OVERVIEW

Staff / Fixed-Term Faculty / Medical Faculty / Postdoctoral Fellows

MEDICAL / PRESCRIPTION DRUG

CMU offers three medical plan options through Blue Cross Blue Shield of Michigan (BCBSM). Prescription Drug coverage is through CVS Caremark. A summary of the in-network benefits for each plan is shown below.

	PPO2	Advantage HDHP	Advantage Plus HDHP
Deductible (Plan Year: 7/1-6/30)	\$800 member \$1,600 family	\$2,000 member \$4,000 family	\$5,000 member \$10,000 family
Coinsurance	20%	5%	10%
Out of Pocket Max.	\$8,000 member \$16,000 family	\$4,000 member \$8,000 family	\$7,000 member \$14,000 family
Prescription Drugs			
Out of Pocket Max.	\$2,000 member \$4,000 family	Included in Medical Out of Pocket Max.	Included in Medical Out of Pocket Max.
Generic	10% copay	10% coinsurance	10% coinsurance
Formulary	20% copay	20% coinsurance	20% coinsurance
Non-Formulary	30% copay	30% coinsurance	30% coinsurance
Savings Accounts			
Health Savings Account	Not Eligible	Eligible	Eligible
Health Care FSA	Eligible	Limited Purpose Only	Limited Purpose Only
Dependent Care FSA	Eligible	Eligible	Eligible

Spouses or OEIs who are offered coverage through their employers MUST enroll in at least single coverage through their own employers' medical, prescription drug, and dental plans, unless the spouse/OEI is charged 100% of the cost of the coverage through that employer.

DENTAL

CMU offers two dental plan options through Guardian. Both plans use the DentalGuard Preferred network. A summary of the in-network benefits for each plan is shown below.

	Core	Buy-Up
Deductible (per plan year 7/1 – 6/30)	\$50 Individual / \$150 Family (Does not apply to Preventive Care)	None
Annual Maximum Benefit	\$1,000	\$1,500
Preventive Care Services	Plan pays 100%	Plan pays 100%
Basic Care Services	Plan pays 50%	Plan pays 75%
Major Care Services	Plan pays 50%	Plan pays 50%
Orthodontia (children up to age 26)	Not covered	Plan pays 50%
Lifetime Orthodontia Maximum	Not covered	\$2,000

VISION[^]

CMU offers two vision plan options through VSP. Both plans use the Choice network. A summary of the in-network benefits for each plan is shown below.

	Standard	Premium
Eye Exam (once every plan year 7/1 – 6/30)	\$20 copay	\$0 copay
Glasses (once every plan year 7/1 – 6/30)	\$20 copay	\$20 copay
Frames	\$120 allowance \$170 allowance for featured brands 20% discount on remaining balance	\$175 allowance \$225 allowance for featured brands 20% discount on remaining balance
Lenses	Single vision, lined bifocal/trifocal Polycarbonate lenses for children Standard progressive - \$0 copay	Single vision, lined bifocal/trifocal Polycarbonate lenses for children Standard progressive - \$0 copay
Contacts (instead of glasses; once every plan year 7/1 – 6/30)	Up to \$55 copay for contact lens exam (fitting and evaluation) \$120 allowance for contacts	Up to \$40 copay for contact lens exam (fitting and evaluation) \$175 allowance for contacts

[^]Not available for Postdoctoral Fellows

2025-26 EMPLOYEE PREMIUM COST SHARE

The costs below reflect the **MONTHLY** amount employees pay for coverage as Full-Time. Please refer to the Benefits website for the monthly premium cost share for Part-Time.

