

Montana University System Retiree Benefits – FY2022

(July 1, 2021 – June 30, 2022)



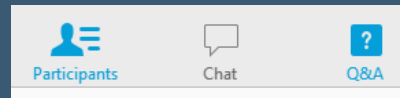
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Please click "Call Using Computer" to join this presentation.
If you do not have computer speakers, click "Call Me".

If you have questions during the presentation, please click the
"Q&A" icon in the upper right and type your question at the
bottom of the Q&A window.

To return to the live video click the "Participants" icon.

Q&A and Participants icons look like this:



If you are on a mobile device (iPhone, iPad, Android, etc) tap the
three dots (...) below and then tap "Q&A".

Thank you for joining!!





MUS **EB**
Montana University System
Employee Benefits

Agenda

1. Self-Funded Plan Information
2. Annual Enrollment Dates
3. Medical Plan Benefits
4. Pharmacy Plan Benefits
5. Dental Plan Benefits
6. Vision Hardware Plan Benefits
7. FY2022 Plan Rates
8. Take Control Program
9. New Program Offerings
10. Premium Payments
11. Enrollment Reminders

MUS is a Self-Funded Plan – What does this mean?

- All MUS benefit plans (medical, prescription drug, dental, vision hardware, and flexible spending accounts) are self-insured (self-funded).
- Premium contributions go directly into a fund, which is used to pay the cost of benefits for MUS Plan participants who experience illness or injury.
- To keep the Plan financially sound and affordable, it is important that all Plan participants use their benefits responsibly.
- Plan Participants are expected to pay a portion of their medical costs in the form of annual deductibles, percentage coinsurance, and/or flat dollar copayments.
- These cost-containment features are part of the MUS Plan design, so Plan funds will be available should a high-cost medical emergency or a catastrophic illness strike a Plan participant.

MUS *Choices*
Annual Enrollment Dates
for FY2022

April 26 – May 14, 2021



Choices Retiree Medical Plan Benefits –



BENEFIT DESCRIPTION	IN-NETWORK BENEFITS
PCP Office Visit	\$30 copay
Specialty Office Visit	\$50 copay
Coinsurance	30%
Emergency Room Facility Visit	\$250 copay (room charge only)
Urgent Care Visit	\$75 copay
In-Network Deductible	\$1,250 (individual) / \$2,500 (family)
In-Network Out-of-Pocket (OOP) Maximum	\$4,350 (individual) / \$8,700 (family)
Eye Exam Benefit (routine or medical)	\$0 copay/1 per benefit plan year (with an In-Network provider)

- **NEW** Telemedicine Visits – medical benefits will apply.
- **NEW** Outpatient Rehabilitative Services – visit maximum increased from 30 to 60 visits.
- To see if your provider is a BCBSMT In-Network provider, visit the BCBSMT website provider finder at www.bcbsmt.com/find-a-doctor-or-hospital.

Retiree Prescription Drug Plan –



- Navitus Health Solutions will continue as the Pharmacy Benefit Manager for the MUS Plan.
- Lumicera Health Services will continue as the Specialty Pharmacy for the MUS Plan.
- All CVS/Target and Western Drug (Bozeman only) pharmacies are not participating in the pharmacy network. If you choose to use these pharmacies, you will be responsible for all charges.

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

- Prescriptions can be filled at a participating retail pharmacy for either a 34-day 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)



Retiree Prescription Drug Plan cont.



Navitus Rx Benefit as of July 1, 2021

Tier \$0 (34-day supply/90-day supply) – **\$0 / \$0 copay**

Tier 1 (34-day supply/90-day supply) – **\$15 / \$30 copay**

Tier 2 (34-day supply/90-day supply) – **\$50 / \$100 copay**

Tier 3 (34-day supply/90-day supply) – **50% coinsurance**

Tier 4 (Specialty) – **\$200 copay** (50% coinsurance - retail)

Out-of-Pocket Maximum – **\$2,150** (individual) / **\$4,300** (family)

❖ **No Pharmacy Plan benefit changes for FY2022!!!**

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



Retiree Prescription Drug Plan *cont.*

- Medicare Retirees will continue to be enrolled in the Navitus MedicareRx Part D prescription drug plan.
- Medicare Retirees **must** be enrolled in Medicare Parts A & B and **CANNOT** be enrolled in another Medicare Part D plan. If you are not enrolled in Medicare Parts A & B, **you will be disenrolled from the MUS Medical Plan.**
- MUS Medicare primary Retiree Plan members **CANNOT** be covered on another MUS Medicare primary Retiree Plan as a spouse (dual enrollment).
- Navitus MedicareRx eligible members are enrolled as an individual, not as a family.
- ***Split family-*** Medicare eligible members are enrolled in the MedicareRx Plan and non-Medicare eligible members are enrolled in the Commercial Plan.
- Accumulations for MedicareRx members are on a calendar year basis (January 1-December 31).
- The Navitus opt-out period will be October 12-October 29, 2021. If you opt-out of Navitus, **you will be disenrolled from the MUS Medical Plan.**

Copay Max Program – Administered by Navitus



Copay Max creates a benefit design that leverages copay assistance cards to reduce both member and Plan costs.

- This is only for certain specialty medications purchased via Lumicera specialty pharmacy.
- This is only available to Commercial Plan enrollees (employees & Non-Medicare retirees).

