

# Benefit Plan Developments



**Great Lakes Employers Association**  
Group Marketing Services, Inc.

• *Group Insurance That Benefits Small Business.*

A PUBLICATION FROM GROUP MARKETING SERVICES, INC. KALAMAZOO – GRAND RAPIDS – (800) 354-4768

## Flag Day Is Celebrated On June 14th

In the United States, Flag Day is celebrated on June 14. It commemorates the adoption of the flag of the United States, which happened on June 14, 1777, by resolution of the Second Continental Congress. The United States Army also celebrates the U.S. Army's Birthday on this date; Congress adopted "the American continental army" after reaching a consensus position in the Committee of the Whole on June 14, 1775.

The Fourth of July was traditionally celebrated as America's birthday, but the idea of an annual day specifically celebrating the Flag is believed to have first originated in 1885. BJ Cigrand, a school teacher, arranged for the pupils in the Fredonia, Wisconsin Public School, District 6, to observe June 14

(the 108th anniversary of the official adoption of The Stars and Stripes) as 'Flag Birthday'. In numerous magazines and newspaper articles and public addresses over the following years, Cigrand continued to enthusiastically advocate the observance of June 14 as 'Flag Birthday', or 'Flag Day'

In 1916, the president of the United States issued a proclamation that officially established June 14 as Flag Day; in August 1949, National Flag Day was established by an Act of Congress.



## HICA Health Insurance Claims Assessment Tax Repeal

### HICA Tax Repeal & Replace On Fast Track

On Tuesday, May 29, 2018, the Michigan House & Senate passed a three bill package that would repeal the Health Insurance Claims Assessment Tax and create a new Insurance Provider Assessment tax to take its place. The legislation was sent to Governor Snyder on May 30, 2018.

The HICA Tax is a 0.75 percent tax paid on health insurance claims. Michigan is the only state that has it and the desire to replace with something "better" has been nearly universal and bipartisan. Under the legislation, SB 0992, SB 0993 and SB 0994, the fee would be replaced with a tax on health insurers on a per-member-per-month basis.



The bills rolled out of committee on Wednesday, May 16, 2018. "This is a great committee meeting today," Committee Chair Mike Shirkey (R-Clarklake) said as he opened the hearing.

"Because we're doing something we've been trying to do for years -- and that's putting a stake in the heart of HICA."

Budget Director John Walsh testified that Gov. Rick Snyder is "fully in support" of the package and that the issues surrounding HICA and its replacement are both complex and vital.

"It is nauseatingly complicated," Walsh said. "It is an extraordinarily important matter for our citizens and the provision of healthcare and doing it in an efficient way; both in the delivery of services and the funding for that."

## Group Marketing Services, Inc. Summer Hours

Group Marketing Services, Inc. regular office hours are Monday through Friday 8:00 AM to 5:00 PM. Beginning with Memorial Day weekend and continuing through the Labor Day weekend office hours on **Fridays will be from 8:00 AM to 4:00 PM.** Online service continues to be available around the clock, twenty-four hours a day at [www.groupmarketingservices.com](http://www.groupmarketingservices.com)

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For more information, please contact:  
**Group Marketing Services, Inc.**  
• *Group Insurance That Benefits Small Business.*  
**(800) 632-5015**

## Shadow Rule For Preventing Sunburn

To avoid sunburn, use the shadow rule to determine how much ultraviolet (UV) light you are being exposed to on a sunny day.

- If your shadow is longer than you, your UV exposure is low.
- If your shadow is shorter than you, your UV

exposure is high, so your risk of getting a sunburn is increased. Try to stay in the shade and use preventive measures (such as sunscreen, sunglasses, and a hat) to protect your skin and eyes.

This information should not replace the advice of your doctor.



## Special Insurance Requirement for Riding Without a Helmet

Michigan state law now requires individuals who choose to ride motorcycles without a helmet, to carry an insurance policy that will cover the first \$20,000 of a motorcycle accident personal injury claim. Claims for those injured while riding a motorcycle without a helmet will only



be considered after the first \$20,000. The first \$20,000 of a helmetless motorcycle related personal injury claim under the group health plan is excluded.

All other policy provisions and limitations pertain and operate in the usual manner.

## Seasonal Protections

The weather is now great to be heading outdoors. As nice weather takes hold and we head outside, to the beach, camping, rag weed territory or other summertime activities, please remember to prepare for seasonal allergies.

**Allergy Symptoms Include:**

- Sneezing, coughing, or wheezing
- Nasal congestion or runny nose
- Itchy, red hives (*poison ivy contact*)
- Sore throat
- Watery eyes



The best way to treat seasonal allergies is by using allergy medicine consistently and before you head outside! Consult with your doctor about how you can best treat your symptoms.

