

# Important information on employee health plan



**DENISE CHASE,  
DIRECTOR, UNIT IV**

I want to make sure all employees are aware of the following changes to your health insurance plan, which became effective Jan. 1, 2015. I have noticed in talking to employees that some are not even aware that now they are required to call in for precertification for MRIs, CT scans, home health care, occupational therapy, speech therapy, physical therapy and inpatient hospital services (excludes emergency and maternity). So please take the time to read this important list of changes and if you have any questions call the tribe's insurance department at (906) 635-6050 or the NGS telephone number on the back of your card. Important information regarding the employee health plan.

The changes listed below became effective Jan. 1, 2015:

- In network deductible — \$250 for single coverage and \$500 for two-person and family coverage.
- Out of network deductible — \$500 for single coverage and \$1,000 for two-person and family coverage.
- \$20 co-pay for office visits after deductible.
- The tribe pays 80 percent of services received in-network after deductible.\*
- The tribe pays 50 percent of services received out-of-network after deductible.\*
- Prescription coverage \$15 co-pay for generic, \$30 co-pay for brand formulary, \$60 for brand non-formulary and 20 percent up to \$100 maximum for prescription specialty medications.\*\*
- Eyeglasses covered for up to \$250. No coverage for high definition lenses.
- Twenty-six chiropractic visits per year. Precertification required for MRI, CT scan, home health care, occupational therapy, speech therapy, physical therapy and inpatient hospital services (excludes emergency and maternity).
- Ten percent premium increase.

\* "In-network" refers to services received by a participating provider who accepts the plan's payment, in full less any deductibles, co-pays or co-insurance; "out-of-network" refers to services offered by a provider who is not willing to accept the plan's payment in full. The participant will pay a higher cost for using an out-of-network provider.

\*\* Prescriptions do not apply toward deductible and out-of-pocket maximum.

Services required under Affordable Care Act will be cov-

ered 100 percent.

Once the deductible and out-of-pocket maximum are met, the plan will pay the services in full. This does not include prescription coverage.

## **Spring 2 percent allocation**

At this time there, is no new update on the spring 2 percent dollar amount available to distribute or which projects will receive funding. Two percent funding applications were still being accepted through March 31. Myself and Director Morrow have not yet received the requests of applications to review prior to this unit report deadline. I will update you in the next report.

## **Manistique clinic update**

Rural Health Clinic Director Marlene Glaesmann announced a tentative start date the week of April 20 to 24, 2015, for a temporary physician, Dr. Barbara Saul. Dr. Saul will assist with patient care until the vacant physician position is filled.

Congratulations to Shelli Gould and Sue Snyder, Elder Division team members of the month. They volunteered to prepare Indian tacos, chili and frybread for a fundraiser for the Manistique powwow on March 24.

## **Manistique parenting awareness activity**

I was able to attend the March 28 parenting awareness activity at the Manistique Tribal Center. The activity was held to promote awareness, education and provide resources about parenting and families. The activity also promoted the importance of effective parenting in nurturing your children.

It was a well-attended, fun event. Children got to play games and do crafts, have a turn at winning a cake, get their face painted, participate in finger print identification and enter a coloring contest.

Parents and children were also entered into door prize drawings. I was told ACFS is putting pictures, a write-up and thank you in the tribal paper, so I won't mention the individuals' names so I don't miss anyone.

I would like to say a big "miigwech" to all the volunteers and organizers who put on this community event for the children and parents.

## **Cemetery clean-up May 9**

The Escanaba elders have planned a clean-up of the Indian Pointe Cemetery in Nahma Township on May 9 at 10 a.m. In case of rain or bad weather, they picked May 16 as an alternative date. If you can come help, bring your rake, gloves and bug spray. Gathering of the Clans Powwow

On behalf of the Gathering of the Clans Powwow Committee, I would like to invite you to the June 13 and 14, 2015, powwow in Manistique. The powwow is behind the Manistique Tribal Center; free entrance, rough camping is available. On Saturday, grand entry is at 12 p.m. and 7 p.m. Feast meal is on Saturday at 5 p.m., with the auction right after the feast meal. If you would like to donate any items for the auction, please drop them off to Viola Neadow at the ACFS window at the Manistique Tribal Center. Please put your name on the item you donate so we can add you to the "Friends of the Powwow" list. Thank you in advance for your donations and I look forward to seeing you there. Also, I wanted to mention we haven't heard back from a couple of people who wanted to purchase Gathering of the Clans Powwow T-shirts. If you're still interested, call myself or Viola at (906) 341-6993.

## **Over the max list**

Back in August 2013, the board of directors approved Resolution

No. 2013-188 to readjust/reduce the "Over the Max" list. What this resolution did was authorize management to readjust/reduce those employees on the over the max list where no wage refactoring or justification occurred. It was put in the hands of the management team for its review and to compile reports. A couple of weeks ago, the management team brought forward its final recommendations and informed us on what they were going to implement. I had asked at the workshop if they could do an updated wage compensation study, because the one they were using was three years old, which may affect the list. But we didn't get

time to even receive that information because a resolution was prepared to rescind Resolution 2013-188 for the next meeting and establish a wage freeze for the individuals on the over the max list. Back in 2013, some board members tried to exclude those individuals on the list who were at \$50,000 and under; that didn't pass. So, moving forward, now the issue is laid to rest and it was reported to us the savings would have been about \$439,000 a year.

Thank you,  
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