



Reminder of optional medical plans And Health and Wellness

In the 2019 Negotiations, the Union won healthcare parity for the In-progression and New Hire (Full-Time) members. There are three (3) medical plan options available to choose from. PPO, SCN, and HMO.

The 3 medical plan options are:

- Preferred Provider Organization (PPO) (New Hire Default Plan)
- Standard Care Network (SCN)
- Blue Care Network HMO (available Michigan only)

New Hires are initially enrolled in the BCBS Preferred Provider Organization PPO (BCBSM or MMO) and can elect to enroll in SCN or HMO option per rolling enrollment rules.

Did you know you can save more out-of-pocket costs when enrolled in the SCN plan?

The Standard Care Network (SCN) plan has the least out-of-pocket cost to the member and their family with a \$25 office copay and no deductibles or co-insurance for in-network services.

In comparison to the following options;

- **BCBS Preferred Provider Organization (PPO)** plan has a 50% co-insurance and is subject to a \$150 individual / \$300 family deductible. **(The PPO plan is essentially the same as the SCN with the same network providers).**
- **Health Maintenance Organization (HMO)** plan (where available) has a \$25 office copay and is subject to a \$150 individual / \$300 family deductible. Specialist visits require a referral.



Note: *(Before switching plans, always check with your primary care provider or specialist participation in the new plan).*

Also, please keep in mind, per the 2019 Agreement there are four (4) FCA Family Health and Wellness Centers that may be utilized at no cost to eligible members and their eligible dependents.

⇒ Detroit, MI ⇒ Belvidere, IL ⇒ Kokomo, IN ⇒ Toledo, OH

If you have any questions or would like more detailed information on the available options or clinics, please see your local Union Benefit Representative.