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

The specialty copay assistance program is for certain specialty drugs included in the specialty tier and dispensed only through the specialty pharmacy, Lumicera. This program will properly manage expenses for eligible specialty medications while lowering the Plan's overall cost if copay assistance is available. Under the program, these specialty medications are subject to a coinsurance of 30%. However, this program will cap the patient total payment at \$0 after utilization of available copay assistance. Only the amount paid out-of-pocket will apply to the out-of-pocket maximum. If a specialty drug does not qualify or is removed from the program, the copay will default to the formulary's current tiered copay.

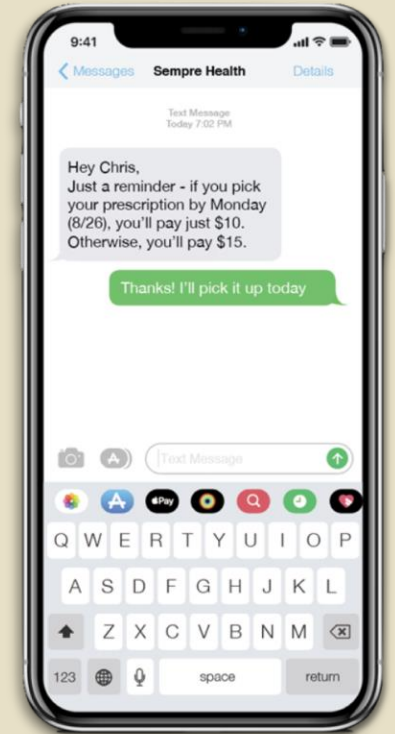
Sempre Health Discount Program



- Administered by Navitus

Sempre Health is a SMS-based (short message service or text messaging) program that improves adherence and affordability for chronic disease medications by lowering copays when members fill their prescriptions consistently and on time.

- Members can text, call or visit the dedicated Navitus landing page to enroll using their unique enrollment code.
- Visit navitus.semprehealth.com for more information and to enroll.
- Once enrolled, the program is entirely SMS-based.
- Once enrolled, members will immediately start saving on their copay.
- Discounts and reminders are sent automatically via SMS and are designed to drive on-time refills.
- Discounts can also decrease if members do not refill on time; members will not pay more than their default copay.
- This is only available to Commercial Plan enrollees (employees & Non-Medicare retirees). *****This is not applicable to MedicareRx members.**



Choices Retiree Dental Plan Benefits –



****Delta Dental will continue to administer the Select Dental Benefit Plans for FY2022.**

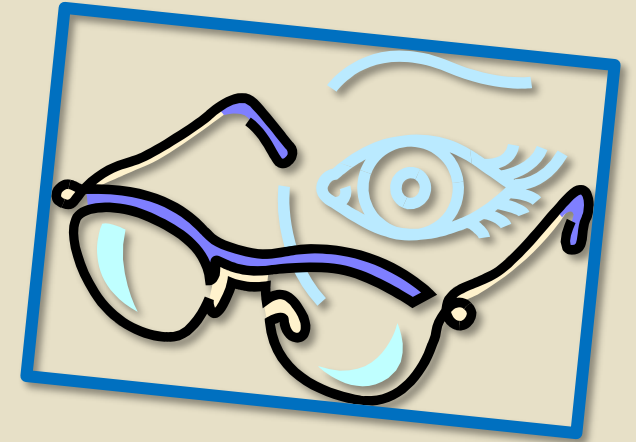
❖ No Dental Plan benefit changes for FY2022!!

- ❑ MUS is increasing the fee schedule reimbursement maximums for many dental codes for FY2022 without increasing premiums.
- **Select Plan – Diagnostic/Preventive, Basic, Major Restorative, and Orthodontia services** (\$1,500 lifetime maximum)
\$2,000 ANNUAL MAXIMUM, per covered member
(Select Plan annual maximum does not apply to Diagnostic/Preventive services)



Choices Vision Hardware Plan Benefits –

****BlueCross BlueShield will continue to administer the Optional Vision Hardware Benefit for FY2022**



❖ **Optional** Vision Hardware Benefit covers ONLY hardware.

Eyeglass frames and lenses, in lieu of contacts (1 pair).

UP TO \$300 ANNUAL ALLOWANCE, per covered member

Contacts, in lieu of frames and lenses (1 purchase).

NEW UP TO \$200 ANNUAL ALLOWANCE, per covered member
(increased from \$150 annual allowance)

❖ **Eye Exam** (routine or medical) is provided as part of the Medical Plan
(1 per benefit plan year). (\$0 copay when using an In-Network provider)



MUS *CHOICES* FY2022 –
 NON-MEDICARE RETIREE MEDICAL
 MONTHLY RATES



Non-Medicare Retiree Monthly Rates, as of July 1, 2021	BlueCross BlueShield
Retiree/Survivor Only	\$981
Retiree + One	\$1,962
Retiree + Two or More	\$2,452
Retiree + Spouse *(mp)	\$1,354
Retiree + Spouse *(mp) + Children	\$1,845
Survivor + Children	\$1,471

*(mp) = Medicare Primary

- Rates vary based on what plan you are enrolled in and whether you cover dependents.
- **No increase to Medical Plan rates!!!**

MUS *CHOICES* FY2022 –
 MEDICARE RETIREE MEDICAL
 MONTHLY RATES



Medicare Retiree Monthly Rates, as of July 1, 2021	BlueCross BlueShield
Retiree/Survivor Only	\$368
Retiree + One	\$1,354
Retiree + Two or More	\$1,845
Retiree + Spouse *(mp)	\$736
Retiree + Spouse *(mp) + Children	\$1,219
Survivor + Children	\$851