**Medications available over the counter\* for Allergies Include:**

- Nasal Steroids – *Flonase not covered; Generic for Nasonex (Mometasone is covered\*)*
- Antihistamines (*Zyrtec, Claritin, Benadryl, Allegra not covered*)
- Eye Drops – *Patanol not covered; (Generic Olopatadine is covered\*)*
- Leukotrien eInhibitors – *Singulair not covered; Generic Montelukast is covered\*)*

## Fermented Foods Promote Health

*What do the foods yogurt, sauerkraut, pickled herring, kefir, buttermilk, tempeh(soy), dill pickles, soy sauce, kimchi, balsamic vinegar, and pickled beets have in common?*

*They are all fermented foods and are becoming popular as part of a daily diet.*

An estimated 100 trillion microorganisms make a home in your intestine. They play a big yet not fully understood role in your health, influencing both metabolism and the immune system.

“If you’re consuming a diet rich in fermented foods, you’re essentially bathing your gastrointestinal tract in healthy, food-related organisms” according to Professor Robert Hutkins, Ph D of the University of Nebraska who focuses his lab research on the link between fermented foods and human health.

Foods can be fermented in a variety of ways, vegetables are often fermented using a salt brine that encourages the proliferation of healthy bacteria. The healthy bacteria breaks down unwanted components. Converting such unwanted ingredients as sugar and starches to lactic acid, creating the distinctive, sought after, sour taste. People who supplement their diet with one serving daily tend to have healthier gut bacteria.

While many people can make their own fermented food, most people rely on their local grocery store heading to the refrigerated, fresh food section, choosing brands that say on the label that they contain live organisms. Processed foods in a jar or canned often have been heat processed, killing much of the beneficial bacteria.

The probiotics, (healthy bacteria) in fermented foods appear to help restore the intestinal balance after a disturbance in the daily routine such as ingesting antibiotics. Dairy based products such as yogurt, greek yogurt and kefir most often are recommended to take with antibiotics. These are fermented with lactobacillus.

You may want to add fermented foods to your diet or consult with your physician on your next office visit.

### Prebiotic Supplements

These non digestible fiber compounds promise to decrease inflammation and lower your risk of disease. Save your money, says Stacy Sims, senior research fellow at the University of Waikato, New Zealand. The supplements are expensive – about \$20 a bottle. She adds, “You may not need to promote the growth of the bacteria they’re promising to promote.” Instead, eat foods that are rich in probiotics, such as garlic, onion, asparagus, bananas, dandelion greens and Jerusalem artichokes.

### Probiotic Foods

Stores sell bacteria-spiked foods like dark chocolate and muffin mixes, not to mention probiotic pills– Don’t buy in. “Though supplements have large numbers of bacteria, they’re often not diverse– and the gut biome is extremely diverse,” Sims says. You should consume naturally probiotic-rich, unpasteurized fermented foods and drinks like yogurt, sauerkraut and kombucha.

### Peppermint Oil

A review of 121 trials found that peppermint oil is effective at treating irritable bowel syndrome. The menthol, its main constituent, has a very relaxing effect on the GI tract.



# In-Network Immediate/Urgent/Prompt Care Facilities



- No scheduled appointments are needed;
- Open weekends & off-hours;
- Lower Copay cost compared to ER visits;
- Onsite lab & X-Ray services;
- Allowable Expense under GLEA Insurance Plans covers at 100% after the applicable copay at participating facilities.

Unlike Primary Care Physicians (PCP), you do not need an

appointment to seek treatment at an Urgent Care Center. These are walk-in medical centers but are different from the retail centers you may find at pharmacies.

Both the Urgent Care Association of America (UCAOA) and the American Academy of Urgent Care Medicine (AAUCM) have established criteria for Urgent Care Centers and the physicians that operate them. *Each have similar criteria:*

- Must accept walk-in patients during business hours;
- Must treat a broad spectrum of illnesses and injuries, as well as perform minor medical procedures;
- Must have a proper licensed physician operating as the medical director;
- Must be open 7 days a week;
- Must have on-site diagnostic equipment, including blood-draw/analysis and x-ray;
- Facility must contain multiple examination rooms.

Urgent Care Centers have extended hours. These centers are usually open till 7, 8 or 9 PM, some are open 24 hours a day. They are open 365 days a year, even on weekends and holi-

days. These factors make urgent care centers a viable option when you need medical help at odd hours or when you are out of town and cannot reach your Doctor. For example, if you developed a bad earache over the weekend, you could head to the nearest Urgent Care Center for prompt, qualified, medical attention.

Your Great Lakes Employers Association employer-sponsored group health insurance will cover your visit to an in-network, participating Urgent/Immediate Care Facility with a Copay lower than required for Emergency Room (ER) visits. This reduces the wait time for the patient and provides immediate, quality medical care.

