

Frequently Asked Questions

- Question: ***“When am I eligible for my benefits?”***
Answer: Members must have completed their probationary period which can be a maximum of 90 days of employment. If you do not apply at the end of your probationary period, you can then apply at Open Enrollment in November. Members should check their CBA/Collective Bargaining Agreement.
- Question: ***“Can I add my spouse and children to my insurance plan?”***
Answer: Only if your contract allows for 2-party or family coverage. You must supply your marriage certificate and/or birth certificates for your children. Check your contract or call the Fund office for further information.
- Question: ***“When can I apply for my benefits?”***
Answer: Members have a 30-day window before or after their probationary period to apply for their insurance benefits with the Health and Welfare Fund in person.
- Question: ***“Who do I contact when I want my insurance benefits?”***
Answer: Call SEIU Michigan Health and Welfare Fund office, now located at TIC International Corporation at 30700 Telegraph Road, Suite 2400, Bingham Farms, Michigan 48025.
- Question: ***“What if I didn’t apply at my probationary period?”***
Answer: The annual Open Enrollment is November 1 through November 30. Members may apply at that time. Benefits will be effective January 1 of the New Year.
- Question: ***“Can I cancel my insurance?”***
Answer: Yes the subscriber can cancel their insurance. Call the Fund office at 248-645-6550 for the Cancel Form and Opt-Out Form. Both forms must be signed, dated, and returned to the Fund office before cancelling can occur. The employer will be notified by the Fund.
- Question: ***“How do I pay for my insurance?”***
Answer: Members must sign a payroll deduction authorization form with their employer each year. Please become familiar with your payroll “stub.”
- Question: ***“Who do I contact if I have a question regarding my payroll deductions?”***
Answer: Call your employer’s payroll office. Your employer issues your paycheck.
- Question: ***“What if I move or change my phone number?”***
Answer: (1) Call the customer service number on the back of your insurance cards.
(2) Call the Fund office and update your information.
- Question: ***“How long will my benefits be effective once I stop working?”***
Answer: Until the end of the month that you terminate your employment or until your employer notifies the Fund office of your separation, whichever is later.
- Question: ***“Should I leave my insurance cards at home when I go to work?”***
Answer: No, you should always carry your cards. If you prefer, take a photo of the front and back of your cards with your phone. That way, you will always have them with you.

- Question: ***“If I lose my insurance cards, who do I call?”***
Answer: Call the Health and Welfare Fund office at 248-645-6550. The Fund will order new replacement insurance cards for you and for your dependents.
- Question: ***“What do I bring to open enrollment if I am applying for benefits for the first time?”***
Answer: Copies of the following: SSNs of all family members you are enrolling, marriage certificate, birth/adoption certificate and if applicable, your Medicare card.
- Question: ***“What if I lose my insurance coverage through another source?”***
Answer: You can apply for the Fund’s health insurance within 30 days of that loss. Proof of loss must be supplied at the time of enrollment.
- Question: ***“What if my spouse or my dependent child loses their coverage from another source?”***
Answer: You can add your spouse or dependent to your existing coverage within 30 days if your contract allows for 2-party or family coverage.
- Question: ***“Why should I visit my primary care doctor’s office when I am not sick or ill?”***
Answer: You should take advantage of all the “free” preventative care that is built into your coverage. Consult the ***Annual Insurance Benefit Guide*** for details.
- Question: ***“When should I go to an Urgent Care site instead of the Emergency Room?”***
Answer: If it is not “life threatening,” you should seek treatment at an urgent care site rather than the emergency room. The emergency room is the most expensive site to seek medical care. An Urgent Care copay is only \$30; emergency room copay is \$250.
- Question: ***“Why should I get a prescription for over-the counter medicine, such as Claritan?”***
Answer: You have an Over-The-Counter (OTC) Program with your prescription provider. Many allergy and ulcer medications are “free” or at “no charge” with your prescription card.
- Question: ***“What if my contract/CBA doesn’t offer 2-party or family coverage?”***
Answer: You can apply for health care coverage through the market place which is commonly called the “exchange” by going on-line to www.healthcare.gov.
- Question: ***“When I retire and am no longer working, can I keep my insurance through the Fund?”***
Answer: No, when you separate employment with your employer, your benefits will terminate at the end of the month or when your employer notifies the Fund, whichever is later.
- Question: ***“What happens to my insurance coverage when I get laid off or am terminated?”***
Answer: You will receive a COBRA letter from the Fund informing you of your rights to continue your benefits by paying 100% of the cost of the coverage or by choosing coverage through the marketplace on-line to www.healthcare.gov.
- Question: ***“Can I put my grandchildren on my insurance coverage?”***
Answer: Yes, but only if you have custody papers to prove you are the responsible party.
- Question: ***“If I don’t go to the dentist in the current year, will my \$800 roll over to next year?”***
Answer: No it does not roll over to the next year. You should go twice a year to get your free exam, x-rays, and cleaning, even if you have dentures.

Question:

“How do I know which dentists I can use with my A.D.N. Administrators card?”

Answer:

Call the Fund office at 248-645-6550. The office will print out a personal directory for you based on your zip code or call A.D.N. Administrators at 888-236-1100 for help.

Question:

“How will I know where to get my glasses or eyes examined?”

Answer:

Call the Fund office at 248-645-6550 for a personal directory based on your home zip code. Or you can visit the Eye Med website and view providers in network.