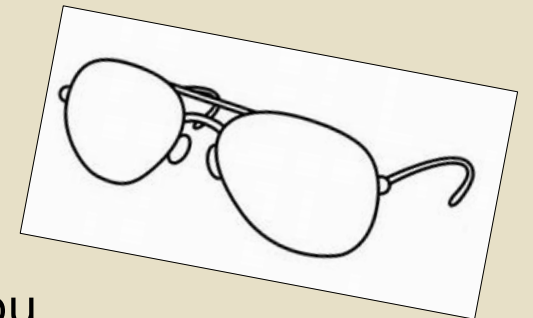
*(mp) = Medicare Primary

- Rates vary based on what plan you are enrolled in and whether you cover dependents.
- **No increase to Medical Plan rates!!!**

MUS *CHOICES* FY2022 –
 RETIREE SELECT DENTAL & VISION HARDWARE
 MONTHLY RATES



Retiree Monthly Rates, as of July 1, 2021	Select Dental	Vision Hardware
Retiree/Survivor Only	\$52	\$10.70
Retiree + Spouse	\$94	\$20.20
Retiree/Survivor + Child(ren)	\$94	\$21.26
Retiree + Family	\$156	\$31.18



- Rates vary based on what plan(s) you are enrolled in and whether you cover dependents.
- **No increase to Select Dental Plan or Vision Hardware Plan rates!!!**

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 a 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 programs:

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

******This is not applicable to Medicare Retirees***

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

WONDR HEALTH[®] (formerly Naturally Slim[®])

Metabolic Syndrome Reversal Program



Wondr Health* is a behavioral counseling program for metabolic syndrome reversal, weight management, and diabetes prevention. Features include:

- 10 weeks of counseling, personalized for skill building; 10 weeks customized for skill reinforcement; 32 weeks customized for skill maintenance.
- Weekly, self-paced, informative, online video sessions (including mobile app for on-the-go access, skill reinforcement and habit formation).
- Interactions with health coaches and online community for social support.
- Available at no cost to all MUS Medical Plan participants over age 18.
- Enrollment opens 7/1/21, visit www.naturallyslim.com/mus for more information!



Conquer your back, knee, hip, shoulder, or neck pain with Hinge Health.

Hinge Health provides a 12-week program, which includes:

- A tablet computer and wearable sensors.
 - Unlimited 1:1 health coaching.
 - Personalized exercise therapy.
- The program is delivered remotely using mobile and wearable technology.
- Available at no cost to all MUS Medical Plan participants over age 18.

Enrollment opens 7/1/21, visit www.hingehealth.com/mus for more information!



HINGE HEALTH[®]

Musculoskeletal Management Solution*



Online access Blue Access for Members (BAM)

The diagram illustrates the online access to Blue Access for Members (BAM) through a desktop monitor and a smartphone. The desktop monitor displays the BlueCross BlueShield of Montana website, featuring a navigation bar with links for 'Welcome', 'Employees', 'Products', 'Providers', 'Company Information', 'My Feedback', 'Language Assistance', and 'En español'. Below the navigation bar, there is a search bar and a main heading: 'Join the more than 7.9 million members who chose us for their health care coverage'. The desktop screen also shows sections for 'Individual and Family' and 'Medicare'. The smartphone displays a mobile app interface with a 'Welcome JOHN SMITH' message and a 'CLAIMS' section listing 'FAMILY DENTIST', 'DR. JOHN SMITH', and 'PHARMACY' with their respective status and dates.

Blue Access for MembersSM

- Provider Finder[®]
- Claim History and Health Snapshot
- Well onTarget[®] Member Wellness Portal
- Health Assessment

Services available through BAM:

- ID Card Management
- Mobile Preferences
- Benefits and Claims
- eCards for Health[®]
- Member Care Profile
- Blue PointsSM Member Rewards
- Special Beginnings[®]
- Blue365[®] Discount Program
- Blue Health Care SchoolSM

Social media icons for Facebook, Twitter, YouTube, and LinkedIn are displayed at the bottom.

The screenshot shows the BlueCross BlueShield member portal interface. At the top, a navigation bar includes 'Home', 'My Coverage' (1), 'Claims Center' (2), 'My Health' (3), 'Doctors & Hospitals' (4), and 'Forms & Documents' (5). The user is identified as JOHN1 DOE11 with a last login of 05/08/2019. The main content area is divided into several sections: a 'Message Center' with no messages; a 'Quick Links' (6) sidebar with options like Identity Protection, Virtual Visits, Well onTarget, Prescription Drugs, and Fitness Program; an 'ID Card' section showing a sample BlueCross BlueShield ID card; a 'MY COVERAGE' section with a green header, displaying plan details (PPO+, Group Number: 010000, ID Number: BCS88888888) and two tables of benefits. The 'Medical Benefits' table lists Family Deductible (\$3,000.00), Individual Out of Pocket Maximum (\$3,000.00), Family Out of Pocket Maximum (\$6,000.00), Coinsurance (80%), and Lifetime Maximum (NO LIMIT). The 'Prescription Drug Copay' table lists Generic - Mail (\$40.00), Generic - Retail (\$20.00), and Preferred - Mail (\$100.00). To the right, there is a 'We work for you. Your Health Advocate can help.' banner with a 'Chat Now' button, and a 'Go Digital' (7) section showing a smartphone displaying the app interface.

