

FERRIS STATE UNIVERSITY

HUMAN RESOURCES



Benefits at a Glance

2026-2027

Part-time Writing Center Specialist

CONTACT US NOW



231-591-2150
Human Resources



hrbenefits@ferris.edu



420 Oak Street
Prakken 150
Big Rapids, MI 49307



Benefits are available on the date of hire into an Adjunct Instructor position. Newly benefit eligible employees have 30 calendar days to enroll in FSU benefit plans.



MEDICAL/PRESCRIPTION

Ferris State University offers Adjunct Instructors the option to enroll in the Ferris 4 HDHP option or the Ferris 5 HDHP option for months during which they hold an active assignment. These plans are offered at full-cost. Premiums are collected on a per pay period basis.



OTHER ELIGIBLE ADULT

Employees may enroll one "other eligible adult" (OEA) in an FSU-sponsored health care plan if they have resided in the same residence as the employee for at least the last 18 months and are not a dependent of the employee as defined by the IRS.



FNTFO BENEFITS

Part-time Writing Center Specialist may have additional benefits available as outlined in the FNTFO collective bargaining agreement. Please see the collective bargaining agreement on www.ferris.edu for more information.

	FERRIS 4 (HSA) PPO Plan with HSA		FERRIS 5 (HSA) PPO Plan with HSA	
	IN NETWORK	OUT OF NETWORK	IN NETWORK	OUT OF NETWORK
Preventive Care	100% coverage	80% after deductible	100% coverage	80% after deductible
Primary Care Office Visit (face to face and telehealth)	100% after deductible	80% after deductible	80% after deductible	60% after deductible
Specialist Office Visit (face to face and telehealth)	100% after deductible	80% after deductible	80% after deductible	60% after deductible
Virtual Care Services (not part of PCP or Specialist visit)	\$0 copay	N/A	\$0 copay	N/A
Coinsurance - (Plan Pays)	100% after deductible	80% after deductible	80% after deductible	60% after deductible
Prescription copay Generic Preferred Brand Non-Preferred Brand Preferred Specialty Non-Preferred Specialty Mail Order Pharmacy	COPAYS APPLY AFTER DEDUCTIBLE		COPAYS APPLY AFTER DEDUCTIBLE	
	10% copay (\$5 min/\$30 max)		10% copay (\$5 min/\$30 max)	
	10% copay (\$30 min/\$60 max)		10% copay (\$30 min/\$60 max)	
	10% copay (\$50 min/\$75 max)		10% copay (\$50 min/\$75 max)	
	10% copay (\$40 min/\$70 max)		10% copay (\$40 min/\$70 max)	
	10% copay (\$80 min/\$100 max)		10% copay (\$80 min/\$100 max)	
	1x copay for 90 day supply		1x copay for 90 day supply	
	Urgent Care Center Copay	100% after deductible	80% after deductible	80% after deductible
Emergency Room Copay	100% after deductible		80% after deductible	
Network	Priority Health / CIGNA		Priority Health / CIGNA	
Deductible				
Individual	\$1,750	\$3,500	\$3,500	\$6,000
Family	\$3,500	\$7,000	\$7,000	\$12,000
Coinsurance Maximum	Excludes Deductible		Excludes Deductible	
Individual	\$1,000	\$2,500	\$2,500	\$4,000
Family	\$2,000	\$5,000	\$5,000	\$8,000
Out of Pocket Maximum	Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance	
Individual	\$2,750	\$6,000	\$5,000	\$10,000
Family	\$5,500	\$12,000	\$12,000	\$20,000
ACA Statutory Maximum	Includes Deductibles, Coinsurance, Copays		Includes Deductibles, Coinsurance, Copays	
Individual	\$2,750	\$6,000	\$6,750	\$10,000
Family	\$5,500	\$12,000	\$13,000	\$20,000
2026-2027	Single \$291.01		Single \$247.96	
Bi-Weekly Rates	2 Person \$858.50		2 Person \$731.47	
	Family \$1047.66		Family \$892.65	

24/7 Virtual care — when and where you need it



When it's not convenient to go to the doctor,
bring a doctor to you.

What is virtual care?

Virtual care gives you access to board-certified doctors on nights, weekends and even holidays for health issues that aren't an emergency. Virtual care connects you with a doctor over the phone, through video, or simply by filling out an online questionnaire. Depending on your condition and the type of virtual care you choose, a doctor can:

- Prescribe a medication and send it to your preferred pharmacy
- Develop a treatment plan
- Notify your primary care doctor with current information
- Make follow-up recommendations, including referrals to see a specialist

What conditions can it treat?

Virtual care is great for non-emergencies, like:

- Cough, cold and flu
- Fever, nausea and vomiting
- Sinus problems
- Pink eye
- Allergies, bites and stings
- Rash, hives and more



Did you know?

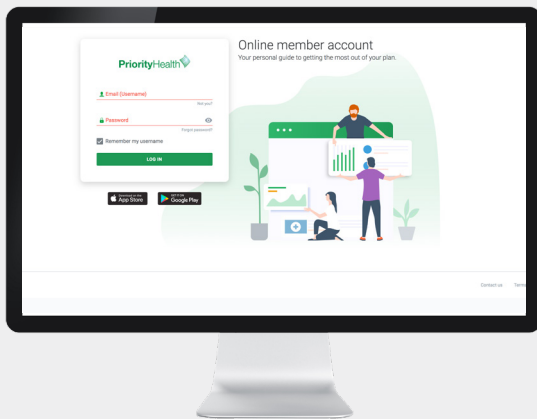
9 out of 10 physicians
see the benefits of virtual
care technologies.*

How much does it cost?