Urgent/Immediate Care facilities are free standing and some are associated as part of the hospital's walk-in treatment.

Many Urgent Care Centers are privately owned. It is important to check before going to a Center that they Participate with the Network (icons) shown on your Insurance ID Card.

You will want to write down all of the current medications you are taking (both prescription and non-prescription). Provide this information to the treating provider.

By being informed before you have an immediate medical issue, you can promptly respond to a pressing situation for yourself and your family. You may access GLEA Insurance Network participating Urgent/Immediate Care Centers, **listed below**, or online at: [www.groupmarketingservices.com](http://www.groupmarketingservices.com) (click on your network icon— shown on your Insurance ID Card). Note: the use of a non-participating provider or a provider not in the directory will result in higher out-of-pocket costs for you.

## Ann Arbor, MI

Ann Arbor Urgent Care  
1000 E. Stadium ..... 734-769-3333

Concentra Urgent Care  
3131 S. State St. .... 866-944-6046

IHA Urgent Care - W. Ann Arbor  
4350 Jackson Rd. .... 737-887-4396

Washtenaw Urgent Care  
3280 Washtenaw Ave. 734-389-2000

## Battle Creek, MI

Beckley Road Urgent Care  
5352 Beckley Rd. .... 269-979-6888

## Benton Harbor, MI

Urgent Care Clinic  
1850 Pipestone ..... 269-925-6600

## Coldwater, MI

Prompt Care  
892 E. Chicago St. .... 517-278-2301

## Flint, MI

Emergency Med Center of Flint  
2284 S. Bellenger #2 810-232-6101

Flushing Road Urgent Care  
1301 Flushing Rd. ... 810-424-0759

Genesys Urgent Care - Center  
420 S. Saginaw St. .... 810-762-1550

Grand Blanc Urgent Care  
5494 S. Dort Hwy..... 810-262-7731

Grand Blanc Urgent Care  
Two Hurley Plaza .... 810-262-6743

## Grand Haven, MI

Synan on Urgent Care Center  
1091 S. Beacon ..... 616-604-0096

## Grand Ledge, MI

Sparrow Urgent Care  
1015 Charlevoix Dr. 517-627-0100

## Grand Rapids, MI

Concentra Urgent Care (24 hours)  
436 44th Street SE .... 616-531-9750

SHMG Urgent Care  
2750 E. Beltline NE .. 616-391-6271

SHMG Urgent Care  
2332 Alpine NW ..... 616-391-6220

SHMG Urgent Care  
3350 Broadmoor SE 616-391-8020

SHMG Urgent Care  
5378 Plainfield NE ... 616-391-6230

SHMG Urgent Care  
80 68th St. S.E. .... 616-391-8242

St. Mary's Urgent Care Plus  
1471 E. Beltline NE... 616-685-3414

## Hastings, MI

Pennock Urgent Care  
1108 W. State St. .... 269-948-3360

## Holland, MI

Holland Medical Care & Rehab  
335 N. 120th Ave ..... 616-392-5222

H H Urgent Care  
3235 N. Wellness Dr. 616-494-4250

## Kalamazoo, MI

Hometown Urgent Care of MI  
1634 Gull Rd ..... 877-841-0044

Westside Immediate Care Center  
6565 W. Main ..... 269-375-0400

Bronson Fast Care  
6220 W. Main ..... 269-276-4744

## Lansing, MI

Lansing Urgent Care  
320 E. Jolly Rd. .... 517-999-4700

Lansing Urgent Care  
505 N. Clipper St. .... 517-333-9200

Lansing Urgent Care  
4440 W. Saginaw Hwy. 517-327-6400

Ready Care - Grand Ledge  
644 Migaidl Ln. .... 517-627-6024

Redicare  
5525 MLK Jr. Blvd. ... 517-975-3110

Sparrow Urgent Care  
1120 E. Michigan ..... 517-364-9790

## Muskegon, MI

The Lakes  
6401 Prairie St. .... 231-724-7800

MHP Hackley Urgent Care  
1700 Clinton St ..... 231-726-3511

MHP-Urgent Care  
1700 Oak Ave ..... 231-672-6430

## Niles, MI

Southwestern Medical Clinic  
2002 S. 11th Street..... 269-687-0200

## Portage, MI

Bronson FastCare (inside Meijer)  
5121 S. Westnedge ... 269-552-4212

Hometown Urgent Care of MI  
245 W. Center Ave ... 877-841-0044

Woodbridge Immediate Medical  
7901 Angling Rd ..... 269-324-8405

## Rockford, MI

St. Mary's Urgent Care Plus  
6050 Northland Dr.... 616-685-7961

## Sheridan, MI

Sheridan Walk-In Clinic  
301 North Main St .... 989-291-3261

## Stevensville, MI

Southwestern Medical Clinic  
5515 Cleveland Ave. 269-429-9677

## South Bend, IN

South Bend Clinic  
211 North Eddy ..... 574-246-8816

Physicians Urgent Care  
1245 E. Ireland Rd ... 574-312-7022

Med Point - Ireland Rd. Med. Grp  
1215 E. Ireland Rd.... 574-647-1750

## Three Rivers, MI

I-Med Medical Services  
16587 Enterprise Dr.. 269-279-6700

## Walker, MI

Concentra Urgent Care  
2331 Alpine Ave. NW 616-785-2619

Concentra Hot Line: 866-944-6046  
Info for any Concentra Urgent Care Centers (Live operator)