Medical & Prescription Drug

Advantage HDHP	12 month	9 month Fixed-Term Faculty
Single	\$65.44	\$87.26
Two-Person	\$135.18	\$180.24
Family	\$165.16	\$220.21

Advantage Plus HDHP	12 month	9 month Fixed-Term Faculty
Single	\$0.00	\$0.00
Two-Person	\$0.00	\$0.00
Family	\$0.00	\$0.00

PPO 2	12 month	9 month Fixed-Term Faculty
Single	\$166.56	\$222.08
Two-Person	\$344.79	\$459.72
Family	\$421.41	\$561.88

Dental

Core	12 month	9 month Fixed-Term Faculty
Single	\$6.15	\$8.20
Two-Person	\$12.71	\$16.95
Family	\$15.84	\$21.09

Buy-Up	12 month	9 month Fixed-Term Faculty
Single	\$34.08	\$45.44
Two-Person	\$70.24	\$93.66
Family	\$89.61	\$119.45

Vision^

Standard	12 month	9 month Fixed-Term Faculty
Single	\$6.40	\$8.53
Two-Person	\$12.82	\$17.09
Family	\$20.62	\$27.49

Premium	12 month	9 month Fixed-Term Faculty
Single	\$9.97	\$13.29
Two-Person	\$19.96	\$26.61
Family	\$32.12	\$42.83

^Not available for Postdoctoral Fellows

LIFE / ACCIDENTAL DEATH & DISMEMBERMENT (AD&D)*

CMU offers employees Life/AD&D insurance through Unum. A core Employee Life/AD&D benefit is provided by CMU at no cost.

You may also purchase optional increased life/AD&D insurance for yourself and your dependents.

Employees: 1x, 1.5x, 2x, 3x, or 4x annual earnings, up to a maximum of \$750,000

- Spouse or OEI: Choice of \$10,000, \$25,000, \$50,000, \$75,000, or \$100,000
- Children: Choice of \$10,000 or \$25,000

SHORT-TERM DISABILITY*^

Employees may purchase optional Short-Term Disability insurance through Unum.

There are two benefit levels:

- 50% of weekly earnings, up to \$900/week
- 67% of weekly earnings, up to \$1,200/week

This plan has a 45-day elimination period.

**An Evidence of Insurability (EOI) may be required for additional coverage*

LONG-TERM DISABILITY^

Long-Term Disability insurance is administered through Unum and provided by CMU at no cost to eligible employees.

The monthly benefit is 67% of monthly earnings, up to \$10,000 per month. This plan has a 180-day elimination period.

HEALTH ADVOCATE

Health Advocate offers a team of experts who can work one-on-one to help resolve a wide range of healthcare and insurance-related issues. Services include employee assistance, wellness and coaching, provider matching and chronic care support.

Employees are eligible to participate in wellness activities to earn up to \$400 in reward points each plan year.

Health Advocate is provided to you and your family members at no cost.

Phone: 866-799-2691 (M-F 8am to 10pm)

Online: HealthAdvocate.com/CMU

FLEXIBLE SPENDING ACCOUNTS

Employees can choose to contribute to a pre-tax Flexible Spending Account (FSA) through WEX.

General Purpose FSA

- Allows you to pay for qualified medical, prescription drug, dental and vision expenses
- Maximum annual election: \$3,300

Limited Purpose FSA

- Available to employees enrolled in the Advantage HDHP or Advantage Plus HDHP
- Allows you to pay for qualified dental and vision expenses only
- Maximum annual election: \$3,300

Dependent Day Care FSA

- Available to all employees with eligible dependent day care expenses
- Allows you to pay for eligible child-care and elder-care expenses
- Maximum annual election: \$5,000 per household

HEALTH SAVINGS ACCOUNT

A Health Savings Account (HSA) is an individually-owned, tax-advantaged savings account. You may use HSA funds to pay for medical, dental, prescription and vision expenses.

The Advantage HDHP and Advantage Plus HDHP are paired with an HSA through HealthEquity.

2025 Calendar Year IRS maximum contributions:

- \$4,300 single
- \$8,550 family
- \$1,000 catch-up for those age 55+

If eligible, CMU will provide an employer HSA contribution based on the medical plan and coverage tier you are enrolled in. Employees can also make HSA contributions from their pay.

For more details on your benefits package, visit the Benefits and Wellness website www.cmich.edu/benefits-wellness