We offer our members 100% coverage (\$0 copay) for in-network virtual care. It is included in your benefits at no cost to you.**

Talk to your doctor.

Ask your doctor about what virtual care options are available to you.



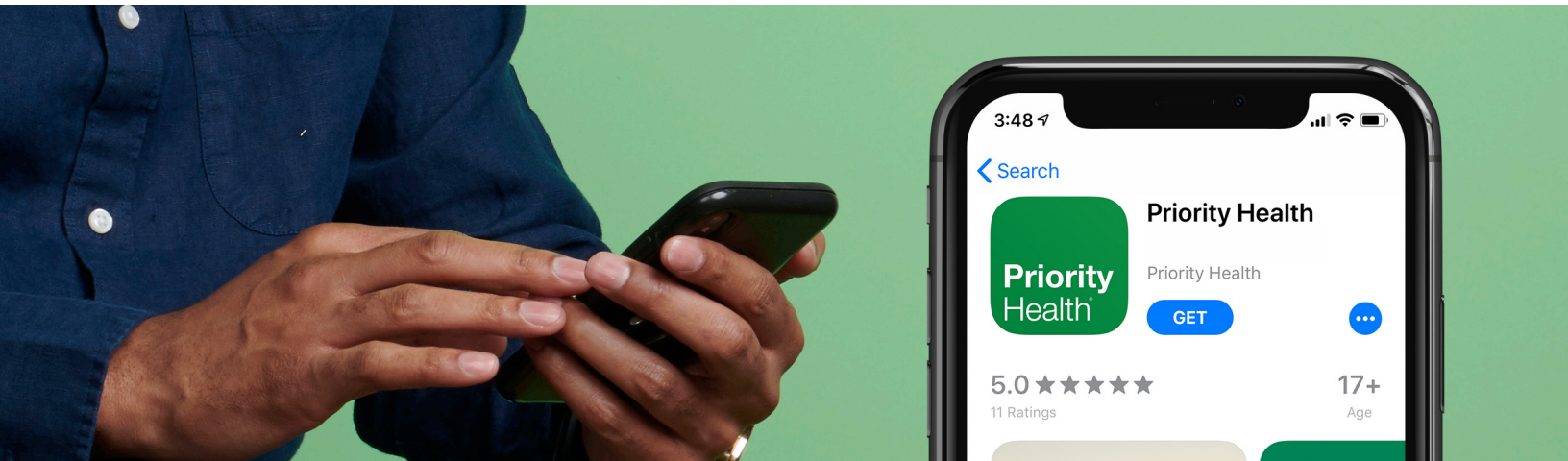
Priority Health members who live in the state of Michigan can access video visits and eVisits with Michigan-based, board-certified providers through the new Priority Health member app. Download the Priority Health app to get started.



*Source: Deloitte 2018 Survey of US Physicians. **Includes 100% coverage (\$0 copay) for fully funded plan members and opt-in for self-funded plan members. HSA plan members must meet their deductible before 100% coverage begins, but will never pay more than an in-person doctors visit.

Priority Health complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia en su idioma. Consulte al número de Servicio al Cliente que está en la parte de atrás de su tarjeta de identificación de miembro. (TTY: 711).

ملاحظة: إذا كنت تتحدث العربية، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. يرجى الاتصال برقم خدمة العملاء على الجانب الخلفي من بطاقة عضويتك الشخصية. (رقم هاتف الصم والبكم: 711).



The smart choice, now on your smartphone

Managing your health insurance is easier than ever with the new Priority Health app.

In your member account, you can quickly and easily:



Track spending balances to keep your budget in check



Search your claims and see a detailed breakdown of care and prescription costs



Compare costs of medical procedures and prescriptions based on your plan so you can save money



Find in-network doctors, specialists, labs and more



Set up a video visit and get virtual care when and where you need it



Download the Priority Health app from the App Store or Google Play or sign up at member.priorityhealth.com to view your personalized health insurance information anytime, anywhere.



Getting started is easy:

1. Download the Priority Health app from the App Store or Google Play, or visit member.priorityhealth.com.
2. Click **Sign up** and follow the instructions.*

Questions about your member account?

If you need technical support or help accessing your account, email us at techsupport@priorityhealth.com or call 833.207.3210. For all other questions about your plan, call the number on the back of your member ID card to speak with a member of our Customer Service team.

**You may be asked security questions to verify your identity.*



Already have a MyHealth account?

You can use your existing MyHealth username and password to log in to the Priority Health app.

Continue using your MyHealth account to access your Spectrum Health providers, appointments and other patient information.

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Life Advisor Well-being Portal



A Total Well-being & Health Tracker Solution

Ulliance Life Advisor App

The Ulliance Life Advisor App is your FREE and CONFIDENTIAL resource available to you and your dependents. The app contains a variety of resources, tools, articles, and tips to help you thrive in your everyday life.

The app contains a direct link to our Wellbeing Portal that has even more resources, a full library and activities that focus upon our 5 dimensions of well-being: emotional, physical, financial, career and community.

Download the app today for a direct connection to a life advisor consultant. Our 800# will be at your fingertips call 24/7 for counseling services or valuable information to start living a healthier, more balanced life.

You can find the Ulliance Life Advisor App in the Apple and Android app stores.

- ✓ Search "Ulliance Life Advisor" and the app will appear for download.
- ✓ Get the App today & stay connected!!