## Watervliet, MI

Community Medical Center Walk-in Clinic  
400 Medical Park Dr. 269-463-3600

## Wyoming, MI

SHMG Urgent Care  
6105 Wilson Ave. SW 616-486-5100

## Zeeland, MI

H H Urgent Care  
8300 Westpark Way... 616-748-5777

ZCH Urgent Care Center  
8333 Felch St ..... 616-772-4644

St. Mary's Urgent Care Plus  
2373 64th Street SW...616-685-3910

*Seeking treatment? Verify the provider is participating within the Preferred Provider Network shown on your Group Insurance Identification Card.*

## Health Update: Sun Safety

### How to keep your skin safe during the summer.

It is officially the summer season! That means the sun is brighter and you will need to protect yourself as you head outdoors. Whether you're hiking, swimming, surfing, or running, sun protection is always crucial.

#### Tips for Prevention:

- Minimize sun exposure between 10 AM and 2 PM when the sun is strongest.
- Apply sunscreen at least 15-20 minutes before you go out in the sun.
- Use a sunscreen with an SPF of 30 or higher.



- Reapply sunscreen every two hours while you are in the sun, more often if you are sweating or are in water.

With proper protection, you should be able to effectively avoid sunburn. Although, in cases where you burn, there are recommended treatments that can quicken the healing process.

#### Sunburn Treatments:

- Cool compresses
- Topical creams with aloe
- Hydrocortisone cream for severe redness
- Drink plenty of fluids
- Wear clothing and hats having at least 50+ SPF/UV filter protection.

## Member Maintenance Choice Voluntary

### NEW CVS/caremark<sup>™</sup> Prescription Drug Card Program Benefit

Insured Members are now able to fill 90-day maintenance Prescriptions at a nearby CVS/Caremark retail Pharmacy at the same reduced copay as at the Mail Order Pharmacy. Whether you have a one year fill for a new, maintenance prescription, written for a fill of no more than ninety (90) days at a time or a current prescription at the Mail Order Pharmacy, you can opt in or out of the program at any time to have it picked up at the nearest CVS Caremark/ Target location, for your convenience.

Employee/Plan Participants are required to fill 90-day maintenance supplies at one of the current six integrated national Mail Order, Participating, Pharmacies under the Prescription Drug Card Program and delivery is directed to the Members' location.

With **Member Maintenance Choice Voluntary** – Member/Participants may fill their 30-day maintenance prescriptions at a retail CVS/Target Pharmacy. They can also receive a 90-day supply, at a time, at the reduced Mail Order copay. Members can fill or refill a prescription by scanning the Rx

(prescription) bar code on their medication, through their mobile device. This is a continuing follow-up after the initial prescription fill.

[www.groupmarketingservices.com](http://www.groupmarketingservices.com) lets Members/Participants proactively manage their prescriptions online

by clicking on the Member Portal access included with their mobile device registration.

For optimal quality and care, all orders are reviewed by a trained, registered pharmacist. They follow rigorous, clinical, guidelines. They will contact your doctor about any missing information or potential drug interactions with

other prescriptions the member may be taking. They will perform a visual inspection and verify bar code accuracy.

Most maintenance medications are eligible for **Member Maintenance Choice Voluntary**. However, eligible medications must not be a controlled substance (opioids), antibiotic, Specialty Drug or filled at a long-term facility.

Participants /Members have 10 days to cancel unwanted refills.



## The CVS/caremark<sup>™</sup> App

For improved access to the CVS GLEA Prescription Drug Card Program, check out "CVS Caremark" at the Google Apps Store.

Here is the link:

<https://play.google.com/store/apps/details?id=com.caremark.caremark>

The app can be downloaded to your smart phone and will allow you to:

- Refill mail order prescriptions without registering or signing in (Easy Refill).
- See number of refills due and mail order prescriptions in progress without signing in.
- Check order status.
- Renew or request new mail service prescriptions.
- Check drug costs and your Plan coverage.

- View your prescription history.
- Find CVS Pharmacies and CVS/Minute Clinic locations.
- Identify unknown pills.
- Check for potential drug interactions.
- Update Account Information; shipping and billing information, manage family access, and reset password.

