

Spring Tour 2017

choices

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**Montana University System
Employee Benefit Plan**

Spring Tour 2017

ANNUAL BENEFIT ELECTIONS for FY2018

July 1, 2017 – June 30, 2018

**Montana
University System**

Agenda for Today



❑ Important Benefit Information for FY2018

1. **Marriage Eligibility Change**
2. **Medical Benefits**
3. **Massage Therapy Benefit Change**
4. **Pharmacy Program Changes**
5. **Flex & Tax Advantaged Account (TAA) Updates**
6. **2017 Wellness Programs**

❑ Plan Rates for FY2018

1. **Medical**
2. **Dental**
3. **Vision**

❑ Enrollment Reminders

Eligibility Information for FY2018



- ❑ Dependent children, up to age 26, may enroll during annual enrollment in medical, dental, and vision benefits.

(MUS has a closed enrollment for spouses)



- ❑ Marriage Eligibility Change –

- Effective July 1, 2017, no new Adult Dependents (or their children) will be added to the Plan.
- Adult Dependents (and their children) on the Plan prior to July 1, 2017 will be allowed to remain on the Plan.
- As of July 1, 2017, only legally married or common-law spouses with a certified affidavit of common-law marriage will be eligible for enrollment on the Plan.

- ❑ Proof of eligibility will be required.

- ❑ Mid-year enrollment or disenrollment may only occur with a “qualifying event” or during a “Special Enrollment Period”.

Medical Benefit Plans for FY2018

*****Choices* WILL CONTINUE OFFERING
THREE MEDICAL PLAN OPTIONS IN FY2018**

- **Allegiance**
- **Blue Cross and Blue Shield**
- **PacificSource**

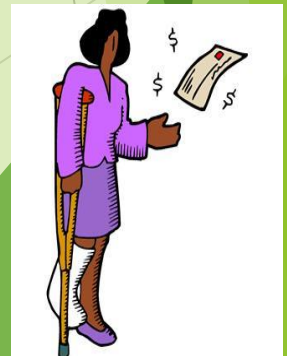


Choices Medical Benefits for FY2018



BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visits	\$25 copay
Specialty Visits	\$40 copay
Emergency Room Facility Visits	\$250 copay
Urgent Care Visits	\$75 copay
In-Network Deductible	\$750 (individual)/ \$1,500 (family)
In-Network Medical OOP Maximum	\$4,000 (individual)/\$8,000 (family)
Eye Exam Benefit (routine or medical)	\$0 copay/1 per plan year

- **No medical benefit changes for FY2018!!!**
- **Take the time to research and select the medical plan that best fits your needs.**
- **The plans provide the same medical benefits but have differences in cost and provider networks.**



Massage Therapy Benefit Change for FY2018



- ❑ Beginning July 1, 2017, massage therapy will no longer be a contract exclusion and will no longer require a medical necessity application for approval.
- ❑ Services must be provided by a licensed massage therapist.
- ❑ Massage therapy will be included in the Outpatient Rehabilitative Services 30 visit maximum per benefit period.
- ❑ Massage therapy claim forms will be available on the *Choices* website under “Forms”. Members will need to submit a claim form, along with their massage therapy receipt(s), to their medical plan administrator for processing (Allegiance, BCBSMT, or PacificSource).



NEW Prescription Drug Plan for FY2018



- **Effective July 1, 2017, Navitus Health Solutions will be the new Pharmacy Benefit Manager for the MUS Plan.**
- **Effective July 1, 2017, Lumicera Health Services will be the new Specialty Pharmacy for the MUS Plan.**
- **Prescriptions can be filled at a participating retail pharmacy for either a 34 or 90-day supply.**
- **Mail Order prescriptions for a 90-day supply can be filled at Ridgeway, Costco, or miRx (only delivers to Montana, Idaho, Washington, Wyoming, S. Dakota, and N. Dakota).**



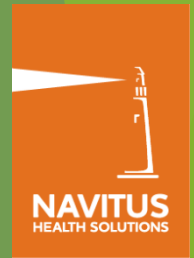
NEW Prescription Drug Plan for FY2018 cont.



- **Members will receive new pharmacy ID cards and a pharmacy benefit book in June.**
- **CVS/Target, Publix, Epic, Ahold, Food Lion, Hannaford, Bi-Lo, and Winn Dixie pharmacies will be excluded from the participating pharmacy network. Prescriptions filled by these pharmacies will not be covered and will need to be transferred to a participating pharmacy. If you choose to use these pharmacies, you will be responsible for all charges.**
- **Navitus Customer Care is available 24 hours a day, 7 days a week (closed on Thanksgiving and Christmas).**