- ① **My Coverage:** Review benefit details for you and your covered dependents
- ② **Claims Center:** View and organize details such as payments, claims status and more
- ③ **My Health:** Make more informed health care decisions by reading about health and wellness topics and specific conditions
- ④ **Doctors & Hospitals:** Use Provider Finder[®] to locate a network doctor, hospital or other health care provider
- ⑤ **Forms & Documents:** Use the Form Finder to get medical, dental, pharmacy and other forms quickly and easily
- ⑥ **Quick Links:** For easy access to member discounts, replacement ID cards and more
- ⑦ **Go Digital:** Get your plan info the way YOU want it! Update your contact info and preferences.



**BlueCross BlueShield
of Montana**

Well onTarget[®]

Empowering, engaging and motivating members

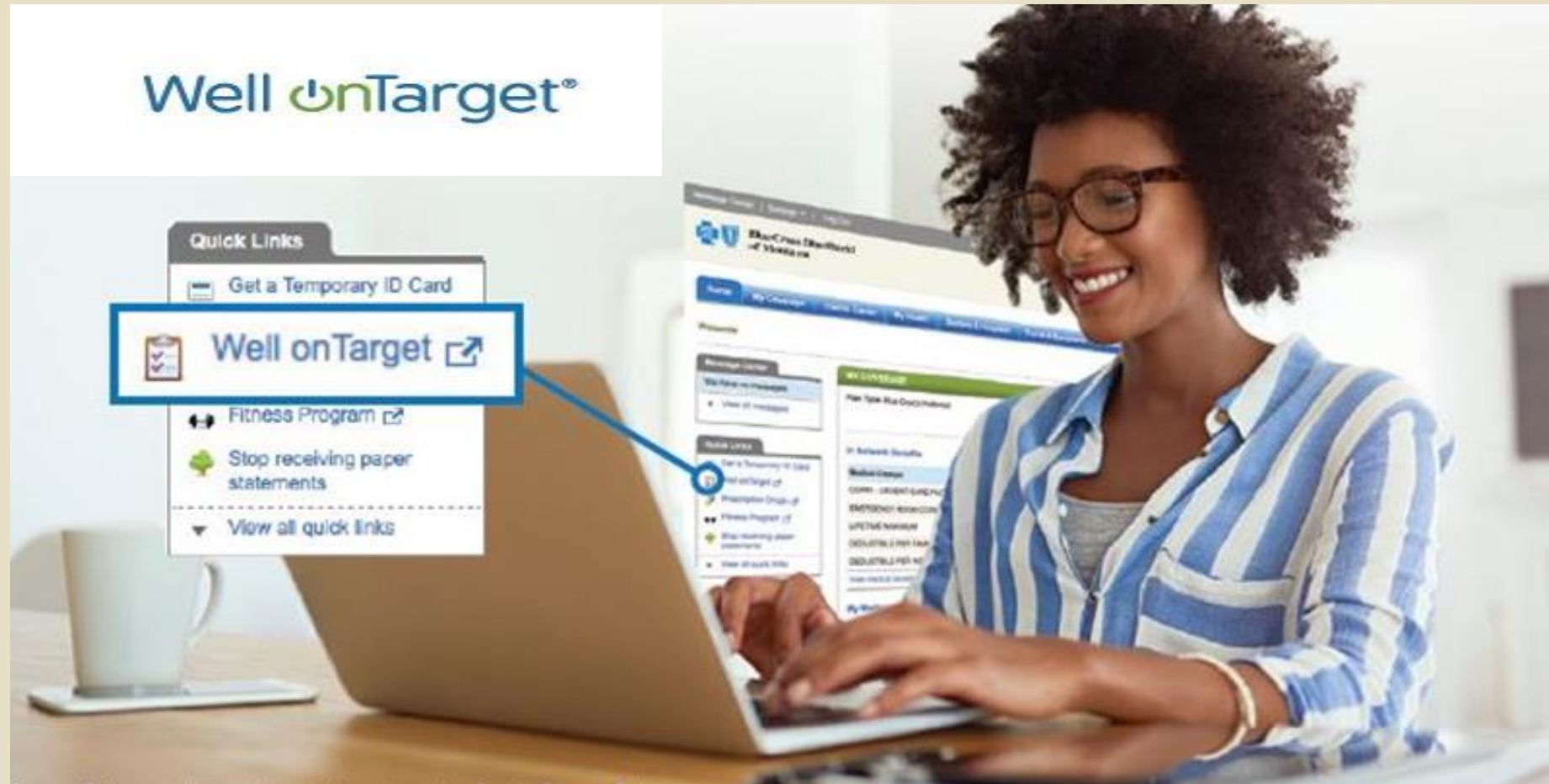
HOW TO ACCESS THE PORTAL

Use your [Blue Access for MembersSM](#) (BAMSM) account:

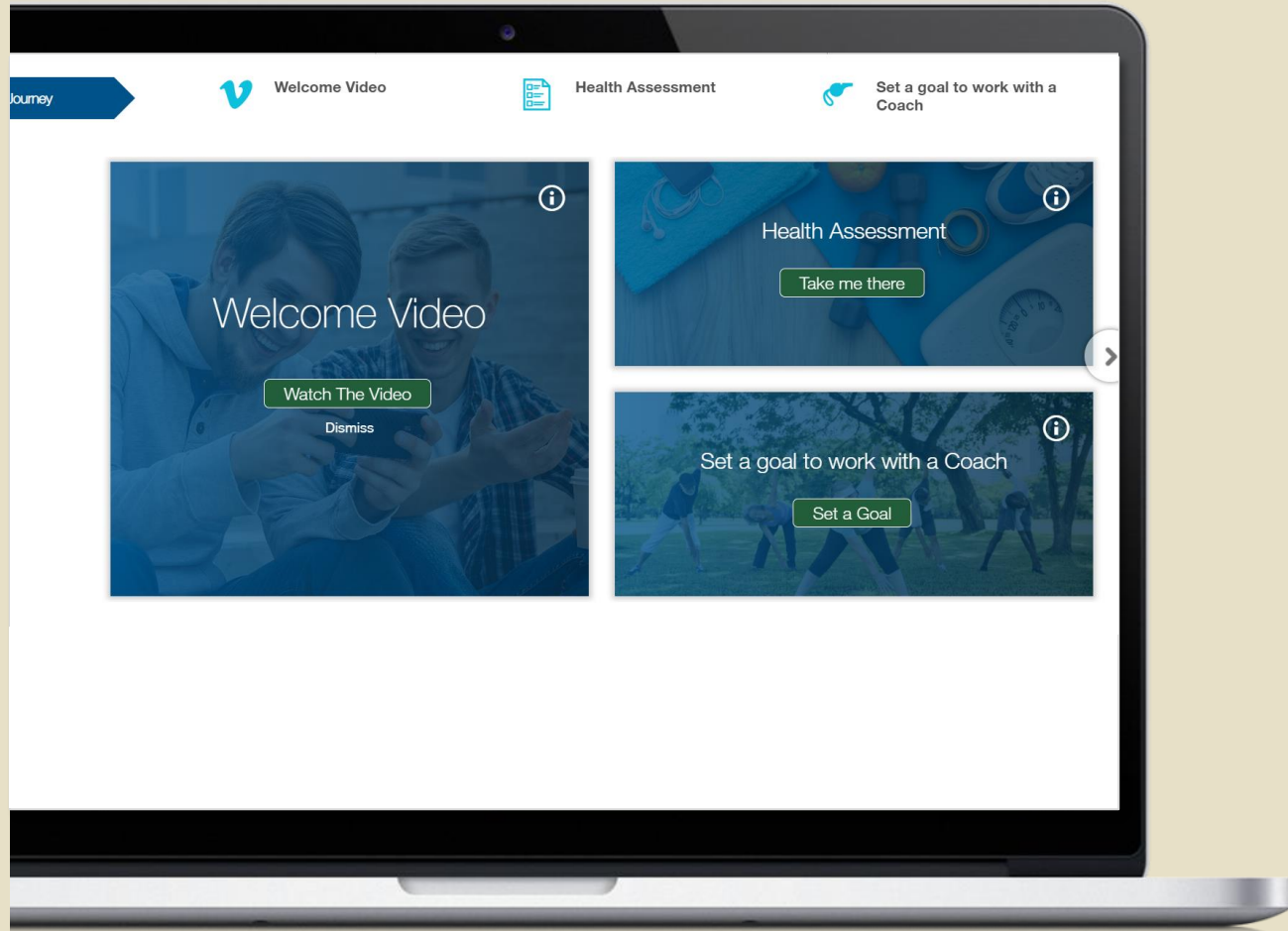
- Have your medical ID ready to register with your subscriber ID number.
- Log in to BAM at www.bcbsmt.com/members. If you are New User, you will need to register your account. Click "[Register Now](#)" on the login screen.

The screenshot displays the BlueCross BlueShield of Montana website. At the top, there are navigation links for 'Welcome', 'Employers', 'Producers', and 'Providers'. A search bar is located in the top right. Below the navigation, the BlueCross BlueShield of Montana logo is on the left, and a virtual assistant icon labeled 'Ask IVYSM our virtual assistant' is on the right. A central navigation bar includes 'Insurance Basics', 'Shop Plans & Products', 'Find a Doctor or Hospital', 'Member Services', and 'Sign Up or Log In'. The main content area features a banner with the text 'Join the more than 300,000 members who chose u their health care coverage'. Below this are two promotional tiles: 'Individual and Family' with a photo of a woman and child, and 'Medicare' with a photo of a man. On the right side, there is a 'blueaccess for Members' login form. The form includes tabs for 'Member', 'Returning Shopper', 'Employer', and 'Producer'. A yellow arrow points to the 'Member' tab. The form fields are 'User Name:' and 'Password:', both with input boxes. Below the fields is a 'Log In' button. To the right of the fields are links: '» New User? [Register Now](#)', '» Forgot [user name](#) or [password](#)?', and '» Take a [tour](#)'.

- Once you are in [BAM](#), click on the “[Well onTarget](#)” link on the right side of the screen and you will be taken to the portal.



