

Retiree Spring Tour 2017

choices

TM

*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. **2017 Wellness Programs**

☐ Plan Rates for FY2018

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

☐ Enrollment Reminders

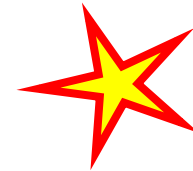
1. **Time Frames for Making Benefit Change Decisions**

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**

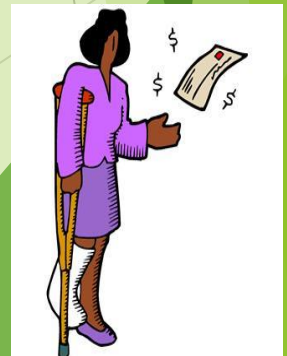


Choices Medical Benefits for FY2018



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.**

*****This is not applicable to MedicareRx members.**

- **Navitus Customer Care is available 24 hours a day, 7 days a week (closed on Thanksgiving and Christmas).**

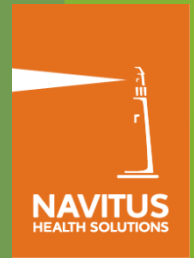


NEW Prescription Drug Plan for FY2018 cont. 2



- **Medicare Retirees will be enrolled in the Navitus MedicareRx Part D prescription drug plan.**
- **The Navitus MedicareRx program is called an Employer Group Waiver Plan (EGWP).**
- **Medicare Retirees must be enrolled in Medicare Part A & B and CANNOT be enrolled in another Medicare Part D plan.**
- **Navitus MedicareRx eligible members are enrolled as an individual, not as a family.**
- ***Split family*- Medicare eligible members will be enrolled in the MedicareRx Plan and non-Medicare eligible members will be enrolled in the Commercial Plan.**
- **Accumulations for MedicareRx members will be on a calendar year basis (January 1-December 31).**
- **Accumulation credit will be given to MedicareRx members from July 1, 2016 to June 30, 2017.**

NEW Prescription Drug Plan for FY2018 cont. 3



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>



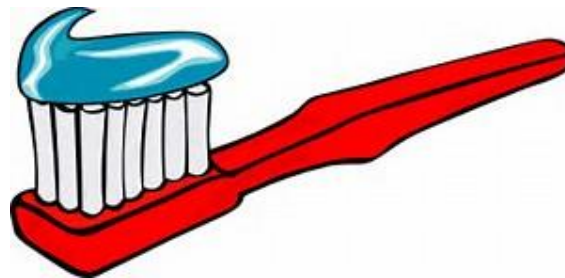
****Coinsurance in Tier 3 and Tier 4 does not apply to the Out-of-Pocket.**

Dental Benefits for FY2018

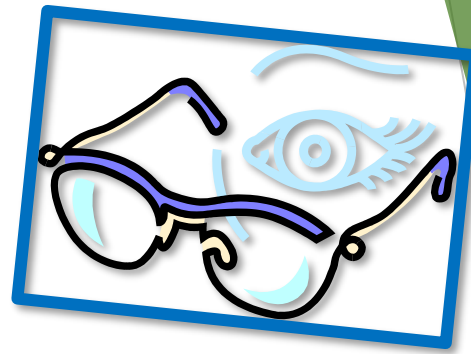


****Delta Dental will continue to administer the Basic and Select Dental Benefits for FY2018**

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).**

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.*

MUS *Choices* Non-Medicare Retiree Monthly Rates

*(mp) = Medicare Prime



Non-Medicare Retiree Monthly Premium as of July 1, 2017	Allegiance	Blue Cross Blue Shield	PacificSource	Dental	Vision Hardware
Retiree Only	\$1,075	\$1,006	\$1,127	\$52	\$8.05
Retiree + One	\$1,785	\$1,671	\$1,871	\$94	\$15.19
Retiree + Two or More	\$2,140	\$2,003	\$2,244	\$156	\$15.99
Retiree + Spouse *(mp)	\$1,096	\$1,026	\$1,149	\$94	\$15.19
Retiree + Spouse *(mp) + Children	\$1,444	\$1,351	\$1,514	\$156	\$23.45
Survivor	\$1,075	\$1,006	\$1,127	N/A	N/A
Survivor + Children	\$1,323	\$1,238	\$1,387	N/A	N/A

- Rates vary based on what plans you select and whether you cover dependents.
- 19.5% aggregate increase to Non-Medicare Retiree Medical rates for FY2018.
- No rate increase to Select Dental rates.
- 7.6% increase to Vision rates.



MUS *Choices* Medicare Retiree Monthly Rates

*(mp) = Medicare Prime



Medicare Retiree Monthly Premium as of July 1, 2017	Allegiance	Blue Cross Blue Shield	PacificSource	Dental	Vision Hardware
Retiree Only	\$421	\$394	\$441	\$52	\$8.05
Retiree + One	\$1,096	\$1,026	\$1,149	\$94	\$15.19
Retiree + Two or More	\$1,444	\$1,351	\$1,514	\$156	\$15.99
Retiree + Spouse *(mp)	\$671	\$628	\$703	\$94	\$15.19
Retiree + Spouse *(mp) + Children	\$921	\$862	\$966	\$156	\$23.45
Survivor	\$421	\$394	\$441	N/A	N/A
Survivor + Children	\$596	\$557	\$624	N/A	N/A

- Rates vary based on what plans you select and whether you cover dependents.
- 5.9% aggregate increase to Medicare Retiree Medical rates for FY2018.
- No rate increase to Select Dental rates.
- 7.6% increase to Vision rates.



CHOICES Retiree Enrollment Reminders.....

- **MUS Retiree annual enrollments dates are April 27-May 8, 2017. All enrollment forms with any changes must be submitted by May 8, 2017 to 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.**
- *****MEDICARE RETIREES- BE SURE TO SUBMIT YOUR ENROLLMENT CHANGES ON/BEFORE MAY 8, 2017 TO YOUR CAMPUS!!***



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