NEW Prescription Drug Plan for FY2018 cont. 2



URx Benefit through June 30, 2017	Navitus Rx Benefit as of July 1, 2017
<p>Tier A (retail/mail order) – \$0/\$0 copay</p> <p>Tier B (retail/ mail order) – \$25/\$50 copay</p> <p>Tier C (retail/mail order) – \$60/\$120 copay</p> <p>Tier D (retail/mail order) – 50% coinsurance</p> <p>Tier F (retail/mail order) – 100%</p>	<p>Tier \$0 (34-day supply/90-day supply) – \$0/\$0 copay</p> <p>Tier 1 (34-day supply/90-day supply) – \$15/\$30 copay</p> <p>Tier 2 (34-day supply/90-day supply) – \$50/\$100 copay</p> <p>Tier 3 (34-day supply/90-day supply) – 50% coinsurance</p>
<p>Specialty – \$150/\$300 copay (50% retail)</p>	<p>Tier 4 (Specialty) – \$200 copay (50% retail)</p>
<p>Out-of-Pocket Maximum – \$2,150 (individual)/\$4,300 (family)</p>	<p>Out-of-Pocket Maximum – \$2,150 (individual)/\$4,300 (family)</p>



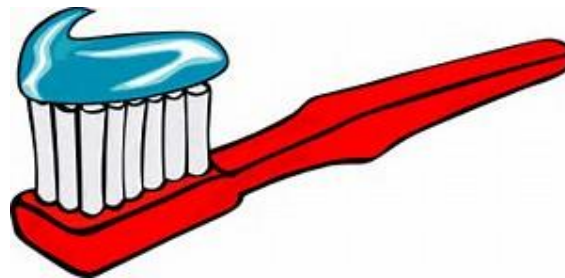
****Coinsurance in Tier 3 and Tier 4 does not apply to the Out-of-Pocket.**

Dental Benefits for FY2018

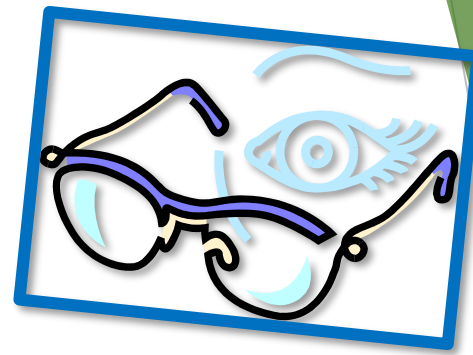


****Delta Dental will continue to administer the Basic and Select Dental Benefits for FY2018**

No benefit changes for FY2018.



Vision Benefits for FY2018



****BCBSMT will continue to administer the
Optional Vision Hardware Benefit for FY2018**

- No benefit change for FY2018.**
- Optional* Vision Hardware Benefit covers **ONLY** hardware.**
- Eyeglass frames and lenses, in lieu of contacts.**
UP TO \$300 ANNUAL ALLOWANCE.
- Contacts, in lieu of frames and lenses.**
UP TO \$150 ANNUAL ALLOWANCE
- Eye Exam (routine or medical) is provided as part of the medical plan (1 per plan year).**

Medical Flex Information for FY2018



- The maximum amount an employee can deposit to a medical FSA in FY2018 will be \$2,600.
- You must re-enroll each year to participate in a FSA.
(NO AUTOMATIC ENROLLMENT)
- If an employee doesn't enroll in an FSA for Plan Year 2018 and has unused FSA funds in the amount of \$50 or less that are not expended by September 30, 2017 for services during FY2017, the FSA will be closed and the remaining funds will be forfeited.
- ❑ **\$500 Annual FSA Roll-Over**- If you have funds remaining in your FSA account as of June 30, 2017, the rollover provision allows you to:

Carry up to \$500 forward into the FY2018 plan year in your FSA. These funds will be placed in your FSA on July 1, 2017 and you may expend these funds on qualifying medical expenses incurred during the FY2018 plan year.
- Medical FSAs are coordinated with your Tax Advantaged Account (TAA). Funds are expended from the FSA first (since FSAs are “use-it-or-lose-it”) and then from the TAA.
- MUS will continue to pay administrative and debit card fees.

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Tax Advantaged Account (TAA) Information for FY2018



Tax Advantaged Account (TAA) FY2018 things to know...

- **An employer contribution to the TAA will not be made in 2017 for ANY employee.**

*****EXCEPTION:** An employer contribution will **ONLY** be made on July 1, 2017 for those employees participating in the MUS Wellness Incentive Program in 2016 and earned a TAA contribution.

(YOU MUST BE AN ACTIVE EMPLOYEE ON JULY 1, 2017 TO RECEIVE THE CONTRIBUTION)

- **MUS will cease to make employer contributions to the TAAs after the July 1, 2017 deposit. TAA balances will need to be used by June 30, 2019. After September 30, 2019, all remaining TAA balances will be forfeited. All claims need to be submitted by September 30, 2019.**

Wellness Incentives for 2017



*** Incentive Program began on April 1st**

**** Limeade will continue to be the Wellness Platform for the Wellness Program for 2017.**

WELLNESS INCENTIVES-

**** Scout Level (406 pts.)- Credit toward a Fitbit product.**

**** Explorer Level (1,406 pts.)- \$25 Amazon Gift Card.**

**** Trailblazer Level (2,000 pts.)- \$50 Amazon Gift Card.**

❖ Participation in a WellCheck continues to be a requirement!