Well onTarget® Member Portal



Portal Highlights

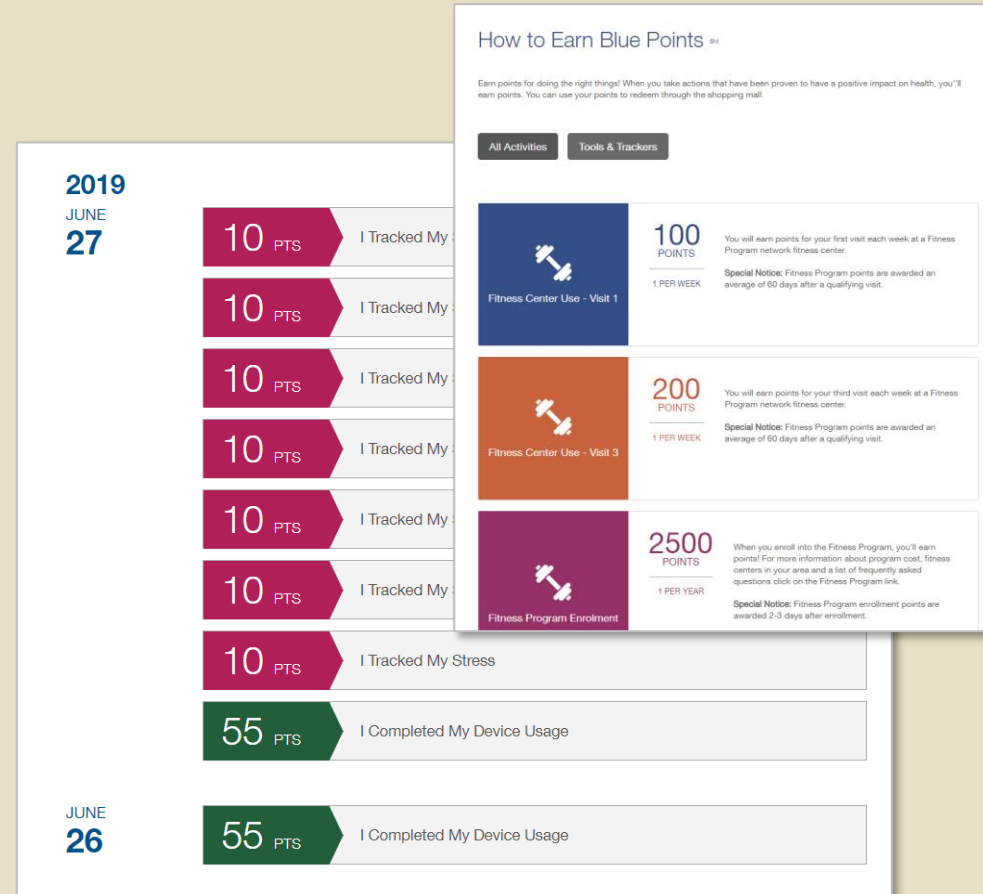
- Health Assessment
- Member dashboard
- Explore your wellbeing
- My Journey recommended activities
- Digital self-management programs
- Trackers and tools
- Interactive symptom checker
- Health and wellness content
- Blue Points rewards
- Personal wellness challenges
- Fitness and nutrition tracking and device integration

Blue PointsSM – Built-In Rewards

Offerings that earn points:

- Health Assessment completion
- Digital self-management program engagement
- Fitness Program visits
- Use of Online Trackers
- Connecting and syncing a fitness or nutrition device or app

** Blue Points monetary value are considered taxable income by the IRS once redeemed.



Our Fitness Services

Fitness Program

◦ The Fitness Program is available to you and your covered dependents (age 16 and older). The program gives you access to a nationwide network of fitness locations. Choose one location close to home, one near work, or visit locations while traveling.

Other program perks include:

- Flexible Gym Network: A choice of gym networks to fit your budget and preferences.
- Studio Class Network: Boutique-style classes and specialty gyms with pay-as-you-go option and 30% off every 10th class.
- Family Friendly: Expands gym network access to your covered dependents at a bundled price discount.
- Convenient Payment: Monthly fees are paid via automatic credit card or bank account withdrawals.
- Blue PointsSM : Get 2,500 points for joining the Fitness Program. Earn additional points for weekly visits. You can redeem points for apparel, books, electronics, health and personal care items, music and sporting goods.
- Web resources: You can go online to find fitness locations and track your visits
- Mobile App: Allows members to access location search, studio class registration, location check-in and activity history.
- Real-time Data: Provided to the mobile app and Well onTarget portals.

Options	Base	Core	Power	Elite
Monthly Fee	\$19	\$29	\$39	\$99
Gym Facility Network Size	3,000	7,500	12,000	12,400

\$19 Initiation Fee



AlwaysOn Mobile App

Mobile App Features

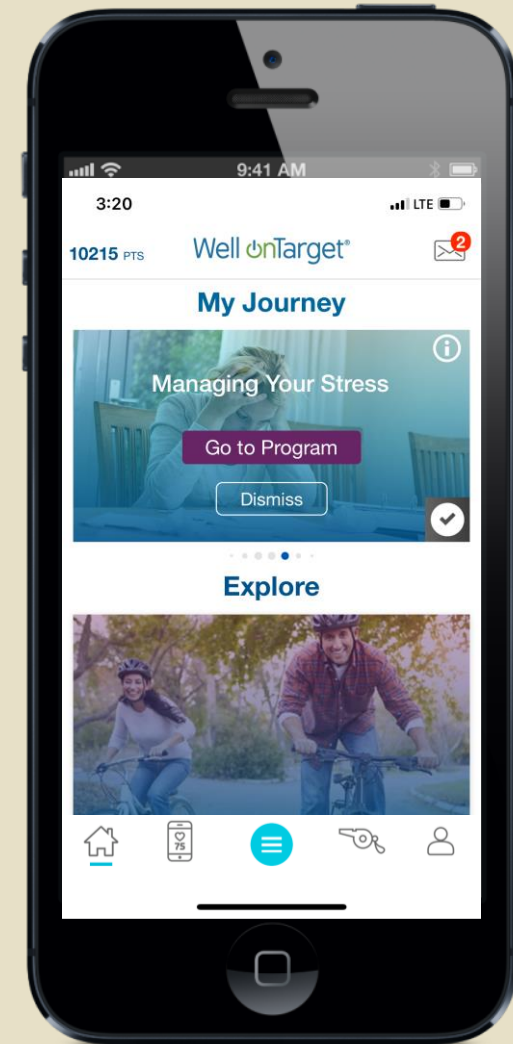
- Mobile Health Assessment.
- Health dashboard and trackers.
- Blue Points SM balance.
- Sync a fitness and nutrition device or app.

Fitness Integration

- Member can choose a fitness device to connect and monitor their activity.
- Metrics include steps, miles, minutes and calories.
- Samsung Health and Apple Health are available via the AlwaysOn mobile app.

Nutrition Integration

- Member can choose a nutrition app to connect to and monitor their intake.
- Metrics include calorie [®] target, carbs, fats, [®] protein and more.
- Apps include Fitbit and MyFitnessPal
- Nutrition app FAQs available.



Blue365[®] Member Discount Program

Members and covered dependents can save money on value-added health and wellness products and services not usually covered by a medical benefit plan.

Visit www.bcbsmt.com/member/advantages-of-membership/blue365-discount-program.

Discounts available in these categories:



Apparel and Footwear



Fitness



Hearing and Vision



Home and Family



Nutrition




Personal Care



BlueCross BlueShield
of Montana

Save on fitness gear, gym memberships, healthy eating, dental, vision, hearing aids and more, from top national and local retailers. There are no claims to file and no referrals or preauthorizations.

FITNESS



Fitbit
Up to 38% Off Fitbit Devices, Plus Free Shipping

DETAILS ❤️ 2.0k Favorites


HEARING & VISION



EyeMed
\$50 Eye Exams and 35% Off Frames When Paired with Prescription Lenses

DETAILS ❤️ 1.4k Favorites

NUTRITION



Nutrisystem
40% Discount on Nutrition Products and Services

DETAILS ❤️ 626 Favorites

Register for Blue365 on Blue Access for MembersSM
or visit blue365deals.com/bcbsmt

Blue365 is a discount program only for BCBSMT members. This is NOT insurance. BCBSMT does not guarantee or make any claims or recommendations about the program's services or products and reserves the right to stop or change this program at any time without notice.



BlueCross BlueShield
of Montana

Choosing Quality Care for You and Your Family

Under your plan, you have access to designated specialty care facilities that have met national measures for quality and cost-efficient care. When you use a Blue Distinction[®] Center doctor or hospital, you will receive the most from your benefits and know that the doctor or hospital has a record of providing proven, effective specialty care.



Blue Distinction[®] Specialty Care services include:

- **Blue Distinction[®] Centers for Bariatric Surgery:** Postoperative care, follow-up and patient education
- **Blue Distinction[®] Centers for Cardiac Care:** Cardiac rehabilitation, cardiac catheterization and cardiac surgery
- **Blue Distinction[®] Centers for Knee and Hip Replacement:** Knee and hip replacement surgeries and services
- **Blue Distinction[®] Centers for Maternity Care:** Childbirth services, including both vaginal and cesarean deliveries
- **Blue Distinction[®] Centers for Spine Surgery:** Spine surgery services, including discectomy, fusion and decompression procedures
- **Blue Distinction[®] Centers for Transplants:** Transplant and support services



Blue Distinction Centers (BDC): Doctors or hospitals recognized for their expertise in delivering specialty care.

Blue Distinction Centers+ (BDC+): Doctors or hospitals recognized for their expertise and efficiency in delivering specialty care.

Hospitals with Expertise in Specialty Care

High Quality, Lower Cost

At a BDC or a BDC+ facility, you may get a better outcome and may have lower out-of-pocket costs. Although your plan may require you to get treatment at a BDC or BDC+ facility, you may still be covered at a non-BDC facility, but your out-of-pocket costs will usually be higher.

Nationwide Access

There are approximately 1,900 BDCs nationwide. To find a BDC near you, log in to Blue Access for MembersSM (BAMSM) at **bcbsmt.com/member**. To register for a BAM account, all you need are your group and identification numbers, found on your member ID card. BAM is secure and easy to use. When you search for providers in BAM, it will take you directly to network providers only.

By logging in to BAM you can also use Provider Finder[®] to:

- Estimate the cost of up to 1,600 procedures, treatments and tests, including your out-of-pocket expenses.
- View patient reviews.
- See how industry experts rate your doctor.
- Review providers' certifications and recognitions.
- Rate your doctor or hospital after your visit.

For basic provider searches, you can also access Provider Finder without logging in to BAM. Just visit **bcbsmt.com** and click on the **Find a Doctor or Hospital** tab.

Or, download the BCBSMT app at the App Store or Google Play.

If you need help finding a network provider or have questions about your benefits, call the toll-free number on the back of your ID card.



Learn more about Blue Distinction.

Visit bcbs.com/why-bcbs/blue-distinction/ or call the Customer Service number on the back of your member ID card.