Take Control Lifestyle Management Program



SIGN UP ONLINE: takecontrolmt.com

Contact Take Control @ 1-800-746-2970 or email info@takecontrolmt.com

TAKE CONTROL

Eat Well, Stay Active, Reduce Your Risks.

*****Take Control offers comprehensive and confidential education and support. They use telephonic delivery method which allows the plan member to participate from work or home and receive the individual attention specific to the plan member's needs. The 12-month program includes one-on-one monthly phone sessions with licensed Dietitians, Exercise and Sports Science Trainers, and certified Diabetes Educators.***

The Take Control Lifestyle Management Program offers the following Program Offerings:

- ***High Blood Pressure***
- ***High Cholesterol***
- ***Weight Loss***
- ***Diabetes/Pre-Diabetes***
- ***Tobacco Cessation***
- ***Maternity via the WellBaby program***

*****Enrollment in Take Control is confidential and voluntary.***

WellBaby

Healthy Moms, Healthy Babies.... a world of difference



Eligibility Requirements:

Montana University System medical plan members (employees, spouses, and dependents) are eligible for ALL of the benefits, if enrolled within the 1st trimester of pregnancy. If enrolled during the 2nd or 3rd trimester, the enrollee is eligible for all of the benefits EXCEPT the copay waiver benefit.

- ❑ **Benefits begin the day the participants enroll (enrollment cannot be backdated).**
- ❑ **Benefits include:**
 - **Copay waivers (pre-natal/post-partum office visits, ultrasounds, labwork, physician delivery charges).**
 - **Prescription generic prenatal vitamins @ zero copay.**
 - **Breast pump or \$100 towards a baby safety item.**
 - **Pregnancy books.**
 - **Enrollment in the Take Control Lifestyle Management Program.**
- ❑ **Enrollment in WellBaby (just like all Wellness programs) is confidential and voluntary.**

Enroll by calling 406-660-0082 or email: wellbaby@umwestern.edu.



MUS *Choices* Actives Monthly Plan Rates for FY2018



Monthly Premium	Allegiance	Blue Cross Blue Shield	PacificSource	Basic Dental	Select Dental	Vision Hardware
Employee Only	\$798	\$748	\$837	\$18	\$42	\$8.05
Employee + Spouse	\$1,169	\$1,075	\$1,225	\$35	\$80	\$15.19
Employee + Child(ren)	\$1,045	\$994	\$1,096	\$35	\$80	\$15.99
Employee + Family	\$1,415	\$1,327	\$1,484	\$49	\$113	\$23.45
Survivor	\$798	\$748	\$837	N/A	N/A	N/A
Survivor + Child(ren)	\$1,045	\$994	\$1,096	N/A	N/A	N/A

- Employer contribution remains at \$1,054/month for FY18.
- Rates vary based on what plans you select and whether you cover dependents.
- .4% overall increase to Medical rates for FY2018.
- 10.2% increase to Basic Dental/2.4% decrease to Select Dental rates.
- 7.6% increase to Vision rates.

CHOICES Actives ***Enrollment*** Reminders.....

- **Watch for information from your campus regarding dates benefit changes must be submitted by.**
*****BE SURE TO SUBMIT YOUR CHANGES ON/BEFORE THE DATE SPECIFIED BY YOUR CAMPUS!!***
- **Closed enrollment for spouses in FY2018 (qualifying event required to add spouses – children up to age 26 may be added).**
- **If you do not submit any changes, then you will be re-enrolled in the prior year benefit elections (*except for Flex*).**
- **Flex Plan enrollment**
*****You must re-enroll in Flex each year and specify the dollars you wish to go into your account.***



Provider Network Reminder.....



- ❑ **Use In-Network Providers** – Be sure to use In-Network providers to ensure you do not incur “balance billing” charges.
 - ❑ Always check - **DO NOT** assume participation “....but my doctor has always been In-Network!”
 - ❑ Check with your medical plan administrator, MUS Benefits Office, or your campus HR staff if you need help finding In-Network providers.



Medical Health Plans and Networks

*To receive your best benefits,
STAY IN-NETWORK
with your health plan*

Allegiance 1-877-778-8600, www.abpmtpa.com/mus

Blue Cross and Blue Shield 1-800-820-1674, www.bcbsmt.com

PacificSource 1-877-590-1596, www.pacificsource.com/mus

QUESTIONS?

Thank you for your time!

www.choices.mus.edu

1-877-501-1722