Savings You Can See and Hear

Get exclusive discounts on LASIK eye surgery and Amplifon hearing aids

Your wellness is more than oral health

That's why, as a Delta Dental enrollee, you have access to preferred pricing on hearing aids and LASIK vision services through Amplifon Hearing Services and QualSight.¹



How do I get the discounts?

It's easy. Just give Amplifon or QualSight a call. A dedicated representative will walk you through the program and help you pick a provider, make an appointment and receive your discount.

	Amplifon	QualSight
Products and services	Discounts on hearing aids and one year of free follow-up care	Discount on LASIK eye surgery, including pre- and post-operative visits
Savings	62% average savings off retail hearing aid pricing ² , with a best-price guarantee of 5% ³	40 to 50% off the national average price of traditional LASIK eye surgery ⁴
Access	Nationwide network of providers	Over 1,000 LASIK locations nationwide ⁵
Quality	Leading brands featuring the latest hearing aid technology and a three-year product warranty	Experienced LASIK surgeons who have collectively performed over 7.5 million procedures ⁶
Get started	<ol style="list-style-type: none"> 1. Call Amplifon. 2. A patient care advocate will explain the discount process, help you find a hearing care provider and help you make an appointment. 3. Amplifon will send you and your provider the details to activate your discounts. 4. Save on hearing aids, and receive complimentary batteries for two years. 	<ol style="list-style-type: none"> 1. Call QualSight. 2. A care manager will explain the program, answer any questions, help you pick a provider and set up a free consultation to see if you're eligible for LASIK eye surgery. 3. Receive written confirmation, including pricing information and directions to your provider's office. 4. Pay a discounted price for LASIK services.
Website	amplifonusa.com/deltadentalins	qualsight.com/-delta-dental

Retiree Premium Payments –



- MUS direct bill Retirees will continue to submit their monthly premium payments directly to Businessolver.
- Businessolver offers online payments (accessed from the MUS *Choices* home page at www.choices.mus.edu), scheduled automated clearing house (ACH) transactions, or physical monthly payment coupons.
- **NEW** Premium payment direct bill monthly statements will continue to be sent out monthly to current direct bill Retirees.
- MUS Retirees who pay their monthly premiums via the Montana Teachers' Retirement System (TRS) or the Montana Public Employees' Retirement System (PERS) will continue to have their monthly premiums automatically deducted from their pension plan.
- If you need to change your premium payments from a pension deduction to direct bill as of July 1, 2021, please contact your campus Human Resources/Benefits office to help you make this change.

Plan Members

- Employees
- Retirees
- COBRA
- Rx Plan

Additional Benefits

- Wellness
- EAP & Work-Life Services
- Pension & Retirement

Benefits Resources

- Forms
- Publications & Notices
- Archived Information
- Inter-Unit Benefits Committee

Montana University System Employee Benefits

560 North Park Ave. 4th Floor
Helena, MT 59601
Mailing address: PO Box 203203
Helena, MT 59620
Fax: 406-449-9170
Toll free: 877-501-1722

[Contact Us](#)

Welcome to Choices

This web site is your guide to *Choices*-- the Montana University System's employee benefits program that lets you match our benefits to your individual and family situation. To get the most out of this opportunity to design your own benefits package, you need to consider your benefit needs, compare them against the options available under *Choices* and enroll for the benefits you've chosen.



Picture by Neal Andrews ~ MUS Wellness

Montana University System Online Enrollment System

Benefitsolver Login

 Benefits Enrollment

 Make a Payment

Campus NetID Login

 UM Campuses Login

 MSU Campuses Login

MUS *Choices* Benefits Bulletin

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[2020-2021 *Choices* Active
Workbook](#)

[2020-2021 *Choices* Active
Workbook Flip Book](#)

[2020-2021 *Choices* Retiree
Workbook](#)

[2020-2021 *Choices* Retiree
Workbook Flip Book](#)
.....

Summary Plan Documents

[MUS Summary Plan Description
\(effective 7/1/2020\)](#)

[Flexible Spending Account
Summary Plan Description
\(effective 7/1/20\)](#)



Visit
www.choices.mus.edu

Benefitsolver – Welcome Screen



Welcome

User Name *

case sensitive

Password *

case sensitive

Login >

[Forgot your user name or password?](#)

First time here?

Register to create your
user name and password.

[Register](#)

❖ First time users must register by creating a User Name and Password.

CHOICES Retiree Enrollment Reminders.....



- MUS *Choices* Retiree annual enrollment dates are **April 26 – May 14, 2021**.
- All enrollment forms with any changes **must** be submitted by **May 14, 2021** to your campus Human Resources/Benefits office.
- If you do not submit any changes, then you will be automatically re-enrolled in the prior plan year benefit elections.
- Retiree *Choices* benefits communications letter was mailed on April 5th.
- *Choices* Retiree benefit books and enrollment forms were mailed the week of April 12th and will be posted online on the *Choices* website on April 22nd.
- Recorded live WebEx *Choices* benefits presentation and benefits slide presentation will be available online on the *Choices* website at www.choices.mus.edu on April 28th.



Provider Network Reminders.....



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 the Plan claims administrators, campus HRs/Benefits office, or the MUS Benefits office if you need help finding In-Network providers.



To see if your provider is an In-Network provider, visit the Plan claims administrators’ website provider finder.

*** Use a Blue Distinction Center[®] for your Specialty Care needs.



QUESTIONS?

Thank you for your time!



www.choices.mus.edu
1-877-501-1722